

Tata AIA Life Insurance Diamond Savings Plan

A Non-Linked, Participating Life Insurance Plan

When Guarantee[#] partners with Growth!

Features:

- Guaranteed Income after premium payment term
- Get vested Compound Reversionary Bonus and Terminal Bonus, if any; on maturity or on death
- Pay for 8 or 12 years for policy term of 18 or 25 years respectively
- Get life cover for the entire policy term
- Enhance your protection with optional Riders
- Eligible for tax benefits under Section 80C and Section 10(10D) of the Income Tax Act, 1961¹

Benefits:

A. Survival Benefit:

Guaranteed Income: Provided the Policy is in force and all due premiums have been paid, a Guaranteed Income as a % of Assured Benefit shall be paid annually as follows:

Policy Term	Premium Payment Term	Guaranteed Income Commences from the end of year	Guaranteed Income as a % of Assured Benefit
18	8	9	20%
25	12	13	25%

The above benefit shall be paid till Maturity or till death of Insured, whichever is earlier.

The Assured Benefit is dependent on Age and Policy Term and is calculated as Annualised Premium x 1000/ Premium Rate per 1000 Assured Benefit.

All the benefits payable under the plan are as a % of Assured Benefit.

B. Maturity Benefit:

The following benefits will be paid on survival till maturity of the Policy provided the policy is in force and all due premiums have been paid.

- **Sum Assured on Maturity:** The “Sum Assured on Maturity” is equal to the last Guaranteed Income installment payable on maturity (which is 20% of Assured Benefit for premium payment term of 8 years and 25% of Assured Benefit for premium payment term of 12 years).
- **Vested Compound Reversionary Bonus:** Expressed as a percentage of the Assured Benefit. Compound Reversionary Bonus is declared by the company annually and is credited on policy anniversary, starting from 1st policy anniversary.
- **Terminal Bonus:** Terminal Bonus (if any) will be a % of the Assured Benefit and shall be paid provided at least 5 full annual premiums have been paid for premium payment term 8 years and at least 7 full annual premiums have been paid for premium payment term 12 years.

Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.

C. Death Benefit:

On death of the Life Assured during the Policy term, provided the policy is in force, Sum Assured on Death plus vested Compound Reversionary Bonus (if any) and Terminal Bonus, if any, shall be paid. This total amount will be subject to a minimum of 105% of Total Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death.

The interim bonus (if any) becomes payable in case of termination of policies due to death before the next policy anniversary.

The 'Sum Assured on Death' shall be the highest of the following:

- 11 times Annualised Premium
- Sum Assured on Maturity
- Absolute amount assured to be paid on death

The Policy will terminate on payment of death benefit and no other benefit under the Policy shall be payable.

Please refer to the Product Brochure for complete details of the product.

Eligibility:

Plan Parameters	Minimum	Maximum
Age at Entry (years)^	0	50
Age at Maturity (years)^	18	75
Premium ¹ (in Rs. in multiples of 1000)	18,000 p.a.	No Limit (subject to underwriting policy)
Premium Payment Mode	Annual/ Half-yearly/ Quarterly/ Monthly	
Policy Term	18 or 25	
Premium Payment Term	8 years for Policy Term 18 12 years for Policy Term 25	
Basic Sum Assured	11 times of the Annualised premium	

^All reference to age is as on last birthday.

Commission:

As per RBI circular: RBI/2009-10/225 dated November 16, 2009, following are the details of the comparative commission earned by HDFC Bank from Insurance (Life), whose products are being distributed:

Commission, Brokerage and trail from Life Insurance

Category	First Year Commission		2nd year Renewal Commission	
	Min	Max	Min	Max
Health	2%	35%	0%	7.50%
Pension	0.50%	7.50%	0%	2%
Protection	2%	35%	0%	2%
Savings & Investment	0.50%	30%	0%	3%
Group Product*	5%	5%	0%	0%

Note: The commission varies depending upon the Product in each category, tenure, amount of premium and premium paying term

*For Group Products commission payable is 5% of the premium with a ceiling on the maximum payout as defined by Insurance Regulatory and Development Authority of India (IRDAI) from time to time.

Important Disclaimer:

This product is underwritten by Tata AIA Life Insurance Company Limited. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

¹All 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.

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 on this site. Please consult your own tax consultant to know the tax benefits available to you.

A Guaranteed Income of 20% or 25% of Assured Benefit shall be paid annually commencing from the end of policy year 9 or 13, for premium payment term 8 or 12 respectively and shall be payable till maturity of the Policy or till death, whichever is earlier. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01) & Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN:110B029V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Riders, please contact your nearest HDFC Bank branch. Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the Surrender Value

payable may be less than all the Premiums Paid. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. This product will be offered only to Standard lives. Insurance cover is available under this product.

UIN: 110N133V01 | L&C/Advt/2017/

HDFC Bank Limited (4621612) (IRDAI Registration No: CA0010) is the Corporate Agent of Tata AIA Life Insurance Company Limited and does not underwrite the risk or act as an insurer. HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013. Participation by the Bank's clients in the insurance products is purely on a voluntary basis. The contract of insurance is between Tata AIA Life and the insured and not between HDFC Bank and the insured.

For any information including cancellation, claims and complaints, please contact our Insurance advisor or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to customercare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888.

Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN - U66010MH2000PLC128403
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Beware of Spurious Phone calls and Fictitious/Fraudulent offers:

IRDAI clarifies to public that:

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.