

This advertisement is designed for combination of Benefits of two individual and separate products named (1) Tata AIA Life Insurance Fortune Guarantee Plus (Individual, Non-Linked, Non-Participating, Individual Life Insurance Savings Plan) (UIN: 110N158V11) and (2) Tata AIA Life Insurance Fortune Pro (Unit Linked, Individual Life Insurance Savings Plan) (UIN: 110L112V06). These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale.

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER THE LINKED INSURANCE PRODUCT DOES 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.

Features



Life
Cover



Market-linked
returns



Guaranteed Protection*
of all the paid premiums

Benefits



Security of
your
Investment¹



Gain
access to
market returns
& fund selection
flexibility²



Flexibility
to Choose %
of Guaranteed*
Maturity
amount



Liquidity
through partial
withdrawal³



Flexibility to
choose Income
Term



Get your
Premium
amount back**

Plan at a Glance

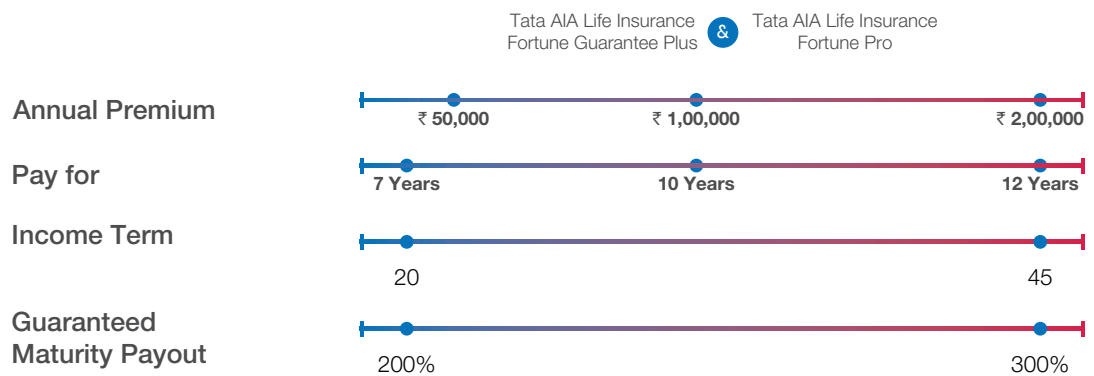
Plan Parameters	Minimum	Maximum	
Combination Products	Tata AIA Life Insurance Fortune Guarantee Plus (Individual, Non-Linked, Non-Participating, Individual Life Insurance Savings Plan) in combination with Tata AIA Life Insurance Fortune Pro (Unit Linked, Individual Life Insurance Savings Plan)		
Age at Entry (years)##	18	50	
Age at Maturity (years)##	18	85	
Premium Payment Term (PPT) (years) / Policy Term (years)	Combination	PPT	PT
	Tata AIA Life Insurance Fortune Guarantee Plus and Tata AIA Life Insurance Fortune Pro	7	12
		10	15
		12	17
Guaranteed Maturity payout	200%	300%	
Income Term (years)	20 to 45 years (in multiples of 5 years)		
Income Mode	Annual and Monthly		
Premium (₹) (in multiples of 1000)	50,000	No Limit, subject to Board approved underwriting guidelines	
Premium Payment Mode	Annual / Quarterly / Monthly		

Capital Guarantee Income Solution is a combination of Tata AIA Life Insurance Fortune Guarantee Plus and Tata AIA Life Insurance Fortune Pro.

##All reference to age is as on last birthday.

Steps to Buy

4 Simple Steps



Enjoy returns with a Guarantee* on protection of all the paid premiums



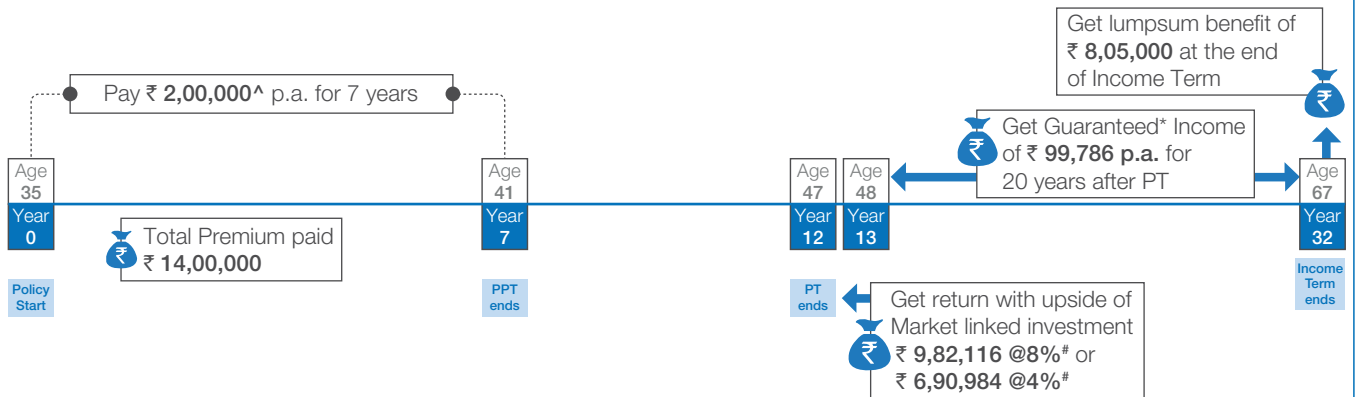
How does it work

Product Name	Term (in Years)	PPT (in Years)	Premium Frequency	Sum Assured ₹	Modal Premium Excluding GST ₹
Tata AIA Life Insurance Fortune Guarantee Plus (UIN: 110N158V11)	12	7	Annual	13,80,000	1,15,000
Tata AIA Life Insurance Fortune Pro (110L112V06)	12	7	Annual	8,50,000	85,000

Illustration 1

Male, 35 Years old | Returns: Lumpsum plus Regular Income | Guaranteed Maturity Payout – 200%

Premium & Payouts



[^]Premium is exclusive of Goods and Services tax, applicable surcharges and cess. ^{*}Guaranteed return of Investment is from Tata AIA Life Insurance Fortune Guarantee Plus & Return with upside of market linked investment from Tata AIA Life Insurance Fortune Pro. [%]Guaranteed return of Fortune Guarantee Plus premiums.

All the above benefits are by investing ₹ 2,00,000[^] annually for 7 years

Life Cover

Life Cover at age 35

₹ 22,30,000 @ 8%[#] or
₹ 22,30,000 @ 4%[#]

Live Cover at age 47

₹ 23,62,116 @ 8%[#] or
₹ 22,30,000 @ 4%[#] at age 47

Fund Allocation: Whole Life Aggressive Growth Fund - ULIF01004/01/07WLA110 - 70%
Whole Life Stable Growth Fund - ULIF01104/01/07WLS110 - 30%

Guaranteed* Returns

Get Guaranteed Income of ₹ 99,786 p.a. for 20 years after PT from 13th PY & Return of Fortune Guarantee Plus Premiums of ₹ 8,05,000 at the end of Income Term

Maturity Benefit

₹ 9,82,116 @ 8%[#] or
₹ 6,90,984 @ 4%[#] at age 47

Liquidity³

Liquidity option is available from 6th year onwards



Leverage benefits of the equity market with a Guarantee* on protection of all the paid premiums

*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. [#]Some benefits are guaranteed and some benefits are variable (non-guaranteed) with returns based on the future performance of the opted funds and fulfilment of other applicable Policy conditions. If your Policy offers guaranteed returns then these will be clearly marked as "guaranteed". The above illustration has been determined using assumed future investment returns of 8% and 4% respectively. These assumed rates of return are not guaranteed and there are no upper and lower limits of what you might get back at Maturity, due to the fact that the value of your Policy is dependent on a number of factors including future investment performance. The customer has the choice of purchasing any one or more products as per his/her need and choice and there is no compulsion whatsoever that these products are to be taken together as suggested by the Insurer and presented in this advertisement. The customer is expected to ask questions, understand and satisfy himself that the combination meets his/her specific needs better before deciding to purchase the suggested combination. The illustration in this advertisement is the arithmetic combination and chronological listing of combined benefits of individual products. • The fund is managed by Tata AIA Life Insurance Company Ltd. (hereinafter the "Company"). • 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). • 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. • 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. • ¹Get security on investment by having premium in the form of Regular Income And Lumpsum benefit as Return of premium at the end of Income term through Tata AIA Life Insurance Fortune Guarantee Plus (UIN: 110N158V11) • ²A portion of plan benefits are linked to ULIP and selected funds. • ³Liquidity through partial withdrawal from ULIP funds after completion of 5 years. • These products are underwritten by Tata AIA Life Insurance Company Limited. • Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Life Insurance Fortune 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. The premium paid in 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, their future prospects and returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. Linked insurance products do not offer any liquidity during the first five years of the contract. • The customer is advised to refer the detailed product brochure of respective individual products, segregated premium particulars of each product. • The premium amount shown in the illustration above is indicative and calculated assuming that the life Proposed/Assured is a healthy person. • For details of the rates and the terms and conditions applicable to the particular person/policy, kindly refer to the specifications in the policy document after issuance. • For more details on risk factor, terms and conditions, please read Sales brochure of the particular plan carefully before concluding a sale. • Insurance cover is available under these products. • These plans are not a guaranteed Issuance plan and it will be subject to Company's underwriting and acceptance. • Depending upon the factors such as health, occupation of the customer and other intrinsic factors such as non submission of documentary evidences like age proof, the premium will be adjusted accordingly, as per the underwriting guidelines of Tata AIA Life Insurance Company Limited. • To know the details of premium and benefits for each plan of this combination solution please go through the benefit illustration of individual product as provided to you. • 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 premiums paid. • All Premiums, Charges and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies 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, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. • L&C/Adv/2024/Mar/0945.

Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at **customercare@tataaia.com**. Visit us at: **www.tataaia.com**.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

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.