

# Tata AIA Life Insurance Wealth Pro

## Disclaimers

- The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policy holder will not be able to surrender/ withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.
- <sup>1</sup>Loyalty Additions will be credited only if Policy is in-force and all due premiums have been paid. For Regular Pay, additional units @ 0.20% of units in each of the funds under Regular Premium Account will be credited (post deduction of applicable charges) to the respective funds every Policy Anniversary starting from eleventh (11th) Policy Anniversary till end of Policy Term. For Single Pay, additional units @ 0.35% of units in each of the funds under the Single Premium Account will be credited (post deduction of applicable charges) to the respective funds every policy anniversary starting from sixth (6th) Policy Anniversary till end of Policy Term. Loyalty Additions are not payable on Top-up Premium Account.
- <sup>2</sup>Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premium charges and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Intermediary/ Branch.
- <sup>3</sup>Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment 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 on this site. Please consult your own tax consultant to know the tax benefits available to you.
- Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Limited. The plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. This product will be offered to Standard lives only.
- Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Life Insurance Wealth Pro 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.
- For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract.
- The fund is managed by Tata AIA Life Insurance Company Ltd.
- Past performance is not indicative of future performance. Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any).
- Investments 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.
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your Insurance Agent or Intermediary or Policy Document issued by the Insurance Company.
- Various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The underlying Fund's 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.
- 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.
- 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.

### L&C/Advt/2020/Jan/146

As per the amendments proposed in the Finance Bill 2021, exemption under section 10(10D)\* of the Income Tax Act, 1961 shall not apply to the ULIP policies issued on or after February 1, 2021 if the aggregate annual premium (including riders, top up premium, loading (if any) and GST on riders (if any)) of all ULIP policies payable in the financial year exceeds INR 2,50,000/-. Once policy becomes ineligible, it will remain so till term of policy (except death claim).

**Click to know more.** \*Subject to fulfilling terms and conditions of Section 10 (10D).