

**Insurance Act, 1938, Section 45**

No policy of life insurance effected before the commencement of this Act shall after expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act, shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts, which it was material to disclose. Provided that 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 are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

**About Tata AIA Life**

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 17 markets in Asia Pacific. Tata Sons holds a majority stake (74 per cent) in the company and AIA holds 26 per cent through an AIA Group company. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

**DISCLAIMER:**

- The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract.
- This product brochure should be read along with sales Illustration
- This product is underwritten by Tata AIA Life Insurance Company Ltd.
- Insurance is the subject matter of the solicitation.
- Insurance cover is available under this product.
- In case of non-standard lives, extra premiums will be charged as per our underwriting guidelines.

For complete details please contact our Insurance advisor or visit Tata AIA Life's nearest branch office or call 1800-267-9966 (toll free) and 1860-266-9966 (where local charges apply) or write to us at [customer-care@tataaia.com](mailto:customer-care@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com) or SMS 'LIFE' to 58888

**Tata AIA Life Insurance Company Ltd.** (IRDA 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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Unique Reference Number: L&C/Adv/2014/Feb/096



**Protection Foundation**

Tata AIA Life Insurance  
**Maha Raksha Supreme**

**Future can't be predicted.  
But it can be planned.**

With Tata AIA Life Insurance Maha Raksha Supreme, a term solution offering the option of enhanced protection, your family's future will be just the way you wanted it to be.

**TATA AIA**  
L I F E

[www.tataaia.com](http://www.tataaia.com)

## Tata AIA Life Insurance Maha Raksha Supreme

We all want to ensure that our loved ones are never short in terms of financial resources to live the life of their dreams. We all want & need to make sure that come what may, the standard of living of our loved ones is never compromised. We also want to ensure that the burden of our debts & loans does not become a burden for them & their happiness.

For all of the above to happen, we need to ensure that the income for our family is protected. And the best way to do that is through a "Pure Term" insurance plan. Tata AIA Life Insurance Maha Raksha Supreme is that solution that provides this required financial protection to your family.

Tata AIA Life Insurance Maha Raksha Supreme, a non-linked, non-participating Term Insurance plan, offers you a wide range of choices to fulfill your family's specific needs of financial protection.

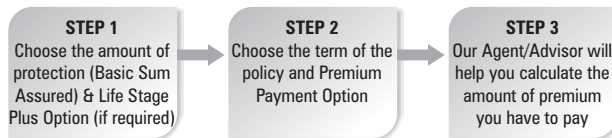
### Key Highlights

- ▶ **Pure Protection Cover** - the simplest form of life insurance cover
- ▶ Choose an option to enhance your protection cover in the future
  - ◆ With **Life Stage Plus Option**, you can increase cover at future milestone events in your life without the hassles of fresh medical underwriting
- ▶ Inbuilt **Payout Accelerator Benefit** advances 50% of Basic Sum Assured in the event of a Terminal Illness diagnosis, to help with expenses when needed most
- ▶ Pay as Single Premium or as Regular premiums to suit your convenience
- ▶ Discounted rates for female lives
- ▶ Discounted rates for a non-smoking lifestyle
- ▶ Tax benefits u/s 80C & 10(10D) of the Income-Tax Act, 1961.

### Parameters at a Glance

Plan Options	Parameters
Entry Age	18 - 70 Years
Maturity Age	Max: 80 Years
Basic Sum Assured	Min: ₹5,000,000 & Max: No Limit Subject to Underwriting
Policy Term	10 - 40 Years
Premium Payment Option	Regular Pay/Single Pay
Premium payment Modes in Regular Pay	Annual/SemiAnnual/Quarterly/Monthly

### How does your Plan work?

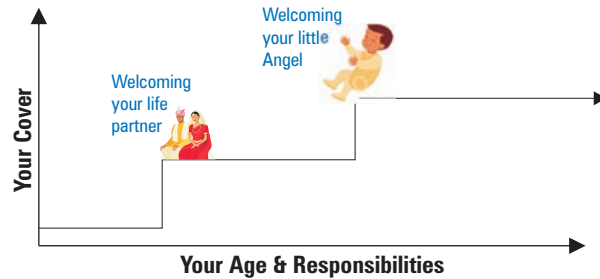


**Step 1:** Choose the amount of cover you need. This would be your Basic Sum Assured which can be taken in multiples of ₹50,000 subject to minimum basic sum assured of ₹50,00,000.

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An event of a Marriage or a Child Birth brings added responsibilities for you, which would demand higher life cover and more financial security to take care of unforeseen contingencies; therefore we offer you the option to increase the cover at significant stages in your life. This novel flexibility of the plan is known as Life Stage Plus Option<sup>1</sup>

You need to opt for this feature at inception, which would enable you to avail Additional Sum Assured within the same policy without having to go through fresh medical underwriting. Minimum Additional Sum Assured that can be availed under this option is 10% of the Basic Sum Assured and Maximum Additional Sum Assured is 50% of Basic Sum Assured, subject to a maximum of ₹ 50 lacs.



### Inbuilt Payout Accelerator Benefit<sup>1</sup>

This Plan also offers you an inbuilt Payout Accelerator Benefit which accelerates the death benefit payable in case you are terminally ill wherein chances of survival are not greater than 6 months. 50% of your chosen Basic Sum Assured is paid out to you on diagnosis and death benefit as mentioned in this brochure will be paid to your nominee in case of death within policy term, provided the policy is in force.

<sup>1</sup> For complete details on terms & conditions, please refer the policy contract

**Step 2:** As per your convenience, you can choose the policy term and premium payment option.

You have a range of policy terms from 10 years to 40 years.

You have the flexibility to pay premiums as single pay or regular pay as per your choice and plan options. In regular pay option, you can choose to pay premium as Annual, Semi Annual, Quarterly and Monthly, where Annual premium is multiplied by loading factors of 0.51 for Semi Annual, 0.26 for Quarterly, and 0.0883 for monthly modes.

Electronic Clearing Services (ECS) or Standing Instructions is Preferable for Monthly modes.

### Step 3:

Our Advisor will help you to calculate the amount of premium based on your choices.

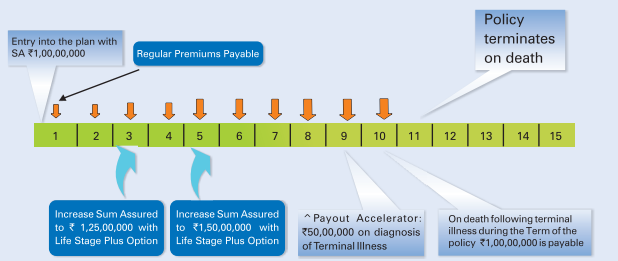
### Sample Illustrations with Life Stage Plus Option

Ms. Radha is 30 years old non smoker healthy female and takes Tata AIA Life Insurance Maha Raksha Supreme plan for Sum Assured of ₹1,00,00,000 for 15 years. The premium is ₹9,900 p.a; at inception she opts for Life Stage Plus Option with no extra cost.

So Radha can increase her cover in the future without undergoing fresh

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medicals by a maximum of ₹50,00,000 during the term of the policy. Note that when Radha exercises this option; her future premiums will be based on the increased cover, age and outstanding policy term at that time.



^ Payout Accelerator benefit is not available on Additional Sum Assured availed through Life Stage Plus Option.

The premium mentioned is exclusive of service tax

### DEATH BENEFIT

Upon death of the insured during the term of the policy, provided the policy is in force, the death benefit payable to the Nominee will be the Sum Assured on death along with Additional Sum Assured under Life Stage Plus Option, if any less Payout Accelerator Benefit already paid, if any:

“Sum Assured on death” shall be defined as the highest of the following for regular pay:

- Basic Sum Assured
- 10 times the Annualised Premium
- 105% of the Total Premiums Paid

“Sum Assured on death” shall be defined as the highest of the following for Single Pay:

- Basic Sum Assured
- 125% of the Single Premium

The Policy will terminate upon death of the insured and no other benefit under the policy shall be payable.

“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 paying term of the policy. Such amount should be excluding interest, tax, underwriting extra premiums and loading for modal premiums, if any

### Indicative Premium Rates

Sample annual premium rates for healthy, non-smoker, male life

Age	Basic Sum Assured in ₹	Policy Term	Regular Pay in ₹	Single Pay in ₹
35	50,00,000	30	9,300	1,39,600
35	1,00,00,000	30	16,600	2,74,200
40	50,00,000	20	11,500	1,27,300
40	1,00,00,000	20	21,000	2,49,600

Premium rates are excluding service tax. 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 the sales illustration for the exact premium.

### Special Premium Rates

A healthy lifestyle should be rewarded and we offer special rates for non-smokers. Additionally preferential rates are offered to female lives.

### High Cover Discount

Following is the high cover discount available in your plan;

Basic Sum Assured Size in ₹	Regular Pay	Single Pay
50,00,000 to 99,99,999	No discount	No discount
1,00,00,000 and above	0.2 Per 1000 Basic Sum Assured	0.5 Per 1000 Basic Sum Assured

### Other Features

#### Plan Conversion Option

Not allowed under this plan.

#### Increase / Decrease in Basic Sum Assured

Increase / Decrease in Basic Sum Assured is not allowed.

#### Grace Period

A Grace Period of fifteen days for monthly mode and thirty days for all other modes, from the due date will be allowed for payment of each subsequent Regular Premium. The Policy will remain in force during the period. If any Regular Premium remains unpaid at the end of its Grace Period, the Policy shall lapse from the due date of the first unpaid premium.

#### Reinstatement

The policy may be reinstated, at the Company’s absolute discretion, within two years from the date of lapse, subject to: (i) Policyholder’s written application for reinstatement/revival; (ii) production of Insured’s current health certificate and other evidence of insurability, satisfactory to the Company, (iii) payment of all overdue Regular Premiums with interest.

Any reinstatement shall only cover insured event which occurs after the reinstatement date.

The applicable interest rate for revival is determined using the SBI deposit rate for ‘1 year to less than 2 years’, plus 2% and will be reviewed semi-annually.

#### 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 providing written notice to the Company and receive a refund of all premiums paid without interest after deducting a) Proportionate risk premium for the period on cover, b) Stamp duty and medical examination costs which have been incurred for issuing the Policy. Such notice must be signed by you and received directly by the Company within 15 days after you receive the Policy Document. The said period of 15 days shall stand



extended to 30 days, if the policy is sourced through distance marketing mode which includes solicitation through any means of communication other than in person.

### Surrender Benefit

There is no surrender benefit in this plan for Regular pay option.

On choosing Single Pay option, you can surrender your policy any time during the policy term.

The Surrender Value for Single Pay Option =  $75\% * (\text{Policy Term less Policy duration in complete years}) / \text{Policy Term} * \text{Single Premium}$

### Maturity Benefit

There is no maturity benefit in this plan

### Policy Loan

There is no policy loan available in this plan

### Tax Benefits<sup>3</sup>

Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

<sup>3</sup>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 benefit available to you.

### Nomination and Assignment

As per Section 39 of the Insurance Act, 1938, you may nominate a person as the Nominee and where the nominee is a minor, you are required to appoint an Appointee by giving a written notice in prescribed format to the Company. Such nomination is valid only if recorded by the Company and endorsed on this policy. As per Section 38 of the Insurance Act, 1938 you may also assign this Policy by giving a written notice in prescribed format to the company, before the maturity of the policy.

### Terms & Conditions<sup>#</sup>

#### Life Stage Plus Option

This benefit gives an option to increase the life cover, over and above the Basic Sum Assured.

The Additional Sum Assured should be availed within 1 year of the date of marriage or child birth / Legal Adoption (limited to two children). It can be availed by submitting written request to the company with valid proof of marriage or child birth / Legal Adoption and is exercisable only on policy anniversary. Request for such enhanced coverage should be received at least 30 days in advance of the policy anniversary and cannot be availed after age 50 years. This option is not available during last 10 Policy years.

The documents required in case of any of the 'lifestyle events' are as follows:

- Marriage of the Insured – Marriage certificate
- Child Birth – Birth certificate
- Legal adoption of a child – Adoption deed

Additional premium will be based on the attained age of the insured and the outstanding policy term at the time of exercising this option and will be calculated with reference to the same premium table used to calculate the premium for the initial basic sum assured. Large sum assured discount shall be applicable to additional sum assured.

You can use the facility 3 times within the policy term. If Payout Accelerator Benefit is paid, this benefit cannot be availed.

This option is irrevocable.

### Payout Accelerator Benefit

On payment of this benefit, the Death Benefit under the policy is automatically reduced by the amount paid under this benefit. You will continue to pay the original premiums as and when due under the policy, even after terminal illness claim is admitted.

This Benefit will commence after 2 years of continuous cover since inception date. If the Death doesn't occur within the six month period, the death benefit as mentioned in this brochure will be paid on actual death, if occurred within the policy term, provided the policy is in force. Additional Sum Assured opted under Life Stage Plus Option will not be considered for inbuilt Payout Accelerator Benefit.

"Terminal Illness" means an irreversible terminal medical condition of the Insured:

- i. the signs or symptoms of which first occur or commence after 2 years of continuous cover under this Policy or endorsement; as the case may be
- ii. for which the diagnosis is supported by evidence of the advanced stage of the medical condition such as clinical, radiological & laboratory evidence; and
- iii. that is expected to result in death of the insured within 6 months of diagnosis, and is certified to be so by two physicians or registered medical practitioners specializing in treatment of such illness and approved by the company, at least one year before the expiry date of the policy.

### Exclusion

In case of death due to suicide by the Insured, whether sane or insane, within 12 months from the Date of Commencement / Reinstatement, the nominee shall be entitled to "Total Premiums Paid", provided the Policy is in force.

<sup>#</sup>For Complete details on terms & conditions, please refer policy contract

### Insurance Act, 1938, Section 41 (Prohibition of Rebates)

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.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.