Protection Foundation

# A limited pay plan to help you break free from all your limitations.

A 7 year Limited Pay plan that Secures You for 14 years and offers Return Of Premium<sup>#</sup> and Additional lump sum on maturity.

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www.tataaia.com

Have you ever wished for a life without limits? Presenting Tata AIA Life Insurance Secure 7; a limited 7 year pay plan that offers security and protection to you and your loved ones. The Plan gives you Return Of Premiums<sup>#</sup> paid, and a life cover for 14 years; along with an additional benefit of a lump sum amount on maturity.

# **KEY BENEFITS**

- Limited pay for 7 years and benefits enjoyed for 14 years
- Enjoy Return of Premiums# from 8th to 14th year with a lump sum amount on maturity
- Non Medical underwriting as applicable
- Tax Benefits available under Section 80C and 10 (10D)

### **PLAN ENTRY OPTIONS**

Minimum entry age	18 years
Maximum entry age	55 years
Maximum maturity age	69 years
Policy Term	14 years
Premium Payment Term	7 years
Minimum Premium	₹40,000* p.a.
Minimum Basic Sum Assured	₹250,000 (subject to minimum premium criteria and in multiples of ₹1000)

\* Premiums are excluding service tax.

# **BUYING INSURANCE MADE SIMPLE**

#### For Basic Sum Assured ₹10,00,000

Age (yrs.)	Your Contribution per year (₹)	Total¹ Contribution in 7 years (₹)	Return of Premiums (ROP) over 8 <sup>th</sup> to 14 <sup>th</sup> year (₹)	Additional Benefit above ROP (₹)	Total² Benefit (₹)	Insurance Protection³ (₹)	Total Tax Advantage⁴ (₹)
35	88,520	6,19,640	6,19,640	2,50,000	8,69,640	10,00,000	2,60,892
40	93,120	6,51,840	6,51,840	2,50,000	9,01,840	10,00,000	2,70,552
45	1,03,730	7,26,110	7,26,110	2,50,000	9,76,110	10,37,300	2,85,000
50	1,25,170	8,76,190	8,76,190	2,50,000	1,126,190	12,51,700	2,85,000

<sup>1</sup>Premiums are excluding service tax for a Healthy male with standard age proof. <sup>2</sup>Pre-Tax

<sup>4</sup>Assuming Life Assured is in 30% of Income Tax Slab - 30% of your contribution per year (upto 1lac per annum) + 30% of the Additional benefit above ROP



<sup>5</sup>Basic Sum Assured. <sup>6</sup>GAI is payable from end of the 8<sup>th</sup> Year to the end of 14<sup>th</sup> year . #Return of Premiums are excluding sevice tax

#### **KEY LIFE NEED SOLUTIONS**

# Tata AIA Life Insurance Secure 7 offers you the freedom to plan your key life needs. Be it the growing needs of your children or planning for your retirement, this plan provides you Security along with guaranteed benefits.

<sup>3</sup>Death Benefit - Sum Assured on death will be paid, which is highest of (Basic Sum Assured, 10 times Annualised Premium, 105% of total premiums paid, Maturity Sum Assured). "Maturity Sum Assured" refers to the absolute amount of benefit which is guaranteed to become payable on maturity of the policy. "Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the policy holder, excluding the underwriting extra premiums and loading for modal premiums, if any. "Total Premiums Paid" means amount equal to the total premiums paid during the premium payment term of the policy. Such amount should be excluding interest, tax, underwriting extra premiums and loading for modal premiums, if any.

DISCLAIMER: Insurance is the subject matter of the solicitation. 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. 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 Limited. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. 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 Limited reserves the right to recover from the variable to you. 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. Kindly refer to the Sales Illustration for the exact premium. In case of sub-standard lives, extra premiums will be charged as per our underwriting guidelines. Insurance cover is available under this product. L&C/Advt/2013/Dec/263 PRMC003390 UIN: 110N107V01 For cower loads a per our underwriting guidelines. Insurance to real 1-800-266-9966 (toll free) and 1-800-266-9966 (facility available from all mobile and landlines wherein local charges would apply) or write to us at customercare@tataai.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888

#### Tata AIA Life Insurance Company Limited (Reg. No.110)

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