

## Disclaimers

- <sup>1</sup>Loyalty Additions will be credited only if Policy is in-force and all due premiums have been paid. For Regular Pay & Limited Pay, additional units @ 0.20% of units in each of the funds under Regular Premium Account will be credited (post deduction of applicable charges) to the respective funds every Policy Anniversary starting from eleventh (11th) Policy Anniversary till end of Policy Term. For Single Pay, additional units @ 0.35% of units in each of the funds under the Single Premium Account will be credited (post deduction of applicable charges) to the respective funds every policy anniversary starting from sixth (6th) Policy Anniversary till end of Policy Term. Loyalty Additions are not payable on Top-up Premium Account.
- Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. 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.
- Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the Surrender Value payable may be less than the total premiums paid.
- Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Limited. The plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. This product will be offered to Standard lives only.
- Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Life Insurance Wealth Maxima is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Past performance is not indicative of future performance. Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any).
- Investments are subject to market risks. The Company does not guarantee any assured returns. The investment income and price may go down as well as up depending on several factors influencing the market
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks.
- Premium paid in the Unit Linked Life Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the Insured is responsible for his/her decisions.
- Please know the associated risks and the applicable charges, from your Insurance Agent or Intermediary or Policy Document issued by the Insurance Company.
- Please make your own independent decision after consulting your financial or other professional advisor.
- The fund is managed by Tata AIA Life Insurance Company Limited.

- The performance of the managed portfolios and funds is not guaranteed and the value may increase or decrease in accordance with the future experience of the managed portfolios and funds.
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract.

Citibank N.A. (IRDAI Registration No: CA0086) is the Corporate Agent of Tata AIA Life Insurance Company Limited and does not underwrite the risk or act as an insurer. Registered office address: Citibank NA, First International Financial Centre, Plot No C 54, 55, Block G, Bandra Kurla Complex-Bandra East, Mumbai, Maharashtra – 400051. 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 Citibank N.A. and the Insured.

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](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com).

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***BEWARE OF SPURIOUS /FRAUD PHONE CALLS!***

*IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*