

TERMS & CONDITIONS



- This is NOT a single premium product. Premiums includes rider premiums but excludes GST



Plan Options available:

Option 1: Regular Income

Option 2: Regular Income with an inbuilt Critical Illness benefit



The policyholder or the nominee/legal heir(s) of the life insured(s), as the case may be, has the option to receive the commuted value of the future Guaranteed Annual Income plus the Return of Premium Benefit, in the form of a lumpsum anytime during the Income Period, discounted at 7.50% per annum



You would be required to stay invested in the insurance policy throughout the term of the policy to reap maximum benefits of this plan



Please note that the illustration has been sent to your registered email id provided by you for your records. Please refer to the same for the benefit option chosen



In case of death of the life insured during the policy term for an in-force policy (all due premiums have been paid), the death benefit payable to the claimant is as outlined below:

Highest of:

- 1.25 times of Single Premium or 10 times of Annualized Premium
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death
- Basic Sum Assured



We thank you for choosing e-IA (electronic-Insurance Account) and supporting the 'go green' initiative. Electronic-Insurance Account is a dematerialized account that provides you a single view of policies across any Insurance company. Your insurance policy details will be available in your e-IA account post issuance of your policy. (Applicable only for policies wherein EIA is selected)



Freelook period:

- You have an option to MODIFY/CANCEL your policy during the free look period which is 15 days from receipt of your policy document [Applicable only if below option b) is not applicable]
- You have an option to MODIFY/CANCEL your policy during the free look period which is 30 days from the date of credit to EIA Account [Applicable only for policies wherein EIA option is selected]

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- Customer Declaration Form:
 - a) We understand that you have read and signed the Customer Declaration Form while filling the application form. i.e. the One Page Declaration with the key policy features mentioned in it. [Applicable only for IBL & CBI channel submissions via Good Connect]
 - b) We understand that you have read the declaration on Customer Declaration Form and provided consent via OTP [Applicable in other than a) above]



- We would also like to inform you that life insurance is a standalone product and is neither linked to a fixed deposit nor loan or any other banking products



- We understand that your relationship manager / advisor has not assured any rebate of premium, commission, discount or any other indirect benefits



- Please go through the terms and conditions in your policy document upon receipt of the same

#RakshakaranKiReet

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**BEWARE OF SPURIOUS/
FRAUD PHONE CALLS**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint