

TERMS & CONDITIONS



- This is a UNIT Linked Insurance policy and Returns are based on market performance



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



- As illustrated in the 'Benefit illustration' of the Product purchased by you, returns are not guaranteed. We hope you have understood about the CHARGES being deducted as per regulatory guidelines. The illustration also provides you an indicative return assuming a 6% per annum and 10% per annum return. Please note that the illustration has been sent to your registered email id provided by you for your records



- Discontinuation of premium payment would result into discontinuation of risk cover and income tax benefits. As per regulatory guidelines, the fund value as of end of grace period, would be withdrawn and transferred to "Discontinuance fund" in which we are required to provide minimum returns of 4% as per regulatory guidelines. You will not be allowed to switch between funds or withdraw when your policy is lying in discontinuance fund



- In case of death claim, Death Benefit would be paid which would be higher of Sum Assured after deducting any partial withdrawals (if any) made 2 years prior to date of death, Total Fund Value or 105% of total premiums paid up to the date of death



- 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:
 - a) 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]
 - b) 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 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