


Switch to 'Relax Mode'
with the guarantee* of
a stable future.



Savings solutions

Tata AIA Life Insurance 
Fortune Guarantee Plus

Non-Linked, Non-Participating, Individual Life Insurance Savings Plan

BENEFITS



Choice of Plan option -

- Regular Income
- Regular Income with Critical Illness¹



**Choice of long term
Guaranteed* income -
20 to 45 years**



**Pay as you like -
Single/Limited/
Regular pay**



**Flexibility of
Single/Joint life option**



**Tax Benefits as
per applicable
Tax Laws^{^^}**

Sample Illustration: For 40 years male, standard life.

Option 1: Regular Income - Regular Pay

Premium Paying Term (years)	Policy Term (years)	Annualised Premium [#]	Total Premium Paid	Income Period	Guaranteed Annual Income (Annual Mode) [*]	Guaranteed Annual Income (Monthly Mode) ¹	Return of Premium ^{&}	Total Benefit ⁻
5	5	1,00,000	5,00,000	30	32,540	31,238	5,00,000	14,76,200
7	7	1,00,000	7,00,000	30	53,620	51,475	7,00,000	23,08,600
10	10	1,00,000	10,00,000	30	92,330	88,637	10,00,000	37,69,900
12	12	1,00,000	12,00,000	30	1,23,990	1,19,030	12,00,000	49,19,700

Option 1: Regular Income - Limited Pay

Premium Paying Term (years)	Policy Term (years)	Annualised Premium [#]	Total Premium Paid	Income Period	Guaranteed Annual Income (Annual Mode) [*]	Guaranteed Annual Income (Monthly Mode) ¹	Return of Premium ^{&}	Total Benefit ⁻
5	10	1,00,000	5,00,000	30	49,880	47,885	5,00,000	19,96,400
7	12	1,00,000	7,00,000	30	80,330	77,117	7,00,000	31,09,900
10	15	1,00,000	10,00,000	30	1,41,920	1,36,243	10,00,000	52,57,600
12	17	1,00,000	12,00,000	30	1,78,480	1,71,341	12,00,000	65,54,400

Option 2: Regular Income with an inbuilt Critical Illness benefit

Premium Paying Term (years)	Policy Term (years)	Annualised Premium [#]	Income Period	Guaranteed Annual Income (Annual Mode) [*]	Guaranteed Annual Income (Monthly Mode) ¹	Return of Premium ^{&}	Total Benefit ⁻
5	5	1,00,000	30	31,710	30,442	5,00,000	14,51,300
10	10	1,00,000	25	90,990	87,350	10,00,000	32,74,750

All examples and figures used herein are for understanding purposes only.

[&]Return of Premium shall be the return of Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder and shall be payable at the end of the Income Period.

⁻When Annual Income Mode Option is chosen.

Eligibility Criteria:

Plan Options									
Option 1: Regular Income									
Option 2: Regular Income with an inbuilt Critical Illness benefit									
The options can be chosen only at the inception of the Policy.									
Only Option 1 is available for POS.									
Plan Parameters	Minimum					Maximum			
Age at Entry ^{**}	Other than POS: Option 1: 1 year [^] Option 2: 18 years			For POS: Option 1: 1 year [^] Option 2: Not Available		Other than POS/ For POS:60 years [^]			
Age at Maturity ^{**}	Other than POS Option 1:18 years [^] Option 2: 23 years			For POS Option 1:18 years [^] Option 2: Not Available		Other than POS Option 1: 77 years [^] ; Option 2: 70 years		For POS: Option 1: 65 [^] years Option 2: Not Available	
Premium Payment Option 1: PPT/PT Term (PPT)/ Policy Term (PT)	Option 1:								
	Single Pay					Regular Pay			
	PPT				1	PPT	5 to 12		
	PT				5	PT	Same as PPT		
	Limited Pay								
	PPT	5	6	7	8	9	10	11	12
	PT	6 to 10	7 to 11	8 to 12	9 to 13	10 to 14	11 to 15	12 to 16	13 to 17
Option 2:									
Regular Pay									
PPT	5 and 10				PT	Same as PPT			
Basic Sum Assured	Single pay: Single Life - ₹ 50,000 Joint Life - ₹ 6,250 for First death and ₹ 50,000 for Second death Regular/Limited pay: ₹ 24,000 ^{##} Death Benefit Multiple				Other than PoS: No Limit, subject to the Board Approved Underwriting Policy (BAUP) For PoS: Corresponding to a maximum Death Benefit of ₹ 25 lakhs				

Premium Payment Mode	Single / Annual / Half-yearly / Quarterly / Monthly
Income Period	Option 1: 20 to 45 years (in multiples of 5 years). The Policy Term + Income period is within the range of 25 years to 50 years. Option 2: 30 years for 5 pay and 25 years for 10 pay
Income Mode	Annual and Monthly
Coverage	Single Life (for Single/Limited/Regular Pay) or Joint life (for Single pay only)

*In case of joint life policy, the minimum age at entry / maturity age needs to be complied upon by the youngest of two lives and the maximum age at entry / maturity age needs to be complied upon by the oldest of two lives. **All reference to age is as on last birthday. **Premium excludes the taxes, rider premiums, underwriting extra premiums, loading for modal premiums if any.

Disclaimers:

*Guaranteed Annual Income shall be a fixed percentage of the Annualised Premium / Single Premium (excluding discount) payable in a year. Guaranteed Annual Income as per the chosen Income Frequency shall commence after maturity till the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period. • The Policyholder may also opt to receive the GAI on monthly basis payable from the end of the policy month following maturity or from the end of the policy month following the date of diagnosis of critical illness (under Option 2 if chosen, whichever is earlier) • Tax benefits would be available as per the 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 in this document. Please consult your own tax consultant to know the tax benefits available to you. • All Premiums, Charges, and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne/paid by the Policyholder, in addition to the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. • This product is underwritten by Tata AIA Life Insurance Company Limited. • Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. • For more details on risk factor, terms and conditions under the product, please read Sales brochure carefully before concluding a sale. • To know the exact details of premium and benefits under plan please go through the benefit illustration as provided to you. • Insurance cover is available under this product. • This plan is not a guaranteed Issuance plan and it will be subject to Company's underwriting and acceptance. • In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. Tata AIA Life Insurance Fortune Guarantee Plus (Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan) UIN:110N158V11 • L&C/Advt/2023/Aug/2749.

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