

A) Group Term Life Premium Rate*

Age	Gross rate Per 1000 SA
18-19	3.25
20-24	3.48
25-29	3.66
30-34	3.79
35-39	4.54
40-44	6.12
45-49	8.88
50-54	13.93
55-59	21.18
60	26.58
61	29.12
62	32.03
63	35.31
64	38.97

Group Accidental Death & Dismemberment Rider Rate*

Occupational Class	Gross rate per 1000 of Benefit
1	2
2	2.5
3	4
4	5

Group Accidental Dismemberment and Disability Rider Rate*

Occupational Class	Gross rate per 1000 of Benefit
1	1.2
2	1.5
3	2.4
4	3

B) Group Single Premium Mortgage Reducing Term Insurance Plan

Mortgage Interest Rate Assumed: 13% p.a.

Sample Gross Single Premium Rate* per Rs. 1,000 Sum Assured for Death Benefit

Term	5	10	15	20
Age				
20	7.16	13.07	18.21	22.71
25	7.75	13.94	19.60	25.10
30	7.99	15.05	22.33	29.87
35	9.64	19.35	29.82	41.18
40	13.62	27.95	44.20	61.78
45	20.18	43.11	68.67	95.10
50	32.72	69.13	107.60	-
55	51.34	106.08	-	-
60	77.63	-	-	-

Group Total and Permanent Disability Rider can be attached to this product with an additional premium of 30% on the above rates.

C) Group Single Premium Personal Loan Reducing Term Insurance Protection Plan

Mortgage Interest Rate Assumed: 13% p.a.

Sample Gross Single Premium Rate* per Rs. 1,000 Sum Assured for Death Benefit

Term	5	10	15
Age			
20	8.25	15.15	21.10
25	8.94	16.16	22.75
30	9.22	17.49	26.05
35	11.22	22.66	34.99
40	15.98	32.96	52.13
45	23.84	51.05	81.25
50	38.86	82.06	127.33
55	61.11	125.84	-
60	92.45	-	-

Group Total and Permanent Disability Rider can be attached to this product with an additional premium of 30% on the above rates.

D) Group Credit Card Term Insurance Protection Plan

Monthly Gross Premium Rate*: 0.09% of the Sum Insured per month (i.e. Monthly Balance Outstanding on the credit card)

E) Group Credit Card Yearly Renewal Term Insurance Protection Plan with in built Total & Permanent Disability (TPD), Total & Temporary Disability (TTD) and Critical Illness (CI) coverage – Market Name: Credit Shield Plus.

Monthly Gross Premium Rate*: 0.69% of the Sum Insured per month (i.e. Monthly Balance Outstanding on the credit card)

F) Group Regular Premium Mortgage Reducing Term Insurance Plan

Mortgage Interest Rate Assumed: 13% p.a.

Sample Gross Annual Premium per Rs.1,000 Sum Assured for Basic Life Benefits

Term	5	10	15	20
Age				
20	1.69	1.85	2.03	2.23
25	1.83	1.97	2.22	2.48
30	1.89	2.15	2.54	3.00
35	2.28	2.80	3.44	4.25
40	3.25	4.09	5.22	6.53
45	4.84	6.40	8.29	10.35
50	7.91	10.43	13.32	-
55	12.51	16.33	-	-
60	19.13	-	-	-

Group Total and Permanent Disability Rider can be attached to this product with an additional premium of 30% on the above rates.

G) Group Regular Premium Personal Loan Reducing Term Insurance Protection Plan

Mortgage Interest Rate Assumed: 13% p.a.

Sample Gross Single Premium Rate* per Rs. 1,000 Sum Assured for Death Benefit

Term	5	10	15
Age			
20	1.95	2.15	2.40
25	2.11	2.31	2.60
30	2.17	2.52	2.98
35	2.66	3.28	4.09
40	3.81	4.84	6.21
45	5.73	7.62	9.88
50	9.42	12.47	15.92
55	14.95	19.56	-
60	22.93	-	-

Group Total and Permanent Disability Rider can be attached to this product with an additional premium of 30% on the above rates.

H) Group Hospital and Surgical Benefit Rider to Group Term Life Plan

BASE RATE

(Assuming the chosen Daily R&B amount is Rs.Y)

Benefit	<i>Benefit Limit</i>	Annual Premium Rate per Rupee of Benefit
1. Daily Room & Board (max. 60 days per disability**)	Y	0.5175
2. Intensive Care Unit (max. 10 days per disability**)	2Y	-
3. Other Hospital Services	Minimum 10Y and Maximum 60Y	0.0442
4. Surgical Benefit	Major Surgery = Minimum 10Y and Maximum 60Y Complex Surgery = 2 x Major Surgery Intermediate Surgery = 0.5 x Major Surgery Minor Surgery = 0.25 x Major Surgery	0.0133
5. In-Hospital Doctor Consultation (max. 60 days per disability)	Minimum 0.5Y and Maximum 1.5Y	0.2013

6. Pre - and Post Hospitalisation Specialist Consultation, Diagnostic X-ray and Laboratory Test	Minimum Y and Maximum 5Y	0.0708
7. Maternity	Minimum 5Y and Maximum 20Y	-
8. Extended Medical Benefit	Minimum 50Y and Maximum 200Y	0.0025

** Subject to a combined maximum of 60 days per disability involving Daily Room & Board and ICU
(Please note that the cost of Benefit Headings 2 and 7 are covered implicitly under the overall premium of the Rider)

Subject to age and female content loading on base rates.

Flexibility: We offer adjustments to the above premium rates to reflect the unique characteristics of the group, such as claims experience, loyalty, and so on.

*Rates exclusive of govt. taxes and levies.

1. These products are underwritten by Tata AIG Life Insurance Company Limited.
2. Please refer to the policy document for more details.
3. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.
4. Riders are not mandatory and are available for a nominal extra cost
5. Section 41 of the Insurance Act, 1938 - Prohibition of Rebate:
 - a. 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.
 - b. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees.
6. Service tax is payable on risk cover in life insurance business as per section 65(105)(zx) of Finance Bill (No.2), 2004 at the applicable rates as per circular number **80/10/2004-S.T., Dated 17-9-2004** issued by Govt of India, Ministry of Finance and subsequent directions issued by the authorities from time to time.
7. Insurance is the subject matter of the solicitation.
8. Registered with Insurance Regulatory & Development Authority (IRDA) under the following Address and Registration Number: Tata AIG Life Insurance Company Ltd.(Regn. No.:110). Registered & Corporate Office: Peninsula Towers, 6th floor, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013.