

Tata AIA Life Insurance Group Employee Benefit Plan

Disclaimers

- *Loyalty Additions, expressed as % of fund value, will be added at the end of each calendar month after date of commencement of policy. Loyalty Additions vary by fund size and type of fund, and will be added in the form of additional units.
- ^Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfilment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you .
- Investments are subject to market risks.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
- Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Life Insurance Group Employee Benefit Plan is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors.
- The Premium paid in the Unit Linked Life Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the Insured is responsible for his/her decisions.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, there future prospects and returns. The underlying funds' NAV will be affected by interest rates and the performance of the underlying stocks.
- The performance of the managed portfolios and funds is not guaranteed and the value may increase or decrease in accordance with the future experience of the managed portfolios and funds. Past performance is not indicative of future performance.
- All investments made by the Company are subject to market risks. The Company does not guarantee any assured returns. The investment income and price may go down as well as up depending on several factors influencing the market.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
- Please make your own independent decision after consulting your financial or other professional advisor.
- Insurance cover is available under this product.
- This product is underwritten by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed Issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product
- Participation by customers shall be on voluntary basis.
- All Contribution is subject to applicable taxes, levies, duties, cesses which will entirely be borne by the master policyholder and will always be paid by the master policyholder along with the payment of Contribution. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, the insurer reserves a right to claim the same from the master policyholder. Alternatively, the insurer shall also have a right to deduct the amount from the benefits payable under the Policy.
- For more details on risk factors, terms and conditions please read sales brochure carefully.