



MU01 U224582304 NRI 1232/1246 BANC Fort Pro Non Term_NonEIA

October 27, 2020

PRABI KRISHNA
PANKAJAVILASOM
NAMPARUVIKADA
ALUMKADAVU P O,
ALUMKADAVU
KOLLAM 690573
KERALA INDIA
M- 096899453837

1.Part A

Dear PRABI KRISHNA,

Thank you for choosing us for your insurance needs. Tata AIA Life is committed to give you world-class products and professional service.

We take great pleasure in presenting your Policy Document. Please check your personal details and the policy provisions carefully. Should you have any queries, please contact your agent or contact us at the address mentioned below. You can also reach us via email at customercare@tataaia.com or call our helpline number-at 1860-266-9966 (Local charges apply).

Agent Name: INDUSIND BANK LIMITED

Agency Code: 004587369

In order to provide You better services, We request you to intimate us in the event of any change in the address of the Policyholder or the nominee.

Free Look Provisions

You have a period of 15 (Fifteen) days [30 (Thirty) days if the Policy has been sourced through distance marketing or electronic modes] from the date of receipt of the Policy to review the terms and conditions of the Policy. If You disagree to any of the terms or conditions, You have the option to return the original Policy document to Us, by stating the objections/reasons for such disagreement. Upon return, this Policy will terminate forthwith and all rights, benefits and interests under the Policy will cease immediately. We will only refund an amount which will be equal to non-allocated Premium plus charges levied by cancellation of Units plus Fund Value at the date of cancellation less Mortality Charges (including applicable taxes, duties, cesses and levies) for the period of cover, Rider Charges (if any, including applicable taxes, cesses and levies), expenses incurred on medical examination, if any and stamp duty. The units will be repurchased by the company at the price of the units on the date of cancellation and any surplus or deficit shall be adjusted in the payout to the Policyholder.

At Tata AIA Life we believe that life inspires us to think ahead. Our insurance solutions are therefore designed to be a step ahead, thus giving you an advantage to adapt to tomorrow's changes, starting today.

We look forward to a long and cherished relationship with you.

Best wishes,

For and on behalf of

Tata AIA Life Insurance Company Limited

Rishi Srivastava
CEO & Managing Director

Authorised Signatory

Policy Servicing Branch : 1st Flr, Simran Cntr, 30/H Parsi, Panchayat Mrg, Andheri-E, Mumbai - 400093

Tata AIA Life Insurance Company Ltd (IRDA of India Regn.No.110) (CIN - U66010MH2000PLC128403)

Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.

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"The Stamp duty of(₹) 300/-(Rupees Three Hundred only) paid vide MUDRANK 2004/4125/CR 690/M-1 Dated 31.12.2004, CSD/127/2020/1984 dated 28/09/2020"



(Signature)
Proper Officer

Tata AIA Life Insurance Fortune Pro

In this policy, the Investment risk in Investment portfolio is borne by the Policyholder

LIFE INSURED	PRABI KRISHNA
POLICY NUMBER	U224582304
BRANCH CODE	TV01

PREAMBLE

Tata AIA Life Insurance Company Limited ("the Company"), having received a Proposal form and other related documents with Declaration thereto and initial premium from the Policyholder hereby issues **Tata AIA Life Insurance Fortune Pro**. The Company under this Policy; does agree in consideration and subject to Policy conditions to pay the benefits under the Policy on the happening of an insured event, while the Policy is in force. The basic insurance plan provided under this Policy, with its amount of coverage and Premium is specified on the Policy Schedule. Entitlement to benefits, conditions for payment and other policy details are also set out inside. This Policy is subject to terms and conditions motioned herein below and endorsements if any.

Signature valid

Signed by: KUMARESH
Date:
Location:



Managing Director

This is a system generated document requiring no physical signature.

POLICY SCHEDULE

Tata AIA Life Insurance Fortune Pro (UIN: 110L112V03)

THIS SCHEDULE MUST BE READ WITH THE POLICY DOCUMENT AND IS PART OF THE LIFE INSURANCE CONTRACT

Personal Details			
Name of Policyholder	: PRABI KRISHNA	Name of Life Insured	: PRABI KRISHNA
Address of Policyholder	: PANKAJAVILASOM NAMPARUVIKADA ALUMKADAVU P O, ALUMKADAVU KOLLAM 690573 KERALA INDIA	Address of Life Insured	: N/A N/A N/A N/A N/A N/A N/A
Client ID of Policyholder	: 281090239	Client ID of Life Insured	: 281090239
Date of Birth of Policyholder	: 1982/09/25	Date of Birth of Life Insured	: 1982/09/25
Age at entry of Policyholder	: 38	Age at entry of Life Insured	: 38
Gender	: MALE	Age Admitted	: YES
		Gender	: MALE

Policy Details			
Policy Number	: U224582304	Policy Term	: 15
Date of Commencement of Policy	: 2020/10/20	Premium Paying Term	: 5
Date of Commencement of Risk	: 2020/10/20	Mode of Premium Payment	: Annual
Date of Maturity of Policy	: 2035/10/20	Annualised Premium (Excl. taxes) (Rs.)	: 150000.00
Premium Due Date (s)	: 2021/10/20	Premium (Excl. taxes) Rs.	: 150000.00
		Applicable taxes, cessess and levies (Rs.)	: 0.00
		Total Modal Premium (Incl. taxes) (Rs.)	: 150000.00

Base Plan/Rider Name	Basic Sum Assured (Rs.)	Modal Premium (Incl. taxes) (Rs.)	Maturity Date	Due Date of Last Premium Payment	Policy Term (Years)	Premium Payment Term (Years)
Tata AIA Life Insurance Fortune Pro (110L112V03)	15,00,000.00	150000.00	2035/10/20	2024/10/20	15	5

Benefit Payable	
Maturity Benefit	As per Clause 1 of Part C and Benefit Illustration
Death Benefit	As per Clause 2 of Part C and Benefit Illustration

Nominee details (under section 39 of the Insurance Act 1938)			
Name of the Nominee (s)	Relationship with Life Insured	Age	Nomination %
THUSHARA VIPRASENAN	Spouse	34	100.00

Appointee Details (Applicable in case the Nominee is a minor)		
Name of the Appointee (s)	Relationship with nominee	Age
NA	NA	0

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction.

OTHER ENDORSEMENT

PART B

Tata AIA Life Insurance Fortune Pro is a Unit Linked Individual Life Insurance Savings Plan

BASIC DEFINITIONS

In this Policy:

“Basic Sum Assured” is the guaranteed amount of the benefit that is payable on the death of the Insured under the Basic Policy. The Basic Sum Assured is shown in the Policy Schedule. If the Basic Sum Assured is subsequently altered according to the terms and conditions of the Policy, the adjusted amount after such alteration as evidenced by an endorsement issued by Us to this effect will become the Basic Sum Assured.

“Business Day” means days other than holidays where Stock exchanges with National wide terminals will open for trade (other than day on which exchanges are open for testing) or any day declared by the Authority as business day.

“Claimant” means the Policyholder or the Life Insured or the Nominee or the assignee the legal heir of the Policyholder.

“Date of Discontinuance of Policy” means the date of receipt of intimation about Discontinuance of Policy from You or the date of intimation about complete withdrawal of the Policy from You, whichever is earlier.

“Date of Commencement of Risk” is the date when risk coverage under this Policy or its relevant Top-Up Sum Assured or Supplementary Contract commences and is mentioned on the Policy Schedule.

“Date of Payment of Premium” means the date the premium is received by Us.

“Deductible Partial Withdrawal” means partial withdrawal if any made, during the last two Policy Years immediately preceding the death of the Life Insured.

“Discontinuance” means the state of the Policy that could arise on surrender of Policy or non-payment of the due premiums, provided that no Policy shall be treated as discontinued on non-payment of the said premium if, within the Grace Period, the premium has not been paid due to death of the Insured or upon the happening of any other contingency covered under the Policy.

“Discontinued Policy Fund” means Insurer’s segregated fund that is set aside and is constituted by the fund value of all discontinued policies.

“Fund” means a separately identifiable investment-linked fund set up and managed by Us for the purpose of achieving the objectives of the fund.

“Fund Value” means the total value of the Units at that point of time in a segregated fund i.e. total number of units under Policy x the Net Asset Value (NAV) per unit of that fund on the relevant valuation date.

“Fund Management Charge” is a charge levied as a percentage of the value of assets and shall be appropriated by adjusting the Net Asset Value as prescribed in the Fund Valuation section of the Fund Provisions.

“IRDA of India” – means Insurance Regulatory and Development Authority of India.

“Life Insured” means the person whose life is insured under the Policy as shown in the Policy Schedule.

“Lock-in-period” means the period of five consecutive years from the Date of Commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by Us to You, as the case may be, except in the case of death or upon the happening of any other contingency covered under the Policy.

“Maturity Benefit” means the benefit which is payable on the maturity i.e. at the end of the term as specified in the Policy Schedule.

“Maturity Date / Expiry Date” of the Policy is shown in the Policy Schedule. On such maturity / expiry all the benefits under the Policy / supplementary contract shall cease.

“Net Asset Value (NAV) per Unit” (also called “NAV per Unit”) means the price per unit of the segregated fund is the value at which a Unit shall be debited from / credited to this Policy. NAV per Unit at a Valuation Date is determined according to the Fund Valuation provisions.

“Partial Withdrawals” means any part of a Fund that is withdrawn by You.

“Policy” means this contract of Insurance.

“Policy Anniversary” refers to the same date each year as the Date of Commencement of Policy.

“Policy Charges” are the charges applicable to the Policy. The current charges on the Policy as on the Issue Date are set out in the Schedule of Policy Charges. We may add new charges and alter the charges and fees as shown in the said Schedule from time to time by giving advance notice

of at least three (3) months and on prior clearance from the IRDA of India.

“Policy Monthly Date” refers to the same date of each month as the Date of Commencement of Policy.

“Proceeds of the Discontinued Policy” means the Fund Value as on the Date of Discontinuance of Policy plus entire income earned after deduction of the Fund Management Charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDA of India from time to time.

“Date of Revival” is the approval date of revival of the Policy and /or Supplementary Contract.

“Revival” - When the Premium remains unpaid at the end of the Grace Period and the Policy has not been Completely Withdrawn for its Total Fund Value it can be revived, upon Your request, subject to Discontinuance clause 1 under Part D with all benefits, with or without Supplementary contract benefits if any, after the receipt of all the premiums due and other charges if any, and upon being satisfied on Your continued insurability on the basis of the documents and reports furnished.

“Supplementary Contract” refers to an additional agreement attached to and providing insurance benefits in addition to the Basic Policy. Such contract shall be co-existing and concurrent to the Basic Policy, unless specified otherwise.

“Top-Up Fund Value” is equal to the number of Units under the Top-Up Fund of this Policy multiplied by the NAV on the relevant Valuation Date.

“Top-Up Premium” means an additional amount(s) of premium paid, if any, over and above the basic premium stipulated in the terms and conditions, at irregular intervals during the period of contract.

“Top-Up Sum Assured” refers to the Sum Assured to be added to the Basic Policy in respect of a Top-Up Premium.

“Total Fund Value” is equal to the sum of the Fund Value and the Top-Up Fund Value under this Policy on the relevant Valuation Date.

“Unit” means the specific portion or part of the underlying segregated Unit Linked Fund, which is representative of the Policyholders entitlement in such funds.

“Valuation Date” refers to the date when the assets of the Fund are valued. The date shall be determined by Us from time to time.

“We”, “Us”, or “Our” refers to Tata AIA Life Insurance Company Limited.

“You” or “Your” means the Policyholder of this Policy as shown in the Policy Schedule.

Interpretation: Whenever the context requires, the masculine form shall apply to feminine and singular terms shall include the plural.

PART C

1. MATURITY BENEFIT:

If the Insured is alive on the Maturity Date and the Policy is in force, Fund Value (as applicable) and Top Up Fund Value valued at applicable NAV at date of maturity shall be payable to You.

2. DEATH BENEFIT:

Upon death of the Insured during the term of the Policy & while the Policy is in force following shall be payable to the Claimant:

Highest of

- (i) the Basic Sum Assured net of all “Deductible Partial Withdrawal”, if any, from the Fund Value (as applicable); or
- (ii) the Fund Value (as applicable) of the Policy; or
- (iii) 105% of the total Regular Premiums / Single Premium paid up to the date of death

In addition to this:

Highest of

- (i) the approved Top-Up Sum Assured(s); or
- (ii) Top-Up Fund Value of this Policy; or
- (iii) 105% of the total Top-Up premium paid

Is also payable provided You have a Top-Up Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured up to the date of death

3. LOYALTY ADDITIONS

- a) Provided the Policy is in force and all due premiums have been paid, following units shall be added in each fund, till death or maturity, whichever is earlier.

- b) In case of single premium Policy 0.35% of the units in each of the funds shall be credited (post deduction of applicable charges) to the respective funds annually from 6th Policy Anniversary till the end of Policy Term.
- c) In Limited/Regular premium policy, 0.20% of the units in each of the funds shall be credited (post deduction of applicable charges) to the respective funds annually from 11th Policy Anniversary till the end of the Policy Term.
- d) The above Loyalty additions shall not be applicable for the Top Up Fund Value.

4. REGULAR PREMIUM

- a) All Regular Premiums are payable on or before their due dates to Us.
- b) Change of Regular Premium is not allowed.
- c) Regular Premiums received are subject to Regular Premium Allocation Charge if any, as set out in the Schedule of Policy Charges.
- d) Subject to Our minimum premium requirements and approval, Regular Premium may be paid on annual, Semi annual, quarterly and monthly mode.

5. TOP-UP PREMIUM

- a) After the Date of commencement and while the Policy is in force, and subject to below mentioned conditions/rules/ limits and availability of the relevant Fund(s), You may apply to pay a Top-Up premium into this Policy at any time, except during the last 5 years of the Policy Term. Each Top-Up Premium shall not be less than Rupees Five Thousand (₹5,000) and not more than four (4) Top-Up Premiums will be accepted in each policy year. Top-Up premium can be allocated in various available funds in any proportion between the funds offered as chosen by You.
- b) Total Top-Up premium during the term shall never exceed the Total amount of Premiums / Single premium paid during the term.
- c) Payment of Top-Up Premiums is subject to Charges as set out in the Schedule of Policy Charges.
Each Top-Up Premium paid shall have an additional Sum Assured of 1.25 times of the Top-Up premium paid, subject to Underwriting
The premium multiple for Top Up Sum Assured if chosen can be different for that chosen for the Regular Premiums.
- d) The Change in Top-Up Sum Assured shall be effective from Policy Monthly Date.
- e) Top-Up Premium shall be approved subject to prevailing Board approved underwriting guidelines. We shall return any un-approved Top-Up Premium applied for.
- f) Top-Up premium will not be accepted while the Policy is in Discontinuance.
- g) We may also limit the frequency of or may stop accepting Top-Up Premium by sending a three (3) months prior written notice to You and on prior approval of IRDA of India.

6. PAYMENT AND CHANGE

You may change the frequency of the Regular Premium payments by giving a written request to Us at any time when the Policy is in force, unless Enhanced SMART is active, where Annual mode is compulsory, subject to minimum premium criteria.

Premiums payable monthly shall be paid by auto-deduction through a bank, unless We agree otherwise in writing.

You will not be allowed to change the Premium Paying Term of the Policy. Increase or decrease in Basic Premium is not allowed.

7. CHANGE IN SUM ASSURED

Increase or Decrease in Top-Up Sum Assured is not allowed.

You have an option to increase or decrease the Basic Sum Assured by changing the premium multiple subject to prevailing underwriting rules and is subject to the minimum / maximum Basic Sum Assured allowed under this product.

8. GRACE PERIOD

A Grace Period of fifteen days for monthly mode and thirty days for all other modes, from the due date (the "Grace Period") will be allowed for all subsequent Regular Premium payments. The Policy will remain in force during the Grace Period. If any Regular Premium remains unpaid at the end of its Grace Period, the Policy will be subject to the Discontinuance of Premium Provisions.

9. TERMINATION

All coverage under this Policy shall automatically terminate on the occurrence of the earliest of the following:

- 1) Date of Maturity of Policy
 - (2) Date of Complete Withdrawal
 - (3) Date of Death of the Life Insured,
 - (4) Date of end of Lock-in-period / revival period, whichever is later, in case of Discontinuance of Premium within 5 years, provided the Policy is not revived during the revival period.
- This clause shall not be applicable, while the Policy is in force during its Premium paying term
- 5) In case of Single Premium Policy, the Policy will terminate as and when the total Fund Value becomes less than or equal to 1% of Single Premium and the balance Fund Value shall be payable to you. This situation may result because of the combined impact of Partial Withdrawals at inopportune time and fund performance.
 - 6) In case of Regular Premium Policy, after completion of Premium Paying Term, the Policy will terminate as and when the total Fund Value becomes less than or equal to one Annualised Premium and the balance Fund Value shall be payable to You.

10. PAYMENT OF BENEFITS

The benefit under the Policy shall be payable to the Claimant who will be either the Policyholder, Life Insured, Nominee(s), Assignee(s), Legal Heir(s) or a legal representative as declared by a Court of competent jurisdiction.

Once the benefits under this Policy are paid to a Claimant, the same shall constitute a valid discharge of Our liability under this Policy.

11. CLAIM PROCEDURES

11.1. DEATH CLAIMS REQUIREMENTS

For processing the claim request under this Policy, we will require the following documents:

Type of Claim	Requirement
Death (all causes of death other than the Accidental Death)	a) Claim Forms <ul style="list-style-type: none"> • Part I: Application Form for Death Claim (Claimant's Statement) along with NEFT form • Part II: Physician's Statement - to be filled by last attending physician
	b) Death Certificate issued by a local government body like Municipal Corporation
	c) Medical Records (Admission Notes, Discharge/ Death Summary, Indoor Case Papers, Test Reports etc) ¹
	d) Claimant's Photo ID with age proof & relationship with the Insured along with Address proof of the claimant and Cancelled cheque with name and account number printed or cancelled cheque with copy of Bank Passbook / Bank Statement If no nomination - Proof of legal title to the claim proceeds (e.g. legal succession paper)
If Death due to Accident (to be submitted in addition to the above)	e) In case of accidental death in addition to the above documents, we would require the following documents - <ul style="list-style-type: none"> - Postmortem report (Autopsy report) & Chemical Viscera report - if performed; - All Police Papers – Panchnama, Inquest, First Information Report (FIR) and Final Investigation Report.

¹This is applicable if insured was in hospital at the time of death or any time prior to the date of death.

Please submit copies of the following documents certified / attested by the issuing authority. (Original Seen Verified (OSV) by Branch Personnel will also be accepted) –

- All Police papers – Panchnama, Inquest, First Information Report and Final Investigation Report.
- Medical Records (Admission Notes, Discharge/Death Summary, Indoor Case Papers, Test Reports etc).
- Postmortem report (Autopsy report) & Chemical Viscera report (certified by Police / Magistrate / Court will also be accepted)

Copies of the other documents to be submitted by self-attestation of the claimant

11.2. CLAIMS INTIMATION PROCESS

Please inform the company immediately upon occurrence of death.

A claim can be made through any of the following avenues:-

- a. Online at www.tataaia.com
- b. Email - Customercare@tataaia.com

- c. Call our helpline number 1-860-266-9966 (local charges apply) Walk into any of the Company branch office

- d. Write directly to us on following address:

Tata AIA Life Insurance Company Limited

B - Wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway, Thane (West) – 400 607, Maharashtra.

12. CHANGE IN ADDRESS OF POLICYHOLDER OR NOMINEE:

In order to provide You better services, We request You to intimate us in the event of any change in the address of the Policyholder or the nominee.

PART D

1. DISCONTINUANCE OF PREMIUM PROVISION

- A) Discontinuance of Premium Within Five Years from the Date of Commencement of Policy

- b) Discontinuance of Premium within Five Year from the Date of Commencement of Policy

i. Other than Single Premium Policy:

Upon expiry of the Grace Period, in case of Discontinuance of Policy due to non-payment of Premium, the Fund Value after deducting the applicable Discontinuance Charges, shall be credited to the Discontinued Policy Fund, and the risk cover and rider cover, if any, shall cease.

You shall be provided a period of three years from date of first unpaid premium ("Revival Period"). On such Discontinuance, We shall communicate the status of the Policy, within three months of the first unpaid Premium, to You and provide the option to revive the Policy during the Revival Period.

- If You opt to revive but do not revive the Policy during the Revival Period, the Proceeds of the Discontinued Policy Fund shall be paid at the end of the Revival Period or Lock-in-period, whichever is later. In respect of Revival Period ending after Lock-in-period, the Policy will remain in Discontinuance Policy Fund till the end of Revival Period. The Fund Management Charges shall be applicable during this period and no other charges shall be applied.
- In case You do not exercise the option as set out above, the Policy shall continue without any risk cover and rider cover, if any, and the Policy fund shall remain invested in the Discontinued Policy Fund. At the end of the Lock-in-period, the Proceeds of the Discontinued Policy Fund shall be paid to You and the policy shall terminate.
- However, You may opt for Complete Withdrawal anytime as per **clause 3 under Part D ("Complete Withdrawal")** of this Policy.

ii. Single Premium Policy:

You may opt for Complete Withdrawal anytime as per **clause 3 under Part D ("Complete Withdrawal")** of this Policy.

Upon receipt of request for Complete Withdrawal, the Fund Value, after deducting the applicable Discontinuance Charges, shall be credited to the Discontinued Policy Fund. The Policy shall continue to be invested in the Discontinued Policy Fund.

- iii. In case of death of the Life Insured during Discontinuance period, the "Proceeds of the Discontinued Policy" shall be payable immediately**

- C) Discontinuance of Premium After Five Years from the Date of Commencement of Policy

i. Other than Single Premium Policy:

Upon expiry of the Grace Period, in case of Discontinuance of Policy due to non-payment of Premium after Lock-in-period, the Policy shall be converted into a Reduced Paid Up Policy (**as per Clause 4 under Part D** of this Policy). The Policy shall continue to be Reduced Paid Up Policy without rider cover, if any. All charges as per terms and conditions of the Policy may be deducted during the Revival Period. However, the Mortality Charges shall be deducted based on the Reduced Paid Up Sum Assured.

We shall communicate the status of the Policy, within three months of the first unpaid Premium, to You and provide the following options:

- 1) To revive the policy within the revival period of three years, or
- 2) Complete withdrawal of the policy.
- If You opt to revive but do not revive the Policy during the Revival Period, the Fund Value shall be paid to You at the end of the Revival

Period.

- If You do not exercise any option as set out above, the Policy shall continue to be Reduced Paid Up Policy. At the end of the Revival Period, the Proceeds of the Discontinued Policy Fund shall be paid to You and the Policy shall terminate.
- However, You may opt for Complete Withdrawal anytime as per **clause 3 under Part D ("Complete Withdrawal")** of this Policy.

ii. Single Premium Policy:

You may opt for Complete Withdrawal anytime as per **clause 3 under Part D ("Complete Withdrawal")** of this Policy.

In case of death during this period, the death benefit as mentioned under **Clause 2 Part C ("Death Benefit")** shall be payable immediately on death.

2. PARTIAL WITHDRAWAL OF FUND VALUE

- a) You have an option to partially withdraw from the Fund Value at any time provided the Policy has completed at least five (5) Policy anniversaries from the Date of Commencement if Policy is in force or in Reduced Paid Up.
- b) Partial withdrawal from the Top-Up Fund Value shall be allowed on completion of five Policy Anniversaries from the date of acceptance of each such Top-Up Premium except in case of Complete Withdrawal of the Policy.
- c) Partial withdrawal shall be allowed only after Insured attains 18 years of age.
- d) Partial Withdrawals shall be allowed first from the Top-Up Fund Value and then from the Fund Value, if Top Up fund is insufficient.
- e) In Regular Premium Policy, no partial withdrawal shall be allowed if the amount payable on such partial withdrawal is less than Five thousand Rupees (₹5,000) or the Total Fund Value post such withdrawals is less than an amount equivalent to higher of One Annualised Regular Premium.
- f) In Single Premium Policy, no partial withdrawal shall be allowed if the amount payable on such partial withdrawal is less than Five thousand Rupees (₹5,000) or the Total Fund Value post such withdrawals is less 5% of the Single Premium Paid.
- g) Partial withdrawal shall not be allowed if it would result in termination of the contract
- h) You may withdraw a part of the Fund Value by giving a written notice to Us specifying the number of Units or the amount and the Fund to be withdrawn from, subject to the conditions mentioned herein and Our approval.
- i) In the case of Partial Withdrawals from the Fund Value, the amount payable is equal to the number of Units to be withdrawn multiplied by the NAV of the relevant Fund on the applicable NAV specified under the paragraph "Cut-off time for determining the appropriate valuation date".
- j) Partial withdrawal is allowed maximum up to 4 times in a Policy Year.
- k) The Company may alter the above partial withdrawal conditions/rules, on prior clearance from the IRDA of India.

3. COMPLETE WITHDRAWAL

- a) Complete withdrawal of this Policy within five Policy Years:

Other than Single Premium Policy:

On complete withdrawal of the Policy, Proceeds of the Discontinued Policy shall be payable at the end of Lock-in-period or date of Complete Withdrawal, whichever is later.. All benefits in this Policy shall cease on the date of complete withdrawal.

Single Premium Policy:

The Proceeds of Discontinued Policy Fund shall be paid at the end of Lock-in-period. Fund Management Charge shall be deducted from the Discontinued Policy Fund this period. No risk cover shall be available during the Discontinuance period.

- b) Complete withdrawal of Policy after five Policy Years:

Upon complete withdrawal of the Policy after five Policy Years, the Total Fund Value as on the date of complete withdrawal, shall be payable.

In case of Discontinuance of Premium, if You opt for Complete Withdrawal, the Proceeds of the Discontinued Policy Fund shall be payable as on the date of Complete Withdrawal.

4. REDUCED PAID UP

- a) In the event the Policy is converted into Reduced Paid Up as per Clause 1 (b) under Part D of this Policy, the Policy shall continue with Reduced Paid Up Sum Assured as mentioned below:
- b) Reduced Paid Up Sum Assured = Basic Sum Assured * (t/n),
Where t = Total number of Premiums Paid
n = Total number of Premiums payable during entire term of the Policy
- c) A Reduced Paid Up Policy will continue as per the Policy Terms and conditions and charges shall continue to be deducted.
You shall have an option restoring the Policy to the Basic Sum Assured before the end of Revival Period.
- d) Top-Ups shall not be allowed when the Policy is in Reduced Paid Up status.

5. FREE LOOK PERIOD

If You are not satisfied with the terms & conditions/features of the Policy, You have the right to cancel the Policy by giving written notice to Us stating objections/reasons and You will receive the non – allocated premiums plus charges levied by cancellation of units plus fund value at the date of cancellation less (a) for proportionate risk premium for the period of cover (b) medical examination costs, if any and (c) stamp duty, along with applicable taxes, cesses and levies on above which has been incurred for issuing the Policy. The units will be repurchased by the company at the price of the units on the date of cancellation and any surplus or deficit shall be adjusted in the payout to the Policyholder. Such notice must be signed by You and received directly by Us within 15 days after You or person authorized by you receives the Policy. This period of 15 days shall stand extended to 30 days, if the policy is sourced through electronic or distance marketing mode. Distance Marketing includes every activity of solicitation (including lead generation) and sale of Insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

6. SETTLEMENT OPTION

- a) Provided that the Insured is alive on the Maturity Date, You have an option to receive Your Maturity Benefit either in lump sum or in the form of periodical payments over a certain period of time (termed as "Settlement Period") provided that such period shall not exceed five years from the Maturity Date. The frequency of periodical payments shall be chosen by You at time of exercising this option. The first payout shall commence from the Maturity Date. The value of such periodical payments will depend on the performance of the Funds selected by You for investment. Switching and Partial Withdrawal are not available during the Settlement Period. At any time during the settlement period You will have the option to withdraw the remaining Fund Value, without any charge.
- b) During this Settlement Period, life cover shall be equal to 105% of the Total Premiums Paid and upon Your death We shall return higher of below to the Nominee:
- the Fund Value of the selected Funds at the time of death as per Clause 12 under Part F of this Policy; or
 - 105% of the Total Premiums Paid.
- c) During this Settlement Period the Fund Management Charge and Mortality Charge will be deducted as per the Schedule of Policy Charges and the inherent investment risk will be borne by You.

7. REVIVAL

- a) Subject to **Clause 1 Part D ("Discontinuance of Premium provision")**, and subject to (i) Your written application for revival; (ii) production of Insured's current health certificate and other evidence of insurability satisfactory to Us; (iii) payment of all overdue premiums; the Policy may be revived.
- b) **Revival of Discontinued Policy during Lock-in-period:**
We shall levy Policy Administration charge and Premium Allocation charge as applicable during Lock-in-period.
We shall add back to the fund, the Discontinuance charges deducted at the time of Discontinuance of the Policy.
Upon revival, the risk cover shall be restored, along with the investments made in the segregated funds as chosen by You, out of the Discontinued Policy Fund, less the applicable charges in accordance with the terms and conditions of the Policy.
- c) **Revival of Discontinued Policy after Lock-in-period:**

We shall levy Premium Allocation charge as applicable after Lock-in-period. Upon revival, the risk cover shall be restored.

- d) **Any evidence of insurability requested at the time of revival will be based on the prevailing underwriting policy duly approved by the Board of the Company.**

8. LOAN

No loan is available from the Company under this Policy.

9. FUND SWITCHING

- a) You may send Us a written request to switch investment between available Funds. The written request must specify the Fund(s) from which Units are to be redeemed and the Fund(s) to which Units are being allocated,
- b) The first twelve (12) switches in any one policy year will be processed without a switching fee, but any further switches will be processed at the Fund Switching Charge specified in the Schedule of Policy Charges, which may be amended by Us from time to time and the same shall be binding on You.
- c) Any such request will be effected on the applicable NAV as specified in the section **Clause 5 under Part E "Cut-off time for determining the appropriate valuation date"** under Fund Provisions.
- d) Switching may be restricted if the portfolio strategy is chosen.

PART E

1. INVESTMENT POWER

The selection of the underlying investments of each Fund established by Us will be determined by Us from time to time according to the investment objectives of such Fund as stated in the Schedule of Fund. This may include, but not limited to, deployment of monies of the Fund in short term investment vehicles (such as deposits of scheduled commercial banks, cash or call deposits etc.) which may or may not earn any income.

2. FUND VALUATION

- a) The value of each Fund (the "Fund Value") specially created by Us shall be determined by Us on daily basis on all Business Days under normal circumstances.
- b) The Fund's liabilities shall consist of accrued and unpaid investment expenses incurred by the Fund such as taxes and stamp duties, registration fees, legal, auditing and custodian fees and stock brokers' brokerage incurred in the sales or purchases of assets, insurance costs and expenses incurred in the management and maintenance of the Fund and expenses incurred to ensure compliance with statutory and regulatory requirements relating to the Fund. It also includes any Fund Management Charge chargeable to the Fund.
- c) Fund Value of a particular fund is arrived at by multiplying the number of Units in that particular Fund by the NAV of that particular Fund on the relevant Valuation Date.

3. NET ASSET VALUE AND UNIT PRICING

- a) When We are required to purchase assets to allocate Units or sell assets to redeem Units at a Valuation Date, the Net Asset Value, NAV per Unit is determined in the following method:
- b) NAV (Net Asset Value) = (Market Value of Investment held by the Fund) + (Value of Current Assets) – (Value of Current Liabilities & Provisions, if any)
- c) NAV per Unit = NAV / Total number of Units existing on Valuation Date (before creation/redemption of Units)

4. CREDIT/DEBIT OF UNITS

- a) The premiums received, after deducting the payable Premium Allocation Charge/Top-Up Premium Allocation Charge and applicable taxes, cesses & levies (as described in the Schedule of Policy Charges) will be used to purchase Units at the NAV according to Your instructions for allocation of premium. Units purchased by Regular Premiums/Single Premium and Top-Up Premium, net of payable Allocation Charges and applicable taxes, cesses & levies will be deposited into the Fund Value and Top-Up Fund Value respectively.
- b) Where notice is required (Partial Withdrawal, Complete Withdrawal or death of the Insured), Units being debited shall be valued by reference to their NAV as specified in the section "Cut-off time for determining the appropriate valuation date" under Fund Provisions.

5. CUT-OFF TIME FOR DETERMINING THE APPROPRIATE VALUATION DATE

The appropriate valuation date at which NAV will be used to purchase or redeem Units shall be determined in the following manner:-

a) Purchase & Allocation of Units in respect of Premiums received or Fund Value(s) switched in:

- If the premiums, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us at or before 3:00 p.m. of a Business Day at the place where these are receivable, NAV of the date of receipt or the due date, whichever is later shall apply.
- If the premium/s, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a business day, at the place where these are receivable, NAV of the next valuation date following the receipt or the due date, whichever is later shall apply.
- If the premium/s is received by us by way of an outstation cheque/outstation demand draft, NAV of the date on which these instruments are realized shall apply.
- In case of proposals or requests for Top-Up Premium where underwriting or Our approval is required, the closing NAV of the day on which underwriting/approval is completed in all respects or the date of receipt of premium (in case of cash or local cheque or demand draft payable at par) or the date of cheque/demand draft realization (in case of an outstation cheque/demand draft) whichever is later shall apply.
- If premiums are received via standing instruction (such as auto pay, credit cards, electronic clearing system etc) the same procedure as for local cheques will apply with the date of sending the collection request to the relevant bank/financial institution being taken as the date of receipt of the local cheque.

b) Sale & Redemption of Units in respect of withdrawals, surrender, Fund Value(s) switched out, death claim:

- If a valid request/application is received by us at or before 3:00 pm of a Business Day, NAV of the date of receipt shall apply.
- If a valid request/application is received by us after 3:00 pm of a Business Day, NAV of the next valuation date following the receipt shall apply.

6. PREMIUM ALLOCATION

- a) Regular Premiums / Single Premium and Top-Up Premiums received after deducting the Premium Allocation Charge / Top-Up Premium Allocation Charge as applicable, will be invested into the Fund according to Your instruction of premium allocation. Units thus purchased by Regular / Single Premium and Top-Up Premium will be credited to the Regular Premiums / Single Premium Fund and Top-Up Fund of the Policy respectively.
- b) You may give Us a notice in writing to change the premium allocation (Premium Re-direction) for Regular Premium unless the Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART) has been opted for. The change will be effected on the next premium allocation following Our approval. No Premium Re-direction Charge is payable.
- c) The premium allocation or Premium Re-direction shall be in whole integer percentage and if more than one Fund is involved, the sum of the allocations shall add up to one hundred (100) percent.
- d) Premium Re-direction will not be allowed if Enhanced SMART is chosen.
- e) Your instructions for premium allocation or premium re-direction are subject to the availability of the relevant Fund and Our rules for such allocations and approval.

7. ENHANCED SYSTEMATIC MONEY ALLOCATION & REGULAR TRANSFER (ENHANCED SMART)

- a) Enhanced SMART is a systematic transfer plan available only to the policies with the annual / single mode of payment. It allows You to enter the volatile equity market in a structured manner under the Regular / Single Premium Fund. Under Enhanced SMART, You need to choose two funds, a debt oriented fund and an equity oriented fund. Please refer to table below for the choice of available funds:

Debt Oriented Funds	Equity Oriented Funds
Whole Life Income Fund	Large Cap Equity Fund
	Whole Life Mid Cap Equity Fund
	Multi Cap Fund
	India Consumption Fund
Whole Life Short-Term Fixed Income Fund	Top 50 Fund
	Top 200 fund
	Super Select Equity Fund

b) Through Enhanced SMART, Policyholder's entire annual / single allocable premium will be parked in the chosen debt oriented fund along with any existing units in that fund, if any. These combined units in the chosen debt oriented fund will be systematically transferred on a monthly basis to the chosen equity oriented fund. All the future allocable premiums will also follow the same pattern as long as Enhanced SMART is active on the plan. Switching to/from the SMART funds will not be applicable from / to other available funds.

c) Thus, while the stock market remains volatile and unpredictable, Enhanced SMART Strategy offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by You.

d) A portion of total units in the chosen debt oriented fund shall be switched automatically into the chosen equity oriented fund in the following way:

e) Monthly Enhanced SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
.....	
Policy Month 6	1/ 7 of the units available at the beginning of Policy Month 6
.....	
Policy Month 11	1/2 of the units available at the beginning of Policy Month 11
Policy Month 12	Balance units available at the beginning of Policy Month 12

f) The following are the notable features of Enhanced SMART:-

- Enhanced SMART can be availed at Your option, exercisable at Date of Commencement of Policy or on any policy anniversary. A written request to commence, change or restart Enhanced SMART should be received 30 days in advance of the Policy Anniversary. The request shall take effect on the following Policy Anniversary. Once chosen the strategy will be applicable for future premiums for all the premium payment terms except single premium.
- Request for commencement, change or restart of Enhanced SMART will be subject to all due premiums being paid.
- Enhanced SMART option is available only to the policies with the Annual/Single Mode of payment
- The automatic fund switches in the Enhanced SMART option are available out of the 12 free switches.
- Enhanced SMART is free of any charge.
- You will have the option to stop the Enhanced SMART at any point of time by a written request and it shall take effect from the next Enhanced SMART switching that follows the Company's receipt.
- Manual fund switching for the two funds selected for activation of Enhanced SMART is not allowed. Manual fund switching is allowed on other available funds at applicable charges. For Top Up Premium, manual switching options will be available at applicable charges.
- Any amount remaining in regular / single premium funds other than the two funds selected for activation of Enhanced SMART, would continue to remain invested in those funds.
- Enhanced SMART Option will not be available during Discontinuance of Premium. On revival of the Policy, You can opt for Enhanced SMART again.
- In case of Single Premium Paying Policy :
 - Enhanced Smart Strategy can only be opted for at Policy inception
 - Enhanced Smart Strategy will be applicable for policy year One only
 - From the end of Year One, the amount will remain invested in the equity oriented fund, as chosen by You under Enhanced Smart Strategy.
 - You have an option to do manual fund switching to other available funds after the end of policy year One.

g) We may cease offering Enhanced SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority of India.

h) This option is applicable only during Premium Paying Term of the Policy. Enhanced SMART Strategy is not available with Top Up Premium fund.

SCHEDULE OF POLICY CHARGES

The current charges on the Policy as on the Issue Date are as follows.

We may add new charges and alter the charges and fees as shown in this schedule (except the Mortality Charge and Premium Allocation Charge) from time to time by sending advance notice of at least three (3) months and on prior clearance from Insurance Regulatory and Development Authority of India.

Discontinuance Charge:

Discontinuance charge is applicable in case of Complete Withdrawal and Discontinuance of Premium Payment as the case may be and is as follows:

There are no Discontinuance Charges applicable on the Top-Up Fund Value.

The maximum Discontinuance Charge shall not exceed the limits as decided by the IRDA of India from time to time.

For Single Premium Policy –

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-
1	Lower of 2% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 3000/-	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 6000/-
2	Lower of 1.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2000/-	Lower of 0.70% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 5000/-
3	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 1500/-	Lower of 0.50% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 4000/-
4	Lower of 0.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 1000/-	Lower of 0.35% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2000/-
5 and onwards	Nil	Nil

For Regular/ Limited Pay –

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to ₹ 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above ₹ 50,000/-
1	Lower of 20% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 3000	Lower of 6% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 6000
2	Lower of 15% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2000	Lower of 4% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 5000
3	Lower of 10% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1500	Lower of 3% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 4000
4	Lower of 5% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1000	Lower of 2% of Annualised Premium or Regular Premium Fund Value subject maximum of ₹ 2000
5 and onwards	Nil	Nil

Partial Withdrawal Charge:

No Charges for Partial Withdrawal

Regular Premiums/Single Premium Allocation Charge:

Regular Premium Allocation Charge as below will be deducted from the Regular Premiums/Single Premium, as a percentage of the Regular Premiums/Single Premium amount received as below:

For Single Pay

Premium Allocation Charge as a % of Single Premium	
Policy Year	% of Single Premium
1	3%

For Regular / Limited Pay

Premium Allocation Charge as a % of Annualised Premium	
Policy Year	% of Annualised Premium
1-2	6%
3-5	5.5%
6-7	4.5%
8-10	3.5%
11 onwards	2%

Top-Up Premium Allocation Charge:

1.5% of Single Top-Up Premium

The Regular / Single Premium and Top-Up premium allocation charges are guaranteed throughout the term of the Policy.

The premium allocation charges shall not exceed the maximum premium allocation charge as declared by the IRDA of India which currently stands at 12.5% of Annualised Premium for any Policy Year.

Policy Administration Charge:

A monthly Policy Administration Charge will be deducted by cancelling Units at the NAV of the Units from the Fund Value of the Policy. With prior approval from IRDA of India, the monthly Policy Administration Charge

may be increased by up to a maximum of 5% per annum compounded annually subject to a maximum of ₹ 500 per month, which are the current limit specified by the Authority and can change from time to time.

Unit deduction will first be made from the Fund Value, and if insufficient, then from the Top-Up Fund Value.

For Single Pay –

0.9% per annum of Single Premium throughout the Policy term

For Regular / Limited Pay –

0.75% p.a. of Annualised premium throughout the Policy term

Annualised Premium is the amount of Regular Premiums payable for a complete 12-months period excluding applicable taxes, cesses and levies, rider premiums and underwriting extra premiums on riders, if any. The modal Premium of the Policy is arrived at as below:

If monthly paid	Annualised Premium * 0.0833
If quarterly paid	Annualised Premium * 0.25
If semi-annually paid	Annualised Premium * 0.5
If annually paid	Annualised Premium * 1

Mortality Charge:

The Mortality Charge of the Basic Policy will be deducted by cancelling Units at the Current NAV price, from the Fund value of the Policy on each Policy Month Anniversary. In case of the Top-Up Sum Assured, the same will be deducted from the Top-Up Fund Value. If the Fund Value is insufficient, then mortality charge will be deducted from the Top-Up Fund Value, if any and vice-versa.

Mortality charge = Sum at Risk (SAR) multiplied by the applicable Mortality Rate for the month, based on the attained age of the Life Insured.

Sum at Risk in each month for Regular / Single Premium Account is the difference between:

- Maximum of (Basic Sum Assured net of all Deductible Partial Withdrawals, if any, from the relevant Fund Value or 1.05 times total Regular/Single premium paid)
- and

b) Fund Value at the time of deduction of Mortality Charge

Sum at Risk in each month for Top-Up Account is the difference between:

a) Maximum of (Top-Up Sum Assured, from the relevant Top-Up Fund Value or 1.05 times total Top-Up premiums paid)

and

b) Top-Up Fund Value at the time of deduction of Mortality Charge

The Mortality Charge Table is based on Indian Assured Lives Mortality (2006-08) (Modified) Ult. Table for standard lives, adjusted for last birthday is given below.

Age	Mortality Charges (per 1000 SAR) per annum	Age	Mortality Charges (per 1000 SAR) per annum
0	5.0050	24	1.1750
1	4.0990	25	1.1870
2	3.0880	26	1.1980
3	2.3290	27	1.2120
4	1.7610	28	1.2300
5	1.3370	29	1.2530
6	1.0250	30	1.2830
7	0.8000	31	0.9360
8	0.6490	32	0.9700
9	0.5590	33	1.0120
10	0.5210	34	1.0620
11	0.5250	35	1.1220
12	0.5630	36	1.1920
13	0.6230	37	1.2730
14	0.6970	38	1.3670
15	0.7760	39	1.4750
16	0.8540	40	1.5990
17	0.9260	41	1.6400
18	0.9890	42	1.7960
19	1.0410	43	1.9770
20	1.0840	44	2.1860
21	1.1170	45	2.4280
22	1.1420	46	2.7050
23	1.1600	47	3.0200

Age	Mortality Charges (per 1000 SAR) per annum	Age	Mortality Charges (per 1000 SAR) per annum
48	3.3700	65	12.4150
49	3.7560	66	13.4830
50	4.1710	67	14.6580
51	4.0370	68	15.9470
52	4.4430	69	17.3600
53	4.8640	70	18.9050
54	5.3000	71	20.5910
55	5.7510	72	22.4300
56	6.2190	73	24.4320
57	6.7090	74	26.6110
58	7.2280	75	28.9790
59	7.7850	76	31.5530
60	8.3870	77	34.3490
61	9.0460	78	37.3840
62	9.7690	79	40.6770
63	10.5650	80	44.2500
64	11.4450		

Age Band	Mortality Charge as a % of IALM 2006-08
0 to 30	120.00%
31 to 40	85.00%
41 to 50	80.00%
>50	70.00%

Smokers and Female lives will be treated at par with other standard lives and will not be charged any extra amount.

The rates have been modified for age last birthday by taking an average of the mortality rates of two consecutive ages of Indian Assured Lives Mortality (2006-08) (Modified) Ult. Table for standard lives.

The Mortality Charges will be guaranteed for the period of the policy term.

The Company may alter all the above charges (except Mortality Charge and Premium Allocation Charges which are guaranteed throughout the term) by giving an advance notice of at least 3 months to the policyholder subject to prior approval of Insurance Regulatory and Development Authority of India and will have prospective effect.

Premium Re-direction Charge:

There is no Premium Re-direction charge.

Fund Profile

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of Large Cap and Mid Cap companies. The allocation between Large Cap and Mid Cap companies will be largely a function of the relative valuations of Large Cap companies as against Mid Cap companies.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The India Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	The Top 50 Fund (SFIN: ULIF 026 12/01/09 ITF 110) will invest primarily in select stocks which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD)	0%	40%
Top 200 fund (ULIF 027 12/01/09 ITT 110)	The Top 200 Fund (SFIN: ULIF 027 12/01/09 ITT 110) will invest primarily in select stocks which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD)	0%	40%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	The Super Select Equity Fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, sugar, leather, Banks and Financial Institutions. The risk profile of the fund is high. The cash holding of the Fund will be kept below 40% of the Fund or according to the prevailing regulatory guidelines at each point of time. Objective: The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation	High	Equity and Equity Linked Instrument	60%	100%
			Debt Instruments	0%	40%
			Cash/ Money Market Instruments (including CP/CD)	0%	40%
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities.	High	Equity and Equity linked Instruments	80%	100%
			Cash / Money Market Instruments	0%	20%
Whole Life Mid Cap Equity Fund (ULIF 009 04/01/07 WLE 110)	The primary investment objective of the Fund is to generate long – term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	High	Equity and Equity linked Instruments	60%	100%
			Cash / Money Market Instruments	0%	40%
Whole Life Aggressive Growth Fund (ULIF 010 04/01/07 WLA 110)	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/ money market instruments.	Medium to High	Equity and Equity linked Instruments	50%	80%
			Debt Instruments	20%	50%
			Cash / Money Market Instruments	0%	30%
Whole Life Stable Growth Fund (ULIF 011 04/01/07 WLS 110)	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/ money market instruments.	Low to Medium	Equity and Equity linked Instruments	30%	50%
			Debt Instruments	50%	70%
			Cash / Money Market Instruments	0%	20%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	Low	Debt Instruments	60%	100%
			Cash / Money Market Instruments	0%	40%
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Low	Debt Instruments of duration less than 3 years	60%	100%
			Cash / Money Market Instruments	0%	40%

Fund Switching Charge:

Fund Switching Charge is payable on each switching from one Fund to another except for the first twelve (12) such switches in each Policy Year. The Fund Switching charge is Rupees One Hundred only (₹100/-) per switch and will be proportionately deducted from the fund(s) to be switched into. This charge may be revised as deemed appropriate by Us subject to prior clearance from the Insurance Regulatory and Development Authority of India but shall not exceed a maximum of ₹250/- or the maximum Switching Charge declared by the IRDAI of India from time to time.

Fund Management Charges

Sr. No.	Fund Name	Fund Management Charge per annum
1	Multi Cap Fund	1.20%
2	India Consumption Fund	1.20%
3	Top 50 Fund	1.20%
4	Top 200 Fund	1.20%
5	Super Select Equity Fund	1.20%
6	Large Cap Equity Fund	1.20%
7	Whole Life Mid-cap Equity Fund	1.20%
8	Whole Life Aggressive Growth Fund	1.10%
9	Whole Life Stable Growth Fund	1.00%
10	Whole Life Income Fund	0.80%
11	Whole Life Short Term Fixed Income Fund	0.65%

Fund Management Charge of 0.5% p.a. will be charged on Discontinued Policy Fund. The current cap on Fund Management Charge (FMC) for Discontinue Policy Fund II is 0.5% p.a. and may be revised by the Authority from time to time. All Fund Management Charges above are subject to revision by Us with prior approval of IRDA of India but shall not exceed 1.35% p.a. of the Fund Value, which is the current limit specified by the Authority and can change from time to time.

Discontinued Policy Fund – Description

The investment objective for Discontinued Policy fund is to provide capital protection and a minimum return as per regulatory requirement with a

high level of safety and liquidity through judicious investment in high quality short term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low. There is a minimum guarantee of interest @4% p.a. or as prescribed by IRDA of India from time to time.

Asset Allocation

Instrument	Allocation
Government Securities	60% -100%
Money Market Instruments	0% - 40%

There will be a Fund Management Charge for each of the Funds deducted at Unit Valuation Dates, which is specified above. We may alter the Fund Management Charges like other Policy Charges by sending advance notice to You of at least three (3) months subject to prior approval from the Insurance Regulatory and Development Authority of India.

In case of exceptional circumstances, investment in Cash / Money Market Instruments in all above funds may go up to 100% subject to prior approval of IRDA of India.

Exceptional circumstances may include

- Global financial or credit crisis,
- War like situation,
- Political uncertainty
- Events like Political/ Communal disturbance which affects Indian economy and in turn impacts severely on Fixed Income/ Equity market.

The various funds offered under this product are the names of the funds and words like 'Super' etc are used as part of the names of the funds and do not in any way indicate the quality of these funds, their future prospects and returns.

Subject to the laws and regulations as applicable, the asset allocation pattern indicated for the Fund in the Schedule of Fund may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. The percentages of investment/asset allocation pattern as stated in Schedule

of Fund are only indicative and not absolute and can vary substantially depending upon the decision of the investment manager, the intention being at all times to seek to protect the interests of the Policyholders, and meet the investment objectives of the relevant Fund. In this Policy, all investment risk is borne by You. Investments are subject to market risks and You acknowledge the same.

PART F

1. POLICY CONTRACT

This Policy Contract is issued on the basis of the details provided by You in the Proposal Form and the Declaration signed by You, on receipt of the required premium amount and any attached endorsement given at the time of issuing this Policy. The Policy, proposal for it, the Policy Schedule and any attached endorsements constitute the entire contract. The terms and conditions of this Policy cannot be changed or waived except by endorsement duly signed by Our authorized officer.

Your Policy consists of the basic insurance plan and any endorsements which may be attached to it

2. EXCLUSIONS

2.1 SUICIDE

In case of death due to suicide within 12 months from the Date of Commencement of Policy or Date of Revival of the Policy, Your nominee or legal heir shall be entitled to Total Fund value, available on the date of intimation of death.

Any charges, other than Fund Management Charge, recovered subsequent to the date of death shall be paid back to the nominee or beneficiary along with death benefit.

3. FRAUD AND NON-DISCLOSURE

Any non-disclosure, fraud or mis-representation under the Policy shall be dealt in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

The simplified version of the provisions of Section 45 is enclosed in annexure – (4) for reference.

4. MISSTATEMENT OF AGE AND GENDER

This Policy is issued at the age and gender of the Insured shown on the Policy Schedule which is the Insured's declared age at last birthday and declared gender in the proposal. If the age / gender is misstated and higher mortality rate should have been charged, the benefit payable under this Policy shall payable after deduction of such difference of mortality along with interest thereon. In such cases the Policy shall be subject to re-underwriting and the Basic Sum Assured and Top-Up Sum Assured shall be subject to Your eligibility as per our Underwriting norms and the mortality rate to be deducted shall be calculated proportionately on such Basic Sum Assured and Top-Up Sum Assured payable. If the Insured's age/gender is mis-stated and lower mortality should have been charged, We shall reverse any excess mortality charges without interest to the Fund Value. Any undercharged Mortality Charge, without interest, will be debited in Units at NAV.

If at the correct age it is found that the Life Insured was not eligible to be covered under this Policy pursuant to Our Underwriting rules, then subject to Section 45 of the Insurance Act 1938 the Policy shall be treated as void and We will pay the current Total Fund Value, after deducting all applicable charges like, medical, stamp duty, risk, applicable taxes, cesses & levies, etc., incurred by Us under the Policy.

5. CURRENCY AND PLACE OF PAYMENT

All amounts payable either to or by Us will be paid in the Indian currency. Such amounts will be paid by a negotiable bank draft or cheque drawn on a bank or NEFT (National Electronic Funds Transfer) or electronic clearing systems. All amounts due from Us will be payable from Our office shown on the Policy Schedule.

6. FREEDOM FROM RESTRICTIONS

Unless otherwise specified, this Policy is free from any restrictions upon the Insured as to travel, residence or occupation.

7. CLAIM PROCEDURES

Notice of Claim – All cases of death must be notified immediately to us in writing. However, any delay in notifying shall require to be substantiated to Our satisfaction

Please note that all death claims will be payable to the nominee/legal heir of the Life Insured or Policyholder.

Filing Proof of Claim – Affirmative proof of loss and any appropriate forms as required by us must be completed and furnished to us, at the Claimant's expenses, within 90 days after the date the Insured event happens, unless specified otherwise. A list of primary claim documents listing the normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company.

We reserve the right to require any additional proof and documents in

support of the claim.

Proof of Continuing Loss – In the case of disability or other losses as We deem appropriate, We will require, at reasonable intervals, proof of continuing disability or loss. If such proof is not submitted as required, or such disability or loss ceases, claims for such disability or loss will not be considered.

8. TAXES

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 and, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy.

9. UNIT STATEMENTS

Unit statements will be provided to You periodically and shall form a part of the Basic Policy.

10. PLAN CHANGE

Change of plan is not allowed.

11. NOMINATION

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time. The simplified version of the provisions of Section 39 is enclosed in Annexure – (3) for reference.

12. ASSIGNMENT

Assignment allowed as per Section 38 of the Insurance Act 1938 as amended from time to time. The simplified version of the provisions of Section 38 is enclosed in Annexure – (2) for reference.

13. JUVENILE

This provision is applicable, where the Insured is Minor

- All benefits or proceeds payable under this Policy shall belong to the Insured or his Estate who shall constitute the irrevocable Nominee of this Policy and shall be paid through the Policyholder while the Insured is under 18 years of age.
- Until the Insured attains 18 years of age, You shall have the right, to exercise every option, benefit or privilege under this Policy in Your capacity as Original Policyholder with the best interest of the Insured in mind.
All Your rights and interests in the Policy shall cease when the Insured shall have attained 18 years of age. By then, only the Insured as new Policyholder of this Policy can exercise all rights, entitlements and options provided under this Policy.
- When Insured shall have attained 18 years of age, the Insured, as the new Policyholder, appoint or change a Nominee/Appointee by filing a written notice to Us. Such change is valid only if recorded by Us during the Insured's lifetime.
- The risk on the juvenile's life will commence immediately from the date of risk acceptance.

PART G

CONSUMER INFORMATION

POLICYHOLDER'S SERVICING

With regards to any query or issue related to the Policy, the Policyholder can contact the Company through the following service avenues

- Contact Your Tata AIA Life Agent / Distributor
- Call our helpline number 1-860-266-9966 (local charges apply)
- E-mail us at customer@tataaia.com
- Visit the nearest the Tata AIA Life branch or CAMS Service Center
- Log on to Online Customer Portal by visiting www.tataaia.com
- Write to us on the following address:
Tata AIA Life Insurance Company Limited - B- wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway, Thane (West) – 400 607, Maharashtra.

GRIEVANCE REDRESSAL PROCEDURE

1) Resolution of Grievances

Customers can register their grievances through multiple service avenues:

- Call our helpline number 1-860-266-9966 (local charges apply)
- Email us at life.complaints@tataaia.com
- Login to online policy account on www.tataaia.com
- SMS SERVICE to 58888 to receive a call back from our Customer Service Representative
- Visit any of the nearest Tata AIA Life branches or CAMS Service Centers
- Contact Your Tata AIA Life Agent / Distributor
- Write to us on the following address:
Grievance Redressal Department - Tata AIA Life Insurance Company Limited - B- wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway,

Thane (West) – 400 607, Maharashtra.

- We shall acknowledge a customer's grievance within 3 business days by providing the customer with the name of the Grievance Redressal Executive who is responsible to handle the grievance.
- We shall provide the customer with an equitable resolution within 2 weeks of receipt of the grievance.
- In case customers wish to contact us during the course of the assessment, they can contact us at any of the above mentioned touch points.
- All Tata AIA Life branches have a Grievance Redressal Officer who can be contacted for any support during the grievance redressal process.

2) Escalation Mechanism

In case the customer is not satisfied with the decision of the above offices, or has not received any response within the stipulated timelines, he, may write to the following official for resolution:

- 1st level of Escalation: Head - Customer Service
- 2nd level of Escalation: Grievance Redressal Officer (GRO)
- For escalations, customers can email to head.customerservice@tataaia.com or write to –

Tata AIA Life Insurance Company Limited

B- Wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway, Thane (West) – 400 607, Maharashtra.

We request our customers to follow the escalation mechanism in case of non-receipt of response or unsatisfactory response from the concerned persons mentioned above.

If you are not satisfied with the response or do not receive a response from us within a month after the insurer has received his Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irda.gov.in

You can also register Your complaint online at <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department - Grievance Redressal Cell.

Insurance Regulatory and Development Authority of India

Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032.

3) Insurance Ombudsman:

Where the redressal provided by the Company is not satisfactory despite the escalation above, the customer may represent the case to the Ombudsman for Redressal of the grievance, if it pertains to the following:

- Delay in settlement of claim
- Partial or total rejection of claim;
- Dispute with regard to premium;
- Misrepresentation of policy terms and conditions;
- Legal construction of the policy in so far as dispute related to claim;
- Grievance relating to policy servicing;
- Issuance of policy which is not in conformity with proposal form;
- Non- issuance of Your insurance document; and
- Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (h).

Please refer to our website www.tataaia.com for further details in this regard.

The list of Ombudsman address is attached as Annexure - 1

The complaint should be made in writing duly signed by the complainant or through his legal heirs, nominee or assignee, and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

As per provision 14(3) of the Insurance Ombudsman Rules, 2017; the complaint to the Ombudsman can be made:

- Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer;
- Within a period of one year from the date of rejection by the insurer;
- If it is not simultaneously under any litigation

ANNEXURE – 1

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

AHMEDABAD - Office of the Insurance Ombudsman, Jeevan Prakash

Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06, Email: bimalokpal.ahmedabad@ecoi.co.in, (Jurisdiction: Gujarat, Dadra & Nagar Haveli, Daman and Diu).

BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048/26652049, Email: bimalokpal.bengaluru@ecoi.co.in, (Jurisdiction: Karnataka).

BHOPAL - Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202, Fax: 0755 - 2769203, Email: bimalokpal.bhopal@ecoi.co.in, (Jurisdiction: Madhya Pradesh, Chattisgarh).

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461/ 2596455, Fax: 0674 - 2596429, Email: bimalokpal.bhubaneswar@ecoi.co.in, (Jurisdiction: Orissa).

CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196/ 2706468, Fax: 0172 - 2708274, Email: bimalokpal.chandigarh@ecoi.co.in, (Jurisdiction: Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh).

CHENNAI - Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai - 600 018. Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664, Email: bimalokpal.chennai@ecoi.co.in, (Jurisdiction: Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)).

DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/ 23213504, Email: bimalokpal.delhi@ecoi.co.in, (Jurisdiction: Delhi).

ERNAKULAM - Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759/ 2359338, Fax: 0484 - 2359336, Email: bimalokpal.ernakulam@ecoi.co.in, (Jurisdiction: Kerala, Lakshadweep, Mahe-a part of Pondicherry).

GUWAHATI - Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205, Fax: 0361 - 2732937, Email: bimalokpal.guwahati@ecoi.co.in, (Jurisdiction: Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura).

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st floor, Moin Court, Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123/ 23312122, Fax: 040 - 23376599, Email: bimalokpal.hyderabad@ecoi.co.in, (Jurisdiction: Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry).

JAIPUR - Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363, Email: bimalokpal.jaipur@ecoi.co.in, (Jurisdiction: Rajasthan).

KOLKATA - Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340, Fax : 033 - 22124341, Email: bimalokpal.kolkata@ecoi.co.in, (Jurisdiction: West Bengal, Sikkim, Andaman & Nicobar Islands).

LUCKNOW - Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330/2231331, Fax: 0522 - 2231310, Email: bimalokpal.lucknow@ecoi.co.in, (Jurisdiction: Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar).

MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552/26106960, Fax: 022 - 26106052, Email: bimalokpal.mumbai@ecoi.co.in, (Jurisdiction: Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane).

Noida - Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120 - 2514250 / 2514252 / 2514253, Email: bimalokpal.noida@ecoi.co.in, (Jurisdiction: State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur).

PATNA - Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952, Email: bimalokpal.patna@ecoi.co.in, (Jurisdiction: Bihar, Jharkhand).

PUNE - Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555, Email: bimalokpal.pune@ecoi.co.in, (Jurisdiction: Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region).

For further information or latest updated list of Ombudsman Office addresses, kindly visit the IRDA of India website <http://www.policyholder.gov.in/> - Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com

ANNEXURE- 2

A. Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment)

Act, 2015. The extant provisions in this regard are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
08. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
09. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - a. not bonafide or
 - b. not in the interest of the Policyholder or
 - c. not in public interest or
 - d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDA of India within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the policy shall become payable to Policyholder or nominee(s) in the event of assignee or transferee dying before the Life Assured OR
 - ii. the Life Assured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the policy
 - c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for

general information. Policyholders are advised to refer to Insurance Laws (Amendment) Act, 2015 for complete and accurate details.]

ANNEXURE- 3

B. Section 39 - Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. The Policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
02. Where the nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
03. Nomination can be made at any time before the maturity of the policy.
04. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
09. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
11. In case of nomination by Policyholder whose life is insured, if the nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. Where the Policyholder whose life is Life Assured nominates his
 - a. parents or
 - b. spouse or
 - c. children or
 - d. spouse and children
 - e. or any of them

the nominees are beneficially entitled to the amount payable by the insurer to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

14. If nominee(s) die after the Policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Act, 2015.
16. If Policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act, 2015., a nomination is made in

favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Laws (Amendment) Act, 2015 for complete and accurate details.]

ANNEXURE - 4

C. Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015, are as follows:

01. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from

- a. the date of issuance of policy or
- b. the date of commencement of risk or
- c. the date of revival of policy or
- d. the date of rider to the policy

whichever is later.

02. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from

- a. the date of issuance of policy or
- b. the date of commencement of risk or
- c. the date of revival of policy or
- d. the date of rider to the policy

whichever is later.

For this, the insurer should communicate in writing to the Life Assured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by Life Assured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- a. The suggestion, as a fact of that which is not true and which the Life Assured does not believe to be true;
- b. The active concealment of a fact by the Life Assured having knowledge or belief of the fact;
- c. Any other act fitted to deceive; and
- d. Any such act or omission as the law specifically declares to be fraudulent.

04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or his agent keeping silence to speak or silence is in itself equivalent to speak.

05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured/ beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.

06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the Life Assured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the Life Assured or legal representative or nominee or assignees of

insured, within a period of 90 days from the date of repudiation.

08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.

09. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Laws (Amendment) Act, 2015 for complete and accurate details.]

CLAIM DOCUMENT LIST

Requirements for Hospitalization & Critical Illness Claim		Requirements for Disability and Dismemberment Claim		Requirements for Death Claim (all causes of Death)	
A	Claim Forms Part I: Application Form for Hospitalization/Critical Illness Claim (Claimant's Statement) along with NEFT form Part II: Confidential Medical Report -to be filled by attending physician	A	Claim Forms Part I: Application Form for Disability/Dismemberment Claim (Claimant's Statement) along with NEFT form Part II: Confidential Medical Report -to be filled by attending physician	A	Claim Forms Part I: Application Form for Death Claim (Claimant's Statement) along with NEFT form Part II: Physician's Statement - to be filled by last attending physician
B	Hospital Bills for the confinement.	B	Attested True Copy of Indoor Case Papers of the Hospital	B	Death Certificate issued by a local government body like Municipal Corporation
C	Attested True Copy of Indoor Case Papers of the Hospital	C	Discharge Summary of Present and Past Hospitalizations	C	Medical Records (Admission Notes, Discharge/Death Summary, Indoor Case Papers, Test Reports etc) ¹
D	Discharge Summary of Present and Past Hospitalizations	D	Photo Identity of insured with age and address proof	D	Original Policy document
E	Photo Identity of insured with age and address proof	E	Bank Details of the claimant – Cancelled cheque (with printed name and account number)/bank passbook and NEFT Form	E	Claimant's Photo ID with age proof & relationship with the Insured along with Address proof of the claimant and Cancelled cheque with name and account number printed or cancelled cheque with copy of Bank Passbook / Bank Statement If no nomination - Proof of legal title to the claim proceeds (e.g. legal succession paper)
F	Bank Details of the claimant – Cancelled cheque (with printed name and account number)/bank passbook and NEFT Form	F	Disability Certificate by attending Physician / Institute for disabled		
G	Certificate of Diagnosis	G	Rehabilitation Certificate - if applicable		
H	Medical Examination Certificate (First Consultation Notes).	H	Employer's written confirmation / statement - for Disability claim		
I	All related clinical Reports pertaining to the claim event - Laboratory test reports X-Ray / CT Scan / MRI Reports & Plates Ultrasonography Report Histopathology Report Clinical / Hospital Reports Angiography Reports & Plates. Others (please specify).	I	All related Medical Examination Reports, e.g. - Laboratory test reports X-Ray / CT Scan / MRI Reports & Plates Ultrasonography Report Clinical / Hospital Reports		
J	All follow-up Consultation Notes in relation to the hospitalized condition.	J	Clinical Photographs showing the injured areas - if available		
If Claims is due to accidental causes (submit in addition to the above)		If Claims is due to accidental causes (submit in addition to the above).		In case of accidental death in addition to the above documents, we would require the following documents –	
K	All police reports- First Information Report Final Investigation Report	K	All police reports- First Information Report Final Investigation Report	F	Postmortem report (Autopsy report) & Chemical Viscera report - if performed
				G	All Police Papers – Panchnama, Inquest, First Information Report (FIR) and Final Investigation Report
				H	Newspaper cutting / Photographs of the accident - if available

1. This is applicable if insured was in hospital at the time of death or any time prior to the date of death.
 • Please submit copies of the following documents certified / attested by the issuing authority. (Original Seen Verified (OSV) by Branch Personnel will also be accepted) -
 o All Police papers – Panchnama, Inquest, First Information Report and Final Investigation Report
 o Medical Records (Admission Notes, Discharge/Death Summary, Indoor Case Papers, Test Reports etc)¹
 o Postmortem report (Autopsy report) & Chemical Viscera report (certified by Police / Magistrate / Court will also be accepted)
 • Copies of the other documents to be submitted by self attestation of the claimant

NOTE:

- In case the claim warrants any additional requirement, **TATA AIA LIFE** reserves the right to call for the same.
 - Notification of claim & submission of the claim requirements does not mean admission of the claim liability by the Company.
 - No agent is authorized to admit any liabilities on behalf of the Company, nor to alter this list of documents or any claims requirements called for by the Company.

FREQUENTLY ASKED QUESTIONS (FAQs)

1. How can I cancel my policy under Free Look?

- The policy can be cancelled anytime within 15 days from the date of receipt of the policy document. Kindly submit the policy document along with a duly signed letter at any of the Tata AIA Life branches[#].

2. How can I change the premium payment mode?

- Please submit a duly signed copy of the Mode change form* at any of the Tata AIA Life branches[#] at least 10 days before the due date of the policy.
- Please contact the branch or call center for mode changes allowed on your policy

3. How can I make the below mentioned changes in my policy?

- Name change	- Address / Contact Number Change
- Ownership Change	- Signature Change
- Nominee Change	- Basic Plan Change

- Please submit a duly signed copy of the respective change form* along with the documents mentioned in the form at any of the Tata AIA Life branches[#].

4. Can I opt for automatic premium payment facility on my policy?

- You can avail of any of the following facilities wherein your account / Credit Card will be debited on the due date of your policy.
 - **ECS** - A signed copy of the ECS form* along with a cancelled cheque or copy of cancelled cheque needs to be submitted at any of the Tata AIA Life branches at least 10 days prior to the due date
 - **Credit Card** – A signed copy of the Credit Card form* along with a copy of Front page of credit card needs to be submitted at any of the Tata AIA Life branches at least 10 days prior to the due date
 - **Direct debit** – You can avail of Direct Debit facility by providing a copy of an 'ECS & Direct Debit' form* with copy of cancelled cheque or bank attestation at least 30 days before the due date. To know the list of banks wherein this facility is available, kindly visit the 'Premium Payment Options' on www.tataaia.com.

5. I have lost my PIP and need a duplicate PIP.

- Please submit a duly signed copy of the Duplicate PIP form* along with the documents mentioned in the form at any of the Tata AIA Life branches[#].

6. How can I view my policy related details online?

- You can create your online account by logging in to www.tataaia.com and avail of the following benefits –
 - Easy access to policy related details (Premium Due Date, NAV, Payment Summary, etc.,)
 - Single access for all your policies
 - Perform Online ULIP transactions
 - Pay Premium Online
 - Generate e-statements (Premium Certificates, Unit Statements)
 - Raise Service Requests

7. How do I request for a Premium Payment Certificate for my policies?

- You can request for your Premium Certificate through the following modes -
 - Online **Customer Portal** - Kindly logon to your Online Account by visiting www.tataaia.com
 - **SMS** - Kindly SMS the following to 5676799:

- PCT <space> 10 digit policy no <space> email address (in case you wish to receive by email, else will be sent to your communication address) <space> financial year (yyyy-yyyy format)

- The mobile number from where the SMS has been sent should be registered with the company. In case your mobile number is not registered, please send the following SMS to 5676799:

REG <space> 10 digit policy no <space> Insured's DOB in DDMMYYYY format <space> Sum Assured

(For Health, Annuity and Pension plans, Sum Assured should be mentioned as '0')

- **Email / Call / Branch** - Request for the Premium Certificate by sending an email to customercare@tataaia.com or call our helpline number at 1-860-266-9966 (local charges apply) or visit the nearest branch[#].

8. For my unit linked policy, how can I request for Fund Switch, Premium Redirection & Top-up?

- You can create your online account by logging in to www.tataaia.com and perform Fund Switch, Premium Redirection and Top-up transactions instantly (or)

- Please submit a duly signed copy of the Fund Allocation, Switch & Top-up form* pertaining to your product at any of the Tata AIA Life branches[#].

* You can download the forms by visiting 'Customer Services' section on www.tataaia.com

[#] For your nearest Tata AIA Life branch, please visit 'Contact Us' section on www.tataaia.com.

You can also send the forms along with the documents to the below mentioned address –

Policy Owners Services

Tata AIA Life Insurance Company Limited,
B-Wing, 9th Floor, I-Think Techno Campus,
Behind TCS, Pokhran Road No.2,
Close to Eastern Express Highway,
Thane (West) – 400 607, Maharashtra

PROPOSAL FORM

Tata AIA Life Insurance Company Limited.

PROPOSAL FORM



Kindly Fill the form in CAPITAL and only in blue or black

(For Official Use only)

Proposal Number: U224582304

Branch Code: TV01

Channel: Bancassurance

Campaign Code:

Sub Office Code: IBL0120

RM CAMS Code: 4653977

Agent/Broker/Specified Person/Employee: SUJITH P V

Code: 4588947

Contact Details: 9846090006

License No. & Validity Details: SP0001064015

Customer Relationship No. (For Bancassurance Channel)

PAN No.



IMPORTANT GUIDELINES: 1) IN UNIT-LINKED INSURANCE POLICIES (ULIPs), THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. 2) Insurance is a contract of utmost good faith between the Insurer and the Insured. The Proposer and the Life to be Assured are required to disclose all facts in response to the questions in this application form. 3) Any cancellation/alteration is to be signed by Proposer/Life to be assured as applicable. 4) KYC documents will be required for all the parties to the contract.

I. GENERIC DETAILS

Is this policy self-proposed? Yes. If No, please answer the following details

Type of Proposer: Individual

Relation with Life Assured: Self

Type of Proposal:

II. ELECTRONIC INSURANCE ACCOUNT (eIA) DETAILS OF THE PROPOSER/POLICYOWNER

If you have an e-Insurance Account (eIA) Number, please provide:

I would like to receive my Insurance Policy and all the information related to the proposed Insurance Policy through Tata AIA Life Insurance Company Ltd. In Electronic Format (Physical copy would be sent even if proposer opts for electronic format; however, in case proposer has e-Insurance Account, only electronic copy of the Insurance Policy will be provided)

I would like to receive my Insurance Policy and all the information related to the proposed Insurance Policy through Insurance Repository in the Electronic Format as and when applicable. Please select the name of the Insurance Repository.

NSDL Data Management Ltd

III. PRODUCT DETAILS

Base Plan/ Rider (optional) Name	Sum Assured (₹)	Policy Term(Years)	Premium Paying Term(Years)	Premium(Premium is inclusive of applicable taxes, cesses & levies) (₹)	Premium Paying Mode (Single/Annual/Half Yearly / Quarterly/ Monthly)
Tata AIA Life Insurance Fortune Pro	1500000	15	5	150000	Annual

Kindly DATE BACK my Application to ____ 1. Allowed only as per product specifications 2. Allowed within the same financial year 3. In case of juvenile (less than 1 year) back date is not allowed. 4. Date Back of policy is allowed only up to the official launch date of the product.

FUND SELECTION DETAILS (To be filled for Unit Linked Products) a. Kindly mention the names of the fund chosen b. In case you opt for a specific Portfolio Strategy (as available with individual products), kindly mention the Fund Names or other details as applicable c. Kindly fill in whole numbers in percentage only. Decimals and Fractions not allowed.

Name of Fund	% Allocation
Whole Life Mid Cap Equity Fund (ULIF 009 04/01/07 WLE 110)	100

OR

Portfolio Strategy	
Funds for the chosen Portfolio Strategy (If Applicable)	
Debt oriented fund	Equity oriented fund
Other Details(if applicable)	

IV. PROPOSER / POLICYHOLDER DETAILS (Please fill in details of Life Assured if same as Proposer)

1. Title	Mr.
2. Name	PRABI KRISHNA
3. Father's Name / Spouse Name	P K RADHAKRISHNAN
4. Mother's Name	BEENA RADHAKRISHNAN
5. Maiden Name(For female lives only)	
6. Gender/Date of Birth	Male 25-09-1982

7. Which is your Dominant Hand? (Question to be answered only if ADDL Rider is selected)	
8. Marital Status	Married
9. Nationality (If other than resident Indian, Passport as an age proof is mandatory)	Non Resident Indian (Nationality) INDIA Country of Residence : OMAN (If country of residence or nationality outside India then FATCA/ CRS-Self Certification Form to be mandatorily completed)
Residence for Tax purposes in Jurisdiction(s) outside India	No (If 'Yes' then FATCA/ CRS-Self Certification Form to be mandatorily completed)
10. Highest Educational Qualification	Graduate
11. Current Residence Address	PANKAJAVILASOM NAMPARUVIKADA ALUMKADAVU P O, Landmark: ALUMKADAVU City: KOLLAM State: KERALA Country: INDIA Pin code: 690573
12. Permanent Address	PB 395, WKTOWN, 114 - JIBROO RUWI - 100, MUSCAT, OMAN Landmark: RUWI - 100 City: RUWI State: OMAN Country: OMAN Pin code: 100
13. Address for Communication	Current
14. Telephone and Email Details	Residence No: Mobile No: 096899453837 E-mail: prabikrishna@gmail.com
15. Occupation Class	Business Owner
a. Name of Organisation /School / College	CENTER FOR DEVELOPMENT OF ADVANCED TECHNOLOGY
b. Organisation Type	Pvt Ltd
c. Industry	Information Technology
d. Nature of Work	Managing Director
e. Annual Income (₹)	2400000
16. Income Proof	
17. Identity Proof (In case of Passport & Driving License please mention expiry date)	Passport Expiry Date : 08-05-2028 Z4227749
18. Address Proof (Utility bills should not be older than 2 months)	Utility Bills(Elec/Water/Gas/Tel. within 2months)
19. Permanent Account Number (PAN) :	(kindly attach copy of Pan card) No I do not have PAN (kindly attach copy of Form 60 duly signed)
20. CKYC No. (If available)	
21. Source of Funds	
22. Are you a Politically Exposed Person? No (Definition of PEP: "PEP are individuals who are or have been entrusted with prominent public functions, domestically/in an international organisation /in a foreign country. This would include individuals who have or have had positions of Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials". "Close relations of PEP: Family members are individuals who are related to a PEP either directly (consanguinity) or through marriage or similar (civil) forms of partnership. Close associates are individuals closely connected to a PEP, either socially or professionally")	

V. LIFE ASSURED DETAILS (Please fill in this section only if Life Assured is different from Proposer)

1. Title	
2. Name	
3. Maiden Name(For female lives only)	
4. Gender/Date of Birth	
5. Which is your Dominant Hand? (Question to be answered only if ADDL Rider is selected)	
6. Marital Status	
7. Nationality (If other than resident Indian, Passport as an age proof is mandatory)	(Nationality) Country of Residence

8. Highest Educational Qualification	
9. Occupation Class	
10. Name of Organisation/ School/College	
11. Organisation Type	
12. Industry	
13. Nature of Work	
14. Annual Income (₹)	
15. Income Proof	
16. Identity Proof (In case of Passport & Driving License please mention expiry date)	Others :
17. Address Proof (Utility bills should not be older than 2 months)	
18. Permanent Account Number (PAN):	(kindly attach copy of Pan card)
19. Are you a Politically Exposed Person? (Definition of PEP: "PEP are individuals who are or have been entrusted with prominent public functions, domestically/in an international organisation /in a foreign country. This would include individuals who have or have had positions of Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials". "Close relations of PEP: Family members are individuals who are related to a PEP either directly (consanguinity) or through marriage or similar (civil) forms of partnership. Close associates are individuals closely connected to a PEP, either socially or professionally")	

VI. HEALTH & LIFESTYLE DETAILS OF THE LIFE ASSURED

1. Nature of Age proof (Non-standard age proof submission will attract extra premium) Passport
2. a) Height (cms or ft) b) Weight (kg or lbs). 172 cms 78 kgs

PART A: LIFESTYLE DETAILS

1. Are you employed in the Armed Forces, Paramilitary, Police Forces, Fire Brigade or any other similar occupation?	No																								
2. Is your occupation/your hobbies associated with any specific accident/health hazard or are dangerous in any way (e.g. working with dangerous or corrosive chemicals, explosives, radiation, working underwater/underground or at height, working in mines, non-commercial flying activities, diving, mountaineering, any form of motorbike/car racing etc.)?	No																								
3. Do you intend to live or travel outside India for more than 30 days for reason other than family vacation in next 6 months?	No																								
4. Have you ever been charge sheeted or convicted of any criminal proceedings or have any criminal case or charge pending against you in any court of law in India or abroad? If Yes, please provide complete details.	No																								
5. Do you consume or have consumed any of the following? Please tick all relevant options and provide details	No																								
<table border="1"> <thead> <tr> <th>Substance Consumed</th> <th>Yes/ No</th> <th>Consumed As</th> <th>Quantity/ Per Day for Tobacco & Per week for Alcohol and Narcotics</th> <th>No. of Years</th> <th>If stopped consumption, mention month and year in which last consumed</th> </tr> </thead> <tbody> <tr> <td>Tobacco</td> <td>No</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Alcohol</td> <td>No</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Any Narcotics</td> <td>No</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Substance Consumed	Yes/ No	Consumed As	Quantity/ Per Day for Tobacco & Per week for Alcohol and Narcotics	No. of Years	If stopped consumption, mention month and year in which last consumed	Tobacco	No					Alcohol	No					Any Narcotics	No					
Substance Consumed	Yes/ No	Consumed As	Quantity/ Per Day for Tobacco & Per week for Alcohol and Narcotics	No. of Years	If stopped consumption, mention month and year in which last consumed																				
Tobacco	No																								
Alcohol	No																								
Any Narcotics	No																								

PART B: HEALTH & PERSONAL DETAILS

1. Has any of your insurance application or reinstatement application on life, accident, medical or health, critical illness, or disability ever been declined, postponed or accepted at extra premium or modified terms?	No
2. Did you have any loss or Gain of weight of 10 kgs or more in the last six months?	No
3. Do you have any physical deformity / handicap or congenital defect / abnormality?	No
4. Have you ever been advised to and / or have undergone any tests, investigations or surgery or had signs or symptoms of any condition, ailment or injury and / or were advised treatment for or have been hospitalized for check-up or treatment other than minor flu, cold or influenza?	No
5. Have you ever been diagnosed with or investigated for any of the following:	No
a. Cardio: High or Low Blood Pressure / Raised Cholesterol / Chest Pain / Palpitation / Rheumatic Fever / Heart Murmur / Shortness of Breath / Heart Attack / Stroke / Any other heart condition	
b. Hormonal: High Blood Sugar/ Diabetes / Thyroid or endocrine disorder / Sugar in Urine / Any other hormonal disorder	
c. Respiratory: Asthma / Tuberculosis / chronic cough, chronic bronchitis, emphysema, pneumonia / Any other respiratory disorder	
d. Blood/Cellular: Cancer / Tumor or malignant growth / Leukemia / Anemia / Enlarged lymph nodes/ Any blood disorder	
e. Digestive/Regulatory: Recurrent indigestion / Gastritis / Stomach or Duodenal Ulcer / Hernia / Jaundice / Disorders of the liver / Cirrhosis and Gastrointestinal System/ Any other disease	

f. Mental/Psychiatric / Neurological ailment: Symptoms or ailment relating to Brain Depression / Anxiety / Brain Disorder or disease / Mental / Psychiatric / Transient ischemic attack /Parkinson's disease / Multiple Sclerosis / Nervous disorder / Paralysis or Paraplegia / Epilepsy / Any other mental or psychiatric ailment						
g. Neural/Skeletal/Muscular: Musculoskeletal disorders such as Arthritis / Recurrent Back Pain / muscular dystrophies/ musculoskeletal deformities/ Slipped disc or any other disorder of Spine, Joints, Limbs or Leprosy; / Disorders of Eye, Ear, Nose,Throat including defective sight / Disorder of speech or hearing and discharge from ears / Any other disorder						
h. Infectious/Contagious: Were you or your spouse ever tested for Hepatitis B or C, HIV /AIDS or any other Sexually Transmitted Disease / Any other disorder						
i. Genitourinary: Hydrocele / fistula / piles / symptoms or ailment relating to Kidney / Kidney Stones/ Prostate, Urinary System or Reproductive System / Any other disorder						
6. Have you had/ are having any other illness or impairment not mentioned above?						No
7. Are you presently in good health?						Yes
8. Has any of your family member (Parents and Siblings) ever been diagnosed with diabetes, Hypertension, Kidney Failure, Cancer, Heart Attack or any Hereditary Disorder before the age of 60?						No
9. Have you ever been advised to undergo any surgery or treatment or laboratory investigations (stress ECG, echocardiogram, angiography, MRI/CT scan etc.) by any doctor or specialist?						No
10. Have you been off work due to illness for a continuous period of 7 days and above during the last 5 years?						No
11. Female Life Questionnaire						
a. Are you now Pregnant? If Yes, kindly state expected delivery date						
b. Have you undergone any gynecological investigations for illness, internal checkups, breast checks such as mammogram or biopsy?						
c. Have you ever consulted a doctor because of an irregularity at the breast, vagina, uterus, ovary, fallopian tubes, menstruation, complications during pregnancy or child delivery or a sexually transmitted disease?						
d. Have you suffered from any other disorder of the breast or reproductive organs, abnormal smear test(s) and irregular menses?						
12. If answer to any of the question above is 'yes', kindly give full details noting the question number (attach relevant copies) Question No.: Details:						
13. Family Details (Mandatory if the life to be insured is Juvenile/Student/Housewife)						
Family Details	Name	Gender (M / F)	Date of Birth	Occupation	Annual Income (₹)	Insurance Details (Existing /Applied for)
Father/Husband	NA	NA	NA	NA	NA	NA
First Child / Sibling	NA	NA	NA	NA	NA	NA
Second Child / Sibling	NA	NA	NA	NA	NA	NA
14. Family Details to be filled for Life Assured only				Father	Mother	Brother
a. If Alive, Health Status				NA	NA	NA
b. If Deceased, Cause of Death				NA	NA	NA
c. Age at Death/Current Age				NA	NA	NA
VII. EXISTING INSURANCE DETAILS						
Do you currently hold or have applied for Life Insurance/Pension/Health/Personal Accident Policies? Y / N If Yes, kindly provide details as below:						
Life Assured			Proposer (If Life Assured is Juvenile/Student/Housewife)			
Type of Insurance (Life/ Health/ Unit Linked /Pension/Personal Accident)	Company Name	Basic Sum Assured (₹)	Type of Insurance (Life/ Health/ Unit Linked /Pension/Personal Accident)	Company Name	Basic Sum Assured (₹)	
VIII. NOMINEE DETAILS (Required only if Proposer & Life Assured are the same)						
Name	Date of Birth	Gender (M/F)	Relationship	Percentage (%) (Do not enter % in decimals & total % should be equal to 100)		
THUSHARA VIPRASENAN	15-11-1985	Female	Spouse	100		
IX. APPOINTEE DETAILS (Required only if Nominee is less than 18 years of age)						
Name	Date of Birth	Gender (M/F)	Relationship			

X. PAYMENT DETAILS

Premium Payment Method: Online Payment

Name of Credit Card/Debit Card Holder: Credit Card/Debit Card Number

Cheque/DD No. Issuing Bank Branch Amount 150000 Date: DD/MM/YYYY

Premium[#] ₹ 150000 + Taxes, cesses & levies ₹ 0 = Total Payment ₹ 150000 for ___ months initial deposit (To be filled for monthly mode only)

On the first policy/modal anniversary I would like to change the premium payment mode to , subject to policy contract provisions. For Annual/Monthly mode issued # policies mode change shall be accepted only on completion of first policy anniversary. [#]Premium is exclusive of applicable taxes, cesses & levies. All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the Policyholder and will always be paid by the Policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Alternatively, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by Us under the Policy. Cheque/DD should be drawn in favor of "Tata AIA Life Insurance Company Ltd. (Proposal No)". Do not issue blank cheque.

Renewal Payment Mode: Standing Instruction**XI. Mandatory Bank Account Details:**

Please provide below bank details. Bank details provided should be in the name of Proposer. All policy payouts will be made to the below mentioned bank account through electronic transfer (NEFT). Payout would be in accordance and subject to terms and conditions of the policy.

Name of Account Holder	Bank Account No.	Bank Name and Branch	Account Type	IFSC Code
PRABI KRISHNA	160099453837	INDUSIND BANK LTD, KARUNAGAPPALLY	Saving	INDB0001647

Note: 1. Please provide a cancelled copy of your personalized cheque. If personalized cancelled cheque is not available, attach bank statement showing account holder name, address and account number. 2. In case of Non-Credit to the given bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for any reason of incomplete information, Tata AIA Life Insurance Co Ltd will not be responsible. 3. Further, the Company reserves the right to use any alternative payout option inspite of opting for Direct Credit option. 4. If Account type is NRE/NRO then FATCA/CRS-Self Certification Form to be mandatorily completed.

XII. DECLARATION & CONSENT

- I hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I am authorised to propose on behalf of these other persons (applicable where the proposer and life insured are different).
- I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurer and that the policy will come into force only after full payment of the premium chargeable.
- I further declare that I will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.
- I declare that I consent to the company seeking medical information from any doctor or hospital who/which at any time has attended on the person to be insured/ proposer or from any past or present employer concerning anything which affects the physical or mental health of the person to be insured/ proposer and seeking information from any insurer to whom an application for insurance on the person to be insured/ proposer has been made for the purpose of underwriting the proposal and/or claim settlement.
- I authorize the company to share information pertaining to my proposal including the medical records of the insured/proposer (if any) for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority.
- I confirm that I have understood the contents of this Proposal Form and I am submitting this Proposal Form with all the details which are true and correct. I have not withheld any material information or suppressed any fact which are essential for issuance of the policy. I also hereby irrevocably authorize the Company to ascertain all the details from any third parties, as may be required for assessing the risk.
- I agree to undergo all medical tests as determined by the Company for obtaining the policy and I further understand that the Company reserves the right to issue the policy if all the required criteria are met and in case of any fraud or misrepresentation being established, the insurer shall take action in accordance with Section 45 of the Insurance Act, 1938 as amended time to time. I understand that the contract will be governed by the provisions of the Insurance Act, 1938 as amended time to time, the IRDA Act, 1999 and the Regulations framed there under and that the contract will not commence until the Company's written acceptance of this Proposal Form is received. In case of the life to be insured being a minor, I further declare and affirm that this proposal of insurance is for the benefit of the life to be insured.
- Anti-Money Laundering Declaration:** I hereby confirm that all premiums will be paid from bonafide sources and no premiums will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002. The Company has the right to peruse my financial profile and also agree that the Company has right to cancel the insurance contract in case I have been found guilty of any of the provisions of any law, directly or indirectly, having relation to the laws governing prevention of money laundering in the country, by any competent court of law.
- I/We understand that in accordance with the IRDAI (Protection of Policyholders' Interests) Regulations, 2017, the insurer is permitted to share policyholder information only with the statutory authorities. I permit/authorize the Company to collect, store, communicate and process information relating to the Policy/Account and all transactions therein, by the Company and any of its affiliates or service providers wherever situated including sharing, transfer and disclosure between them or with any entity or entities for the purpose of underwriting, policyholder servicing and claims; and to the authorities in and/or outside India for compliance with any law or regulation whether domestic or foreign.



Signature/Thumb Impression of Proposer

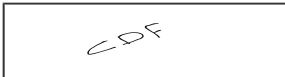


Signature/Thumb impression of Life Assured

Date: 16-10-2020
Place:

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately in case any of the above information is found to be false or untrue or misleading or misrepresenting, before issuance of the proposal. "I, the undersigned confirm that I have verified photocopies of the proofs submitted along with this proposal form against the originals and certify the same to be true copy".

I declare and confirm that I have carried out necessary suitability analysis while advising this product to the proposer and that the product is suitable to the proposer.



Signature of Agent/ Specified Person/ Broker/ Employee

**ACKNOWLEDGEMENT**

Tear away portion (To be handed over to the customer)

Proposal Number: _____

Dear Customer

We acknowledge receipt of your Cash/Cheque/DD for Rs. _____ by number _____ dated ____/____/____ drawn on _____ toward's Initial Deposit.

We request you to kindly verify the details filled in the proposal form before signing the same. Please do insist on Official Receipt issued by Tata AIA Life from your advisor within 2 working days from submission of this proposal form. In case you do not hear from us or do not receive your policy within 15 days from the date of submission of your proposal, please visit us at www.tataaia.com or call our helpline number 1860 266 9966 (local charges apply) or email us at customer@tataaia.com.

This is only acknowledgement slip and not the premium receipt.

Agent code

Agent name

Signature of Agent

Date of Acknowledgement

IN CASE ANSWERS TO THE QUESTIONS ARE FILLED IN BY A PERSON OTHER THAN THE PROPOSER OR WHERE THE ANSWERS/SIGNATURE OF THE PROPOSER ARE IN VERNACULAR.

Note: The below must be witnessed by someone other than advisor/employee of the company.

Declaration by Agent/Intermediary of Tata AIA Life Insurance Company Limited

I, _____ (name) have explained the contents of this proposal to the _____ (Proposer) in _____ (language) and ensured that the contents have been fully understood by him/her. I have accurately recorded the Proposer's responses to the information sought in the proposal form and I have read out the responses to the Proposer and he/she has confirmed that they are correct.



(Signature of the person making the declaration)

Address of the person making the declaration:

Date: 16-10-2020
Place:

Declaration by Proposer/ Life Assured:

I have understood the contents of this proposal explained to me in language and confirm that the responses provided by me are correct.



Signature/Thumb Impression of the Proposer

Date: 16-10-2020
Place:



Signature/Thumb impression of Life Assured

Date: 16-10-2020
Place:

(Prohibition of Rebates) Section 41 - of the Insurance Act, 1938 as amended from time to time: 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees."

SECTION 45 OF THE INSURANCE ACT, 1938 STATES: No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time.

Disclaimers: IN CASE OF A ULIP POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. Tata AIA Life Insurance Company Limited is only the name of the Company and any contract bearing the prefix "Tata AIA Life" is only the name of the contract and does not in any way indicate the quality of the contracts, its future prospects or returns. Premium paid in ULIP is subject to investment risks associated with capital markets & the NAV of the units may go up or down based on the performance of the funds and factors influencing capital markets and the insured is responsible for his decision. Past performance is not indicative of future results. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

L&C/Adv/2020/Aug/1031/CAF/V1



1. Please carry valid Identity card to the medical examination center wherever applicable. 2. For cash payment, please visit our nearest Tata AIA Life branch. Please do not handover cash to Agent. If handed over to the agent, the company will not be liable for any loss. 3. In case there is any change in the particulars given above including Life Assured/Proposer's health and/or medical and/or financial and/or occupational status and/or being charged with and/or arrested for any criminal offence after the date of proposal but before risk acceptance by the company; please inform the company. 4. Acceptance of premium does not constitute risk commencement. 5. Risk commencement starts after the acceptance of risk by the company. 6. FreeLook Period: If you are not satisfied with the terms & conditions/features of the policy, you have the right to cancel the Policy by providing written notice to the Company and receive the premiums after deducting a) Proportionate risk premium for the period on cover & b) Stamp duty and medical examination costs including applicable taxes, cesses & levies, which have been incurred for issuing the Policy. Such notice must be signed by you and received directly by the Company within 15 days from the date of receipt of the policy document by you or person authorized by you. The said period of 15 days shall stand extended to 30 days, if the policy sourced through distance marketing mode which includes solicitation through any means of communication other than in person. For Unit Linked Life Insurance products, you would receive the non - allocated premiums plus charges levied by cancellation of units plus fund value at the date of cancellation and after deducting the charges as mentioned in (a) & (b) above.

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.

Tata AIA Life Insurance Fortune Pro

Dear Mr. PRABI KRISHNA

You have worked hard and smart to earn your money. Now make your money work harder and multiply itself. Introducing, Tata AIA Life Insurance Fortune Pro, Unit Linked, Individual Life Insurance Savings Plan that makes your money grow steadily over time and also provides protection to your loved ones.

This plan offers flexibility of policy duration which allows you to mould it in to your different financial needs and adjusts itself to your desired level of growth

Investment in this plan can help you fulfill your medium to long term goals such as children's education, retirement planning and wealth creation.

With Tata AIA Life Insurance Fortune Pro, let your money work smartly as you do.

Key Features

- Flexibility to pay premium one time or for a limited period as per your choice
- Regular Loyalty Additions to boost the investments
- Flexibility to choose from 11 Fund options for enhanced investment opportunities
- Option to customize your plan with three additional unit deducting riders
- Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy
- Option to do additional savings through Top-ups
- In case of Financial contingencies, option to do partial withdrawal anytime after five policy years. Partial Withdrawal first will be adjusted from Top-up Account and once the Top-up Account is exhausted then the remaining Partial Withdrawal will be done for Regular Premium Account
- A commission of 15% in the first year, 1% from year 2 to 5 is payable, for premium payment term of 5 years.
The renewal commission rates may be revised, without any intimation, in line with agreement between the Corporate Agent and insurer, from time to time within approved regulatory limits.
- 'Section 41 of the Insurance Act, 1938, prohibits the intermediary from sharing his commission with the customer. It also prohibits the customer from accepting a share of the commission. Any person making default in compliance with this Section is liable to payment of fine.' All payouts to the intermediaries are within the limits prescribed under the Insurance Act, 1938, and IRDA Rules & Regulations.
- Tax benefits u/s 80C and 10 (10D) of the Income Tax Act, 1961

Please read product brochure/ policy document for more details

Tata AIA Life Insurance Fortune Pro

Proposal No:	5060515937768
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Name of the Prospect / Policyholder:	PRABI KRISHNA
Age (yrs) :	38
Name of the Life Assured :	PRABI KRISHNA
Age (yrs) :	38
Sum Assured (Rs.):	1,500,000
Policy Term (yrs):	15
Premium Payment Term (yrs):	5
Amount of Instalment Premium (Rs.):	150,000
Mode of Payment of Premium :	Annual

Name of the Product:	Tata AIA Life Insurance Fortune Pro		
Tag Line :	Unit Linked, Individual Life Insurance Savings Plan		
Unique Identification No.:	110L112V03		
GST Rate:	19.0%		
Investment Strategy Opted for:	NIL		
Funds opted for along with their risk level			
Fund Name	Allocation Percentage	Risk Profile	
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	0%		
Whole Life Mid-cap Equity Fund (ULIF 009 04/01/07 WLE 110)	100%	High	
Whole Life Aggressive Growth Fund (ULIF 010 04/01/07 WLA 110)	0%		
Whole Life Stable Growth Fund (ULIF 011 04/01/07 WLS 110)	0%		
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	0%		
Whole Life Short Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	0%		
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	0%		
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	0%		
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	0%		
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	0%		
Top 200 fund (ULIF 027 12/01/09 ITT 110)	0%		

Rider Details

Rider Name (Benefit Option)	UIN	Sum Assured (Rs.)	Coverage Term	Premium Payment Term	Premium without GST (Rs.)

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges and taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustration on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependant on a number of factors including future investment performance.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

BENEFIT ILLUSTRATION

Tata AIA Life Insurance Fortune Pro

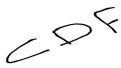
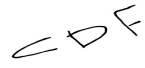
Part A

(Amount in Rupees)

Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return						Commission payable to intermediary (Rs.)
		Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	150,000	1,860	11,798	2,578	139,223	132,083	1,500,000	1,857	11,833	2,584	144,645	137,505	1,500,000	22,500
2	150,000	1,799	13,494	2,872	282,051	276,101	1,500,000	1,784	13,632	2,894	298,754	292,804	1,500,000	1,500
3	150,000	1,718	14,495	3,029	429,515	424,755	1,500,000	1,679	14,810	3,078	463,930	459,170	1,500,000	1,500
4	150,000	1,517	16,292	3,315	580,963	578,583	1,500,000	1,443	16,865	3,403	640,100	637,720	1,500,000	1,500
5	150,000	1,386	18,138	3,622	736,410	736,410	1,500,000	1,254	19,056	3,762	827,920	827,920	1,500,000	1,500
6	0	1,496	10,073	2,109	751,931	751,931	1,500,000	1,283	11,398	2,307	878,608	878,608	1,500,000	0
7	0	1,620	10,261	2,166	767,696	767,696	1,500,000	1,305	12,028	2,424	932,554	932,554	1,500,000	0
8	0	1,760	10,452	2,227	783,691	783,691	1,500,000	1,315	12,699	2,547	989,985	989,985	1,500,000	0
9	0	1,918	10,645	2,292	799,902	799,902	1,500,000	1,305	13,413	2,673	1,051,149	1,051,149	1,500,000	0
10	0	2,092	10,841	2,360	816,314	816,314	1,500,000	1,266	14,174	2,803	1,116,324	1,116,324	1,500,000	0
11	0	2,279	11,040	2,431	834,583	834,583	1,500,000	1,187	14,984	2,934	1,188,191	1,188,191	1,500,000	0
12	0	2,470	11,261	2,508	853,120	853,120	1,500,000	1,045	15,879	3,068	1,265,045	1,265,045	1,500,000	0
13	0	2,666	11,485	2,585	871,931	871,931	1,500,000	830	16,836	3,199	1,347,308	1,347,308	1,500,000	0
14	0	2,503	11,715	2,596	891,453	891,453	1,500,000	460	17,862	3,314	1,435,532	1,435,532	1,500,000	0
15	0	2,667	11,952	2,669	911,313	911,313	1,500,000	115	18,961	3,446	1,530,088	1,530,088	1,530,088	0

*Other charges includes Premium Allocation Charge, Policy Admin Charge, Fund Management Charge and Rider Charges, if any. See Part B for details.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

<p>I SUJITH P V (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.</p> <p>Place: Date: 15-10-2020</p> <p></p> <p>Signature of Agent/ Intermediary/ Official</p>	<p>I PRABI KRISHNA (name), having received the information with respect to the above, have understood the above statement before entering into the contract.</p> <p></p> <p>Date: 15-10-2020 Signature of Prospect/ Policyholder</p>
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BENEFIT ILLUSTRATION

Tata AIA Life Insurance Fortune Pro

Part B

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium — Premium Allocation Charges	Mortality charge	GST	Policy Admin Charge	Gross Yield	8% p.a	Net Yield	6.17%	Amount in Rupees			
							Guarantee Charge	Rider Charges	Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	150,000	9,000	141,000	1,857	2,584	1,125	NA	0	0	144,816	1,708	144,645	137,505	1,500,000
2	150,000	9,000	141,000	1,784	2,894	1,125	NA	0	0	299,107	3,507	298,754	292,804	1,500,000
3	150,000	8,250	141,750	1,679	3,078	1,125	NA	0	0	464,478	5,435	463,930	459,170	1,500,000
4	150,000	8,250	141,750	1,443	3,403	1,125	NA	0	0	640,857	7,490	640,100	637,720	1,500,000
5	150,000	8,250	141,750	1,254	3,762	1,125	NA	0	0	828,898	9,681	827,920	827,920	1,500,000
6	0	0	0	1,283	2,307	1,125	NA	0	0	879,646	10,273	878,608	878,608	1,500,000
7	0	0	0	1,305	2,424	1,125	NA	0	0	933,656	10,903	932,554	932,554	1,500,000
8	0	0	0	1,315	2,547	1,125	NA	0	0	991,154	11,574	989,985	989,985	1,500,000
9	0	0	0	1,305	2,673	1,125	NA	0	0	1,052,391	12,288	1,051,149	1,051,149	1,500,000
10	0	0	0	1,266	2,803	1,125	NA	0	0	1,117,642	13,049	1,116,324	1,116,324	1,500,000
11	0	0	0	1,187	2,934	1,125	NA	0	2,372	1,187,221	13,859	1,188,191	1,188,191	1,500,000
12	0	0	0	1,045	3,068	1,125	NA	0	2,525	1,264,011	14,754	1,265,045	1,265,045	1,500,000
13	0	0	0	830	3,199	1,125	NA	0	2,689	1,346,207	15,711	1,347,308	1,347,308	1,500,000
14	0	0	0	460	3,314	1,125	NA	0	2,865	1,434,359	16,737	1,435,532	1,435,532	1,500,000
15	0	0	0	115	3,446	1,125	NA	0	3,054	1,528,838	17,836	1,530,088	1,530,088	1,530,088

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium — Premium Allocation Charges	Mortality charge	GST	Policy Admin Charge	Gross Yield	4% p.a	Amount in Rupees					
							Guarantee Charge	Rider Charges	Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	150,000	9,000	141,000	1,860	2,578	1,125	NA	0	0	139,387	1,673	139,223	132,083	1,500,000
2	150,000	9,000	141,000	1,799	2,872	1,125	NA	0	0	282,384	3,369	282,051	276,101	1,500,000
3	150,000	8,250	141,750	1,718	3,029	1,125	NA	0	0	430,023	5,120	429,515	424,755	1,500,000
4	150,000	8,250	141,750	1,517	3,315	1,125	NA	0	0	581,649	6,917	580,963	578,583	1,500,000
5	150,000	8,250	141,750	1,386	3,622	1,125	NA	0	0	737,280	8,763	736,410	736,410	1,500,000
6	0	0	0	1,496	2,109	1,125	NA	0	0	752,819	8,948	751,931	751,931	1,500,000
7	0	0	0	1,620	2,166	1,125	NA	0	0	768,603	9,136	767,696	767,696	1,500,000
8	0	0	0	1,760	2,227	1,125	NA	0	0	784,616	9,327	783,691	783,691	1,500,000
9	0	0	0	1,918	2,292	1,125	NA	0	0	800,847	9,520	799,902	799,902	1,500,000
10	0	0	0	2,092	2,360	1,125	NA	0	0	817,278	9,716	816,314	816,314	1,500,000
11	0	0	0	2,279	2,431	1,125	NA	0	1,666	833,901	9,915	834,583	834,583	1,500,000
12	0	0	0	2,470	2,508	1,125	NA	0	1,703	852,423	10,136	853,120	853,120	1,500,000
13	0	0	0	2,666	2,585	1,125	NA	0	1,740	871,218	10,360	871,931	871,931	1,500,000
14	0	0	0	2,503	2,596	1,125	NA	0	1,779	890,725	10,590	891,453	891,453	1,500,000
15	0	0	0	2,667	2,669	1,125	NA	0	1,819	910,568	10,827	911,313	911,313	1,500,000

Notes:

1. Refer the sales literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. *Additions to the Fund refers to the Loyalty Additions under the plan.

<p>I SUJITH P V (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.</p> <p>Place:</p> <p style="text-align: center;"><i>CDF</i></p> <p>Date: 15-10-2020 Signature of Agent/ Intermediary/ Official</p>	<p>I PRABI KRISHNA (name), having received the information with respect to the above, have understood the above statement before entering into the contract.</p> <p style="text-align: center;"><i>CDF</i></p> <p>Date: 15-10-2020 Signature of Prospect/ Policyholder</p>
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Unique Reference Number - L&C/Advt/2020/Jan/136

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No. 110) (CIN: U66010MH2000PLC128403)
Registered and Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013
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For more information, Call the Tata AIA Life Insurance Company Ltd Helpline number 1860-266-9966 (local charges apply) or Visit us at: www.tataaia.com or SMS 'LIFE' to 58888

FORM NO. 60

(See section 600A in rule 114B)

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name		PRABH	
	Middle Name			
	Surname		KRISHNA	
2	Date of Birth		Information of declarant	
3	Father's Name (in case of individual)		P P N A N	
	First Name		P	
	Middle Name		K	
	Surname		RADHAKRISHNAN	
4	Flat/ Room No		5	
	Floor No		5	
	Block Name/No		ALAMPURUKADU	
6	Name of premises		7	
	Block Name/No			
8	Road/ Street/ Lane		9	
	Area/ Locality			
10	Town/ City		11	
	District		KOLLAM	
	State		KERALA	
13	Pin code		14	
	Telephone Number (with STD code)		15	
	Mobile Number		094899453837	
16	Amount of transaction (Rs.)		(S000) -	
17	Date of transaction		P P N N Y Y Y Y	
18	In case of transaction in joint names, number of persons involved in the transaction		P P N N Y Y Y Y	
19	Mode of transaction: Cash, Cheque, Card, Draft/Banker's Cheque, Online transfer, Other			
20	Audit Number issued by UIDAI (if available)		NA	

21	If applied for PAN and it is not yet generated enter D date of application and acknowledgment number		D		M		Y		Y	
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held Rs.									
a) Agricultural income (Rs.)										
b) Other than agricultural income (Rs.)			24,00,000/-							
23	Details of document being produced in support of identity in Column 1 (Refer instruction overleaf)	Document code	Document identification number	Name and address of the authority issuing the document						
		8A	2422 2749	Govt of India						
24	Details of document being produced in support of address in Columns 4 to 13 (Refer instruction overleaf)	Document code	Document identification number	Name and address of the authority issuing the document						
		8B	2422 2744	Govt of India						

Verification

I, PRABU KRISHNA do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the 10th day of Feb, 2020

(Signature of declarant)

Place: KULSHAM

Note:

1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable.

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine.

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

COVID-19 (Coronavirus) Exposure Questionnaire

Applicant's Name: PRABI KRISHNA

Application Number: U224582304

Please answer the following questions with as much detail as possible:

1. Are you, or have you been in close contact with anyone who has been quarantined or who has been diagnosed with novel coronavirus (SARS-CoV-2/COVID-19) ? If yes, please provide details.
NO
2. Are you, or have you ever been served a notice of quarantine in any form imposed by local health authorities or government or airport authority for possible exposure to novel coronavirus (SARS- CoV2/COVID-19)? If yes, please provide more details like location, dates, quarantine period.
NO
3. Have you been advised to be tested to rule in, or rule out, a diagnosis of novel coronavirus (SARSCoV-2/COVID-19)? Or, are you awaiting the result of a test which has already been submitted for the novel coronavirus (SARS-CoV-2/COVID-19)?
NO
4. Have you ever been tested positive for the novel coronavirus (SARS-CoV-2/COVID-19)? If yes, provide the date of positive diagnosis
NO
5. Have you experienced any of the following symptoms within the last 14 days? If yes, to any of these, please indicate which and provide full information
 - Any fever
 - Cough
 - Shortness of breath
 - Malaise (flu-like tiredness)
 - Rhinorrhea (mucus discharge from the nose)
 - Sore throat
 - Gastro-intestinal symptoms such as nausea, vomiting and/or diarrhea**NO**
6. Travel Declaration

- a. Are you currently residing outside of India? If Yes, Please provide your details

YES

COUNTRY	CITY	DATE ARRIVED	DATE DEPARTED
OMAN	RUWI	20-08-2020	10-05-2020

- b. Have you travelled abroad in the past 14 days? If Yes, Please provide your travel details over the past 14 days

NO

COUNTRY	CITY	DATE ARRIVAL	INTENDED DURATION

c.

Do you intend to travel abroad in next 3 months? If Yes, Please provide details of your intended future travel within next 3 months

NO

COUNTRY	CITY	DATE ARRIVAL	INTENDED DURATION

Declaration

I confirm that the answers I have given are, to the best of my knowledge, true, and that I have not withheld any material information that may influence the assessment or acceptance of this application.

I agree that this form will constitute part of my application for insurance(s) and that failure to disclose any material fact known to me may invalidate my insurance(s).

Signed at on this day 16-10-2020

.....
Applicant Signature

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) CIN - U66010MH2000PLC128403.
Registered & Corporate Office : 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel,
Mumbai 400013.

For more information, call our Helpline No **1860-266-9966** (local charges apply) or write to us
at **customercare@tataaia.com**

TATA AIA LIFE
making good happen

[illegible]

Application No. _____

To .

Tata AIA Life Insurance Company Ltd.

Subject: Submission of Online Application

I/We PRABH KRISHNA request you to process the above mentioned Application/s Number for life insurance FORTUNE PRO, on the website www.tataaia.com / online sales application/s of Tata AIA Life Insurance Company Ltd. ("the Company").

I/We confirm that I/ we have read relevant documentation/ information and have understood the product features and benefits. I/ We agree that post my/our meeting with SOUTH. P.V bearing license/certificate number 4588947. I/We hereby confirm that Mr./Ms. SOUTH. P.V., has duly filled the details in the application form online in my/our presence and in accordance with the information provided by me/us. I/We acknowledge that the information stated in the above application form is true and correct and I/we have duly checked and verified the same. Further, I/we am/are submitting the requisite documents (Age/Address/Identity/Income Proof and photograph) as applicable for further processing of this application.

I/ We understand and agree that by submitting this application through the Company's website / online sales application, I/ We will be bound by such statements / disclosure of material facts in the same manner and to the same extent, as if I/ We have signed and submitted a written proposal for insurance to the Company.

The Company reserves the right to accept, decline or offer alternate terms on this application for life insurance. I hereby declare and confirm that I am making the premium payment towards this application through my own bank account/credit card.

Signature/Thumb impression of the
Person to be Insured

Signature/Thumb impression of the
Proposer (If different from the Person
to be Insured)

Signature of Advisor/Specified Person
from Corporate
Agent/Broker/Distributor

Place: MUSCAT Date: 15/10/2020

Place: _____ Date: _____

Place: KOLLAM Date: 15/10/2020

Applicants affixing thumb impression or signing in vernacular language, please ensure relevant confirmation from the witness as per below mentioned 'vernacular declaration'. In such cases it would be presumed that the witness would have explained contents of the form and this declaration to the applicant before submission.

IN CASE ANSWERS TO THE QUESTIONS ARE FILLED IN BY A PERSON OTHER THAN THE PROPOSER OR WHERE THE ANSWERS / SIGNATURE OF THE PROPOSER / LIFE ASSURED ARE NOT PARTICULAR.

I, _____ (name) have explained the contents of this proposal to the _____ (Proposer/Life Assured) in _____ (language) and ensured that the contents have been fully understood by him/ her. I have accurately recorded the Proposer/Life Assured's responses to the information sought in the proposal form and I have read out the responses to the Proposer/Life Assured and he/ she has confirmed that they are correct.

Signature of the person making the declaration

Place: _____ of the person making the declaration:

Date: _____

I have understood the contents of this proposal explained to me in _____ language and confirm that the responses provided by me are correct.

Signature / Thumb Impression of the Life Assured

Place: _____ Signature / Thumb Impression of the proposer Place: _____

Date: _____ Date: _____

Website: www.tataata.com • Helpline Nos.: 1800 267 9966 (toll free), 1180 266 9966 (local charges apply)
• email: customercare@tataata.com • SMS "SERVICE" to 56888.

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110 ▪ CIN: U66010MH2000PLC128409),
Registered & Corporate Office Address: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.
L/C/Advt/2015/Nov/59B

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UNIT STATEMENT

**IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT
PORTFOLIO IS BORNE BY THE POLICYHOLDER**

20 /10/2020

Product Name	Tata AIA Life Insurance Fortune Pro (UIN - 110L112V03)
Policy No	U224582304
Policy Date	20/10/ 2020
Next Due date	20/10/ 2021
Basic Policy Premium (₹)	150000.00
Rider Premium (₹)	.00
Service Tax on Rider Premium (₹)	.00
Policy Term	15
Premium Paying Term	5
Mode	Annual
Insured Name	PRABI KRISHNA
Owner Name	PRABI KRISHNA

Section I : FUND VALUE AS AT 20 /10/2020

Fund Value	Regular /Single Premium Account	Top Up Premium Account	Net Asset Value (₹)	Regular/ Single Premium Account		Top-up Premium Account		Surrender Value (₹)
				Units	Fund Value (₹)	Units	Fund Value (₹)	
	Allocation	Allocation		(B)	C=(A*B)	(D)	E=(A*D)	
Whole Life Mid Cap Equity Fund (ULIF 009 04/01/07 WLE 110)	100.00%	0.00%	51.7676	2684.960864	138993.98	0.000000	0.00	131853.98
TOTAL	100.00%	0.00%			138993.98		0.00	131853.98

Section II : PREMIUM INFORMATION IN THE CURRENT POLICY YEAR (2020-2020)

Premium Details	Regular/Single Premium		Top-up Premium	
	Current Policy Year(₹)	Since Inception (₹)	Current Policy Year (₹)	Since Inception (₹)
Total Premium(s) Paid	150000.00	150000.00	0.00	0.00
Total Premium(s) Invested	139290.00	139290.00	0.00	0.00

BREAKUP OF TOTAL CHARGES DEDUCTED IN THE CURRENT POLICY YEAR

Charge Details	Regular/ Single Premium Account Amount (₹)	Top-up Premium Account Amount (₹)
Total Premium Allocation Charges	9000.00	0.00
Service Tax on Premium Allocation Charge	1710.00	0.00
Total Mortality Charges on Sum Assured	(155.01)	0.00
Service Tax on Mortality Charges on Sum Assured	(29.45)	0.00
Total Monthly Policy Administration charges	(93.75)	0.00
Service Tax on Monthly Policy Administration Charge(s)	(17.81)	0.00

Section III : COVERAGE INFORMATION DETAILS

Benefit Type	Sum Assured (₹)	Effective Date	Expiry Date
Basic Sum Assured	1500000.00	Oct 20, 2020	Oct 20, 2035
Total Top-up Sum Assured	0.00		

Current Death Benefit (Regular / Single Premium Account) as at 20 /10/2020 (₹)	1500000.00
Current Death Benefit (Top-up Premium Account) as at 20 /10/2020 (₹)	.00
Total Death Benefit as at 20 /10/2020 * (₹)	1500000.00

* Please refer to the Policy Contract on Death Benefit. It does not include any Supplementary Benefit with Death Coverage.

Unit Pricing methodology under Unit Linked Life insurance products has undergone changes pursuant to IRDA of India Circular ref: IRDA/F&I/CIR/INV/173/08/2011 dated 29th July, 2011. Policyholders are informed that effective from 16th August, 2011 we have started calculating unit prices as per the procedure prescribed in the above Circular as amended/modified by IRDA of India from time to time. There is no change in the number of units to the credit of any policyholder on account of this change.

****In case of Complete Withdrawal within the first five years of the policy, the proceeds of the Discontinued Policy shown in the Unit Statement shall be paid to the policyholder post completion of the lock-in period of five years from the inception of the policy or on death of the insured, if earlier.**

“Proceeds of the Discontinued Policy” means the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDA of India from time to time.

Contact Us				
SMS	Website	Email	Call Center	Write to us
'HELP' to 5676799 for list of services offered via SMS 'SERVICE' to 58888 to receive call back from our Customer Service Executives	www.tataaia.com Log on to the Customer Portal	customercare@tataaia.com	Helpline Nos- 1800-267-9966(Toll Free) 1860-266-9966(Local Charges Apply) Callers Outside India 080-67603700 (Charges apply)	Tata AIA Life Insurance Company Ltd. 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013

Kindly Note:

Investment Risk in the investment portfolio shall be solely borne by the policyholder. 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 the fund and factors influencing the capital market and the insured shall be responsible for his or her decision.

- The underlying Fund's Unit Price will be affected by interest rates and the performance of the underlying stocks. The Fund's Unit Price may go up or down reflecting the market value of the underlying assets.
- Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document issued by the insurance company.
- Whilst every care has been taken in the preparation of this statement, it is subject to correction and this statement should be read along with the policy document and does not individually confer any legal rights. For policy terms and conditions, please refer to the policy document.
- This statement shall form a part of the policy document.
- As this is a computer generated statement, no signature is required.
- Service tax is applicable as per governing laws and the same shall be borne by the policyholder. Tata AIA Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including service tax), as imposed by the government from time to time.
- Insurance cover is available under this product.
- For policy terms and conditions, please refer to the policy document.

(Unique Reference No: L&C/Advt/2014/Mar/159)

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No.110) CIN - U66010MH2000PLC128403

Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013.

For more information, Call the Tata AIA Life Insurance Company Ltd Helpline numbers at 1800-267-9966 (toll free) and 1860-266-9966 (where local charges apply) or Visit us at: www.tataaia.com or SMS 'LIFE' to 58888

FIRST PREMIUM RECEIPT

POLICY NUMBER: U224582304	
Insured Name : PRABI KRISHNA	Policy No. : U224582304
Policyowner : PRABI KRISHNA Name	Receipt date : 2020/10/26
Address : PANKAJAVILASOM NAMPARUVIKADA ALUMKADAVU P O, ALUMKADAVU KOLLAM 690573 KERALA, INDIA	Agent/Broker code : 004587369
	Agent/Broker Name : INDUSIND BANK LIMITED
Payment Mode : ANNUAL	Office Code : TV01
	Payment Method : AUTOPAY
Basic Plan Name : Tata AIA Life Insurance Fortune Pro (110L112V03)	Modal premium : (₹) 150000.00
	Taxes, Cesses & Levies : (₹) 0.00
Amount Received : (₹)1,50,000.00	Amount Due : (₹) 150000.00

Receipt No.	Date	Amount (₹)
PN0293651	2020/10/17	1,50,000.00

Next Premium Due on : 2021/10/20

Excess as on Date(if any) : (₹) 0.00

Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this policy are considered null and void. Any excess premium will be deposited in Future Policy Deposit Fund (FPDF). The amount lying in FPDF shall not bear any interest and will be adjusted towards future premiums (if any)

Tax benefits** on life Insurance Policies are available u/s 80C, on Pension u/s 80CCC & Health Policies / Health Riders u/s 80D of Income tax Act, 1961.

Tax benefit u/s 80D is not available for premium payment in cash.

Tax benefits u/s 80CCC and 80D are not available for premium payment through automatic loans from Cash Value of the policy if any, as per the policy provisions

This is a computer generated receipt and does not require signature

This receipt is null and void ab initio, if the cheque/any other valid negotiable instrument as per the Negotiable Instruments Act, 1881, as received by the Company vide this receipt, is reported as dishonoured by the Company's bank or any other Financial Institution on which the Negotiable instrument is drawn or is not acceptable to the Company due to any reason deemed fit by the Company.

* All taxes, duties, surcharge, cesses or levies, (including but not limited to Taxes, Cesses & Levies and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secure under Policy, Shall be borne and paid by the Policyholder.

Pan Number: AABCT3784C

Category of Service: Life Insurance Service and / or Management of investment under ULIP Services

** Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein.

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.

Consolidated Revenue stamp duty paid: Notification No. Mudrank – CSD/179/2019/4939, dated 16th October, 2019 vide receipt number MH006751891201920M dated on 26th September, 2019.

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