

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/ WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Wealth solutions

**Tata AIA Life Insurance**

# Wealth Pro

Non-Participating, Unit Linked, Individual Life Insurance Savings Plan

## 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 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the company and AIA holds (49 per cent) through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

**Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110)  
CIN: U66010MH2000PLC128403. **Registered & Corporate Office:**  
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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**.  
Visit us at: **www.tataaia.com**.

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## Tata AIA Life Insurance Wealth Pro

Non-Participating, Unit Linked, Individual Life Insurance Savings Plan

Smart savings are all about making gains from your money and converting it into wealth. Tata AIA Life Insurance Wealth Pro, a Non- Participating, Unit Linked, Individual Life Insurance Savings plan that helps grow your money into wealth so that your dreams and aspirations never fall short of resources.

With this plan you have the power to choose the duration of your investments as well as the premium payment term.

Savings in this plan can help you fulfill your medium to long term goals such as children's education, retirement planning and wealth creation.

Tata AIA Life Insurance Wealth Pro, a plan that makes your wealth keep pace with your dreams.

### Key Features

- Flexibility to pay premium one time or for a limited period as per your choice
- Regular Loyalty Additions to boost investments
- Flexibility to choose from 29 Fund options for enhanced investment opportunities
- Option to customize your plan with range of riders
- Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy

### Plan at a Glance

<b>Minimum Issue Age</b> (Age last birthday)	0 years (30 days)
<b>Maximum Issue Age</b> (Age last birthday)	65 years
<b>Minimum Maturity Age</b> (Age last birthday)	18 years
<b>Maximum Maturity Age</b> (Age last birthday)	80 years
<b>Policy Term</b>	6 to 40 years
<b>Premium Paying Term</b>	Single Pay Limited Pay – 5 to 20 years Regular /Limited Pay – 12 to 40 years

<b>Pay Mode</b>	Single, Annual, Semi-Annual, Quarterly, Monthly			
<b>Minimum Premium<sup>1</sup></b>	Single Pay – ₹ 5,00,000 Regular/Limited Pay – ₹ 2,50,000 per annum			
<b>Maximum Premium<sup>1</sup></b>	No Limit			
<b>Minimum Basic Sum Assured<sup>2</sup></b>	<b>For age up to 49</b> <b>For Single Pay</b> – 1.25 times the Single Premium <b>For Regular / Limited Pay</b> – 7 * Annualized premium <b>For age 50 &amp; above</b> <b>For Single Pay</b> - 1.10 times the Single Premium <b>For Regular/ Limited Pay</b> - 5 * Annualized Premium			
<b>Maximum Basic Sum Assured<sup>2</sup></b>	<b>Single Pay:</b>			
	<b>Entry Age/ Policy Term</b>	<b>Up to 10</b>	<b>11 to 20</b>	<b>&gt;20</b>
	< =35	10	5	1.25
	36 to 40	7	5	1.25
	41 to 45	5	1.25	1.25
	> 45	1.25	1.25	1.25
	<b>Regular / Limited Pay:</b>			
	<b>Entry Age</b>			
	<b>Min</b>	<b>Max</b>	<b>Max. Multiple of AP</b>	
	0	29	Max (Policy Term /2, 30)	
30	35	Max (Policy Term/2, 20)		
36	45	Max (Policy Term/2, 15)		
46	65	Max (Policy Term/2, 10)		

AP is Annualised Premium and it means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premiums on riders, if any.

<sup>1</sup>Increase or decrease in Premium is not allowed under this plan. If Premium is the starting point, Premium should be chosen to be a multiple of ₹1,000.

<sup>2</sup>Increase or decrease in Basic Sum Assured by changing the premium multiple is allowed subject to Underwriting and limit set by the Company.

### Important aspects

1. Total Sum Assured under the plan is the total of Basic Sum Assured and Top-up Sum Assured.
2. The Regular / Single premium and any Top-up premium net of premium allocation charge will be used to purchase units in the various investment fund/s offered under this plan and as chosen by you. The units purchased in the investment fund is the monetary amount allocated to the investment fund divided by its then prevailing NAV per unit.
3. Regular /Single Premium Fund Value is equal to the number of units pertaining to Regular/Single premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit

Top-up Premium Fund Value, if any, is equal to the number of units pertaining to Top-up premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.

4. Total Fund Value under this plan is the total of Regular /Single Premium Fund Value and Top-up Premium Fund Value, if any. The Fund Value represents the total value of your investments to date and is the balance of all units allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.

## What are your Benefits?

### Maturity Benefit

On survival to the end of the policy term, you will receive the Total Fund Value which is sum of Regular/ Single Premium Fund Value and Top-Up Premium Fund Value, valued at applicable NAV on the date of Maturity.

### Death Benefit

In case of death of the Life Insured during the policy term and while the policy is in force, the Nominee/legal heir will get,

#### For Limited/Regular Pay,

Highest of

- (i) the Basic Sum Assured net of all “Deductible Partial Withdrawals”, if any, from the Regular Premium Fund Value, or
- (ii) the Regular Premium Fund Value of this Policy or
- (iii) 105 percent of the total Regular Premiums paid up to the date of death net of all “Deductible Partial Withdrawals”, if any.

In addition to this:

#### Highest of

- (i) the approved Top-up Sum Assured(s) or

- (ii) Top-up Premium Fund Value of this Policy or is also payable provided the Policyholder has a Top-up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured.

#### For Single Pay –

In case of death of the insured during the policy term and while the policy is in force, the nominee will get

#### Highest of

- (i) the Basic Sum Assured net of all “Deductible Partial Withdrawals”, if any, from the Single Premium Fund Value, or
- (ii) the Single Premium Fund Value of this Policy or

#### In addition to this:

#### Highest of

- (i) the approved Top-Up Sum Assured(s) or
- (ii) Top-Up Premium Fund Value of this Policy or is also payable provided the Policyholder has a Top-Up Premium Fund Value. Deductible Partial Withdrawals is not applicable in case of Top-Up Sum Assured.

For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made during the last two years immediately preceding the date of death of the Insured.

### Benefit Illustration

To illustrate the above benefits let's have a look at the following Benefit Illustration\*

The table below gives the Total Maturity Benefit for a healthy person aged 35 years at standard age proof

- Fund Allocation: 100% in Nifty Alpha 50 Index Fund
- Annualised Regular Premium: ₹ 5,00,000
- Mode of payment: Annual /Single

Age (Years)	Policy Term (Years)	Premium Paying Term (Years)	Annual Regular Premium** (₹)	Total Premiums Payable (₹)	Premium Multiple chosen	Guaranteed Benefits	Higher Rate Illustration (8%)		Lower Rate Illustration (4%)
						Basic Sum Assured (₹)	Non Guaranteed Benefits		Non Guaranteed Benefits
							Total Maturity Benefit* (₹)	Net Yield** @ 8%	Total Maturity Benefit* (₹)
35	20	Single	5,00,000	5,00,000	1.25	6,25,000	15,03,854	6.08%	6,65,897
35	20	5	5,00,000	25,00,000	10	50,00,000	69,46,561	6.26%	33,99,873
35	20	7	5,00,000	35,00,000	10	50,00,000	93,50,741	6.29%	48,34,716
35	20	10	5,00,000	50,00,000	10	50,00,000	1,24,47,444	6.33%	68,33,240

The above sample illustrations are basis non digital mode

\*Some benefits are guaranteed and some benefits are variable (Non-guaranteed) with returns based on the future performance of the opted funds and fulfillment of other applicable policy conditions. \*\*Total Maturity Benefit is inclusive of Loyalty Additions and exclusive of Goods and Service Tax and cess as applicable. For benefit values net of Goods and Service Tax as applicable and cess please refer to the Benefit illustration. \*\*\*Goods and

Services Tax and cess as applicable and TDS\* are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including Goods and Services Tax as applicable and TDS), as imposed by the government from time to time. Kindly refer to Benefit illustration for exact premium. \*\*Computation of the net yield excludes Mortality Charges and Goods and Services Tax and cess as applicable on charges as applicable.

## FUND ENHANCEMENTS

### Loyalty Additions

As a reward for your loyalty, additional units at the rate of 0.20% of the units in each of the funds under the 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 the end of the policy term.

If you have chosen a single pay option, the additional units at the rate of 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 the end of the policy term.

The Loyalty Additions will be credited only if the policy is in force and all due premiums have been paid. Loyalty Additions are not payable on Top-up Premium Account

### Online/ Digital Discount

We may allow customer to initiate purchase of policies through digital mode. For all such digital/online sales, following benefit shall be applicable in the form of fund booster, added on the date of maturity.

Policy Term	Fund Booster (% of Fund Value*)
up to 14 years	1%
15 - 19 years	2%
20 - 24 years	3%
25 - 29 years	4%
30 - 34 years	5%
35 - 39 years	6%
40 - 44 years	7%
45 - 49 years	8%
50 - 54 years	9%
55 years and above	10%

\*Average Fund Value as defined below shall be considered

- Fund booster are added as X % of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters will be added to the fund value in the form of addition of units, where X% is defined in the above table.
- The above will not be applicable in case of a Surrendered, Discontinued or Paid-up Policy, and will be payable provided all due Regular Premiums/single premium under the Policy have been paid up to date.
- The above will be allocated to the Fund(s) in the same proportion of the Fund value as on the maturity date.

- Fund Boosters are guaranteed non-negative amounts and shall not be revoked by the company provided the policy is in force and all due premiums have been paid till date.

## What are your investment avenues?

This product offers you the flexibility to invest in a manner that suits your investment risk profile and individual needs.

### a) You can choose from the 29 investment fund options

OR

### b) Choose the following PORTFOLIO STRATEGY

- i) Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART)

### a) You can choose from a variety of funds

Your allocable Regular/ Single Premium and Top- Ups (if any) are invested in one or more investment funds as per your chosen asset allocation. You have an option of choosing any or all of the 28 Funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

We offer 29 investment funds ranging from 100% debt to 100% equity to suit your particular needs and risk appetite – **Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund, Large Cap Equity fund, Whole Life Mid Cap Equity fund, Whole Life Aggressive Growth fund, Whole Life Stable Growth fund, Whole Life Income fund, Whole Life Short-term Fixed Income fund, Emerging Opportunities Fund, Sustainable Equity Fund and Dynamic Advantage Fund, Flexi Growth Fund, Constant Maturity Fund, Target Maturity fund, Small Cap Discovery fund, Business Cycle Fund Rising India Fund, Midcap Momentum Index Fund, Flexi Growth Fund II, Whole Life Income Fund II and Nifty Alpha 50 Index Fund, Multicap Momentum Quality Index Fund, Tax Bonanza Consumption Fund, Top 200 Alpha 30 Index Fund, Momentum 50 index Fund, Sector Leaders Index Fund.** If you wish to diversify your risk, you can choose to allocate your premiums in varying proportions amongst the 29 investment funds.

Our wide range of funds gives you the flexibility to redirect future premiums and change your premium allocation percentages from that point onwards. Also you can switch monies from one investment fund to another at any time. Switches must however be within the investment funds offered under this plan.

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Emerging Opportunities Fund (ULIF 064 12/09/22 EOF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that offer opportunities in the Mid Cap space and emerging leaders in the new age sectors offering significant long-term wealth creation. The fund can invest up to 30% of the portfolio in equity and equity related instruments falling outside the mid-cap range.	High	Equity	80%	100%
			Debt Instruments	0%	10%
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	20%
Sustainable Equity Fund (ULIF 065 12/09/22 ESG 110)	To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.	High	Equity	80%	100%
			Debt Instruments	0%	20%
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	20%
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of Large Cap and Mid Cap companies. The allocation between Large Cap and Mid Cap companies will be largely a function of the relative valuations of Large Cap companies as against Mid Cap companies.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The India Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	The Top 50 Fund will invest primarily in select stocks which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%
Top 200 fund (ULIF 027 12/01/09 ITT 110)	The Top 200 Fund will invest primarily in select stocks which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	The Super Select Equity Fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, sugar, leather, Banks and Financial Institutions. The risk profile of the fund is high. The cash holding of the Fund will be kept below 40% of the Fund or according to the prevailing regulatory guidelines at each point of time. Objective: The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation	High	Equity and Equity linked Instruments	60%	100%
			Debt Instruments	0%	40%
			Cash/ Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities.	High	Equity and Equity linked Instruments	80%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Mid Cap Equity Fund(ULIF 009 04/01/07 WLE 110)	The primary investment objective of the Fund is to generate long – term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	High	Equity and Equity linked Instruments	60%	100%
			Cash/Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Dynamic Advantage Fund (ULIF 066 12/09/22 DAF 110)	The primary investment objective of the Fund is to maximize the returns with medium risk	Medium	Equity	20%	80%
			Debt Instruments	20%	80%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Aggressive Growth Fund(ULIF 010 04/01/07 WLA 110)	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/ money market instruments.	Medium to High	Equity and Equity Linked instruments	50%	80%
			Debt Instruments	20%	50%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	30%
Whole Life Stable Growth Fund(ULIF 011 04/01/07 WLS 110)	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/ money market instruments.	Low to Medium	Equity and Equity Linked instruments	30%	50%
			Debt Instruments	50%	70%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	Low	Debt Instruments	60%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Low	Debt Instruments of duration less than 3 years	60%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Flexi Growth Fund (SFIN: ULIF 068 25/04/23 FGF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks across market capitalization.	High	Equity	70%	100%
			Debt Instrument	0%	10%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	30%
Constant Maturity Fund (SFIN: ULIF 069 17/05/23 CMF 110)	The fund aims to provide reasonable returns over long term by investing in portfolio of Government Securities while maintaining constant average maturity of the portfolio (ex - Cash/ Money Market Instruments, Bank Deposits and Mutual Funds) in the range of 8-12 years	Medium	Debt Instruments - Government Securities such that weighted average portfolio maturity of around 10 years (in the range of 8-12 years)	80%	100%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	20%
Target Maturity Fund (SFIN: ULIF 070 17/05/23 TMF 110)	The fund aims to provide reasonable returns over long term by investing in portfolio of Government Securities. The fund shall have the maturity on 31st Dec 2053. The residual maturity of any Government Securities forming part of the portfolio shall be between the fund maturity date and date 5 years before the fund maturity date (i.e.1st Jan 2049).	Medium	Government Securities (Residual maturity of any Government Securities forming part of the portfolio shall be between the fund maturity date and date 5 years before the fund maturity date (i.e. 1st Jan 2049).	80%	100%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	20%
Small Cap Discovery Fund (SFIN: ULIF 071 22/05/23 SCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks in small-cap market capitalization. The fund will primarily invest in carefully selected small-cap companies that offer opportunities for long-term value creation. Minimum 65% of equity and equity related instruments of portfolio will comprise of small-cap stocks.	High	Equity	70%	100%
			Debt Instrument	0%	10%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	30%
Business Cycle Fund (SFIN: ULIF 072 15/01/24 BCF 110)	The investment objective of the Fund is to generate capital appreciation by investing predominantly in equity and equity-related securities with a focus on investing in companies and sectors to participate in the business cycles through active portfolio allocation.	High	Equity instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Rising India Fund (SFIN: ULIF 073 17/01/24 RIF 110)	The objective of the fund is to generate capital appreciation by investing predominantly in equity and equity-related securities with a focus to invest in growth stories across the Indian corporate landscape.	High	Equity instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Midcap Momentum Index Fund (SFIN: ULIF 075 09/05/24 MIF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty Midcap 150 Momentum 50 Index Fund, subject to regulatory limits* *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time	High	Equity instruments	80%	100%
			Debt	NA	NA
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	20%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Flexi Growth Fund II (SFIN: ULIF 074 02/05/24 FG2 110)	The objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks across market capitalization. The fund maintains flexibility to invest in carefully selected companies that offer opportunities across large, mid or small capitalization space.	High	Equity Instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Whole Life Income Fund II (SFIN: ULIF 076 06/06/24 WI2 110)	The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.	Low	Debt	60%	100%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	40%
Nifty Alpha 50 Index Fund (ULIF 077 30/09/24 NAF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty Alpha 50 Index. The fund will invest 80%-100% in Equity and Equity related instruments and 0%-20% in Cash and Money Market Securities.	High	Equity Instruments	80%	100%
			Debt	NA	NA
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	20%
Multicap Momentum Quality Index Fund (ULIF 078 31/12/24 MQI 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that are aligned to the Multicap Momentum Quality Index. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error.	High	Equity & Equity related instruments	80%	100%
			Debt	NA	NA
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Tax Bonanza Consumption Fund (ULIF 088 31/03/25 TBC 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The Tax Bonanza Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.	High	Equity & Equity related instruments	60%	100%
			Debt	0%	40%
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Top 200 Alpha 30 Index Fund (ULIF 090 30/06/25 TAF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty 200 Alpha 30 Index. The fund will invest 80%-100% in Equity and Equity related instruments and 0%-20% in Cash and Money Market Securities	High	Equity & Equity related instruments	80%	100%
			Debt	NA	NA
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Momentum 50 index Fund (ULIF 092 25/08/25 MFI 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that are aligned to the Top 500 Momentum 50 Index customized to IRDAI Investment regulations. The fund will invest 80%-100% in Equity and Equity related instruments and 0%-20% in Cash and Money Market Securities	High	Equity & Equity related instruments	80%	100%
			Debt	NA	NA
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Sector Leaders Index Fund (ULIF 093 15/09/25 SLI 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that are aligned to Sector Leaders Index, customized as per IRDAI regulatory requirements. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error. The fund will invest 80%-100% in Equity and Equity related instruments and 0%-20% in Cash and Money Market Securities.	High	Equity & Equity related instruments	80%	100%
			Debt	NA	NA
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%

These funds have different risk profiles based on different types of investments that are offered under these funds. The returns are expected to vary according to the risk profile of the funds chosen.

### Equity Derivative for Hedging Purpose:

While creating a diversified portfolio helps reduce stock specific risks, however, to protect the portfolio returns from systematic risks the fund may resort to hedging through Index/Stock Futures or Index/Stock options as stipulated by IRDAI. This would help to reduce market risk and volatility for policy holders.

#### Illustration of Futures:

Assume a portfolio of ₹ 55lakh. If we anticipate volatility in the markets, we may hedge the portfolio with Index futures as per IRDAI guidelines. For example, we hedge the portfolio by selling Index futures of Nifty50.

Let's say the current of Nifty50 is 22000 and the lot size is 50, Hence, the value of 1 lot of Nifty50 is  $(22000 \times 50) = ₹ 11,00,000$ .

Since we are holding a long position in the stock portfolio, we will have to take an opposite position to hedge it.

- Therefore, sell 1 lot of Nifty50 Index futures worth ₹ 11,00,000
- The remaining ₹  $(55,00,000 - 11,00,000) = ₹ 44,00,000$  remains unhedged.

Now say the market falls by 10% and as a result, the Index Futures also falls by 10%. Now let us assume that the value of the portfolio also falls by 10%.

Hence,

- Loss from portfolio =  $(10\% \text{ of } ₹ 55,00,000) = ₹ 5,50,000$ .
- Profit from the short position in Index Futures =  $(10\% \text{ of } 11,00,000) = ₹ 1,10,000$ .
- Hence the overall loss gets reduced to ₹  $(5,50,000 - 1,10,000) = ₹ 4,40,000$ . This was only possible because the portfolio was carefully hedged with Index Futures before the market crash.

Similar illustration would be applicable in the case of selling stock futures.

#### Illustration of stock options:

Assuming a scenario wherein we are long on a particular stock "A" in the cash market. The price is ₹ 200 and we are holding 10000 shares of the same which amounts to a portfolio of ₹ 20,00,000.

Due to uncertainty in the market, we expect adverse impact on the stock price. As per IRDAI guidelines we can buy a put option of that stock in the derivatives market.

#### Let's understand with 3 cases:

We initially assumed that we bought the stock for ₹ 200 in the cash market.

**Case 1:** The stock price moves up to ₹ 220

In such a situation, we make a profit of ₹ 20 in the cash market since we had purchased the stock at a price of ₹ 200. However, we shall lose the money which we paid to buy Put options which is Rs 5 giving us a net profit of ₹ 15.

**Case 2:** The stock price falls to ₹ 180

In such a scenario, we shall have a loss of ₹ 20 in the cash market and make a profit of ₹ 20 in the derivatives market. Thereby making a net loss of ₹ 5 which is the premium paid initially to buy the Put options.

**Case 3:** The stock price remains unchanged at ₹ 200

In the 3rd case, we shall have no gain or loss in the cash market. However, we shall lose the money paid as a premium essentially making a net loss of ₹ 5.

Similar illustration will be applicable in case of selling an Index option.

We will be abiding by the exposure limits as prescribed by IRDAI guidelines.

In case of exceptional circumstances/force majeure events, investment in Cash / Money Market Instruments in all above funds may go up to 100%, subject to prior approval of IRDAI. Exceptional circumstances may include:

- Global financial or credit crisis,
- War like situation,
- Political uncertainty
- Events like Political/ Communal disturbance which affects Indian economy and in turn impacts severely on Fixed Income/ Equity market.

## Discontinued Policy Fund:

The investment objective for Discontinued Policy Fund is to provide capital protection and a minimum return as per regulatory requirement with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low. There is a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time.

## Asset allocation:

Instrument	Allocation
Debt Instruments (Government Securities and Corporate Debt)	60% -100%
Money market Instruments, Bank Fixed Deposits, Cash & Mutual Funds	0% - 40%

### b) Choose the following PORTFOLIO STRATEGY:

#### i) Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART)

Enhanced SMART is a systematic transfer plan available only to the policies with the annual/ single mode of payment. It allows a customer to enter the volatile equity market in a structured manner under the Regular/Single Premium Fund. Under Enhanced SMART, you need to choose two funds, a debt oriented fund and an equity oriented fund. Please refer to table below for the choice of available funds:

Debt oriented funds	Equity oriented funds
<ul style="list-style-type: none"> <li>• Whole Life Income Fund</li> <li>• Whole Life Short-Term Fixed Income Fund</li> <li>• Constant Maturity Fund</li> <li>• Target Maturity Fund</li> <li>• Whole Life Income Fund II</li> </ul>	<ul style="list-style-type: none"> <li>• Emerging Opportunities Fund</li> <li>• Sustainable Equity Fund</li> <li>• Large Cap Equity Fund</li> <li>• Whole Life Mid Cap Equity Fund</li> <li>• Multi Cap Fund</li> <li>• India Consumption Fund</li> <li>• Top 50 Fund</li> <li>• Top 200 Fund</li> <li>• Super Select Equity Fund</li> <li>• Flexi Growth Fund</li> <li>• Small Cap Discovery Fund</li> <li>• Business Cycle Fund</li> <li>• Rising India Fund</li> <li>• Midcap Momentum index Fund</li> <li>• Flexi Growth Fund II</li> <li>• Nifty Alpha 50 Index Fund</li> <li>• Multicap Momentum Quality Index Fund</li> <li>• Tax Bonanza Consumption Fund</li> <li>• Top 200 Alpha 30 Index Fund</li> <li>• Momentum 50 index Fund</li> <li>• Sector Leaders Index Fund</li> </ul>

This strategy is applicable till premium payment term only and is not available with top-up premium fund.

Through Enhanced SMART, your entire annual/single allocable premium will be parked in the chosen debt oriented fund along with any existing units in that fund, if any. These combined units in the chosen debt oriented fund will be systematically transferred on a monthly basis to the chosen equity oriented fund. All your future allocable premiums will also follow the same pattern as long as Enhanced SMART is active on your plan. Switching to/from the Enhanced SMART funds to other available funds is not allowed.

Thus, while the stock market remains volatile and unpredictable, Enhanced SMART strategy offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by you.

A portion of total units in the chosen debt oriented fund shall be switched automatically into the chosen equity oriented fund in the following way:

#### Monthly Enhanced SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
.....	
Policy Month 6	1/ 7 of the units available at the beginning of Policy Month 6
.....	
Policy Month 11	½ of the units available at the beginning of Policy Month 11
Policy Month 12	Balance units available at the beginning of Policy Month 12

The following are the notable features of Enhanced SMART: -

- Enhanced SMART can be availed at the option of the Policyholder, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Enhanced SMART should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary. Once chosen the strategy will be applicable for future premiums for all the premium payment terms except single premium.
- Request for commencement, change or restart of Enhanced SMART will be subject to all due premiums being paid.
- Enhanced SMART option is available only to the policies with the annual/single mode of payment.
- The automatic fund switches in the Enhanced SMART option are available out of the 12 free switches.
- Enhanced SMART is free of any charge.
- The Policyholder will have the option to stop the Enhanced SMART at any point of time by a written request and it shall take effect from the next Enhanced SMART switching that follows the Company's receipt
- Manual fund switching for the two funds selected for activation of Enhanced SMART is not allowed. Manual fund switching is allowed on other available funds at applicable charges. For Top-up premiums, manual switching option will be available at applicable charges.

- Any amount remaining in regular premium funds other than the two funds selected for activation of Enhanced SMART, would continue to remain invested in those funds.
- Enhanced SMART Option will not be available during Discontinuance of Premium. On revival of the policy, you can opt for Enhanced SMART again.
- In Case of Single Premium option:
  - Enhanced SMART strategy can only be opted for at policy inception.
  - Enhanced SMART strategy will be applicable for policy year 1 only.
  - From the end of year 1, the amount will remain invested in the Equity oriented fund as chosen by customer under Enhanced SMART strategy.
  - Customer has an option to do manual fund switching to other available funds after the end of policy year 1.

The Company may cease offering Enhanced SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority of India.

### Tracking and Assessing Your Investments

You can monitor your investments

- On our website ([www.tataaia.com](http://www.tataaia.com));
- Through the annual statement detailing the number of units you have in each investment fund and their respective then prevailing NAV; and
- Through the published NAVs of all investment funds on our website and Life council's website.

### What are the other benefits in your policy<sup>3</sup>?

This is a single/ Regular / limited payment policy with protection for a chosen policy term and it is in your best interest to stay invested for the entire term. This will enable you to pay for a short term and enjoy all the special benefits offered under this innovative product for the rest of your life. However, for contingency needs during the term of the policy, you may avail of the Partial Withdrawal option. In case if you have a surplus income, you may invest the same in your plan through top-ups.

### Flexibility of Partial Withdrawals

In case you need money for any emergency or otherwise, this plan enables you to withdraw from your fund. The withdrawals from regular / Single Premium Fund are allowed after five policy anniversaries from the date of issuance of your policy, provided the policy is in force.

- Partial withdrawal from the Top-up Premium Fund can be allowed anytime after five policy anniversaries from the date of acceptance of each such Top-up Premium paid.
- For Regular Premium policy, minimum partial withdrawal amount is ₹ 5,000 subject to Total Fund Value post such withdrawals being not less than an amount equivalent to one year's Annualised Regular Premium.
- For Single Premium policy, minimum partial withdrawal amount is ₹ 5,000 subject to Total Fund Value post such withdrawals being not less than an amount equivalent to 5% of Single Premium paid.

- Partial withdrawal is allowed only after insured attains 18 years of age.
- Partial Withdrawals should be made first from the Top-up Premium Fund (if any) and then from the Regular /Single Premium Fund, if amount in the Top-up Premium Fund is insufficient.
- Maximum of four (4) partial withdrawals are allowed in a policy year and we levy no charges for making the partial withdrawals.
- The partial withdrawals shall not be allowed if it would result in termination of the contract.

### Flexibility of Top-ups

You have the flexibility to pay additional premium as 'Top-up Premium', provided the policy is in force

- Top-up premiums can be paid any time except during the last five years of the policy term, subject to underwriting, as long as all due premiums have been paid.
- You can Top-up your policy up to four times in a policy year.
- The minimum Top-up amount is ₹ 5,000/- . Acceptance of Top up Premium is subject to prevailing underwriting rules.
- Top-up premiums can be allocated in any proportion between the funds offered as chosen by the Policyholder.
- Every Top up Premium will have a lock- in period of five years from the date acceptance of such Top up premiums except in case of complete withdrawal of policy.
- Top-up premiums are subject to charges as described under "What are my Policy charges?"

### Top-up Sum Assured

Your Sum Assured will increase by Top-up Sum Assured when you avail of a Top-up, subject to underwriting.

Top-up Sum Assured will be Top-Up Multiple \* Top-Up Premium  
Top-up Premium Multiple is as per table below :

Age at Entry	Up to age 49 years	50 years and above
Top-Up Multiple	1.25 times single premium	1.10 times single premium

The premium multiple for the Top-Up Sum Assured, if chosen, can be different from that chosen for the Regular/Single Premium  
Increase or decrease in the Top-up Sum Assured is not allowed.

### Flexibility of Premium Mode

You may choose to pay your premiums<sup>4</sup> Annually, Semi-annually, Quarterly, Monthly or even single time as per your convenience.

If monthly paid	Annualised Premium /12
If quarterly paid	Annualised Premium /4
If semi-annually paid	Annualised Premium /2
If annually paid	Annualised Premium * 1

### Settlement Option

Provided Policyholder is alive on the maturity date, you have an option to receive the maturity amount either in lump sum or in installments over a period of time. This period, termed as

Settlement Period, may be extended up to a maximum of five years from the date of maturity. The first instalment under settlement option shall be payable on the date of maturity. The timing and amount of the installments will be chosen by you at the time of maturity while exercising this option. The value of such periodical payments will depend on the performance of the Funds selected for investment. Switching and partial withdrawals (other than the aforesaid periodical payments) are not available during the Settlement Period. At any time during the settlement period, you have the option to withdraw the Total Fund Value at that time

During this Settlement Period, life cover shall be maintained at 105% of the total premiums paid. In case of death, higher of Total Fund Value at the time of death or 105% of total premiums paid will be returned to the Nominee. During this period, Fund Management Charges and Mortality Charges will be deducted as due. All charges are shown under "What are my Policy Charges?"

During this Settlement Period, the inherent investment risk will be borne by the Policyholder.

#### **Flexibility of Additional Coverage<sup>5</sup>**

You have further flexibility to customize your product by adding the following optional riders. The charges for these riders, if opted for, will be recovered by cancellation of units from the basic plan. The Policyholders have an option to choose from a set of unit-deducting or a set of premium-paying riders.

#### **The set of unit-deducting riders are as below:**

##### **For Regular / Limited Pay**

1. Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN : 110A026V02 or any later version)
2. Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN : 110A025V02 or any later version)
3. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN : 110A027V02 or any later version)
4. Tata AIA OPD Care (UIN: 110A166V01 or any later version)

##### **For Single Pay- the Policyholders have an option to choose the following rider:**

1. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider

The unit-deducting riders can be attached at inception or at policy anniversary subject to the boundary conditions of the rider mentioned below and the following terms:

- The policy term of Waiver of Premium Rider and Waiver of Premium Plus Rider should not be more than the outstanding premium paying term of the base policy
- The policy term of Accidental Death and Dismemberment Rider should not be more than the outstanding policy term of the base policy.

#### **Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V02)**

This rider ensures protection of your family by paying your nominee an amount equal to the rider sum assured in case of an accidental death. In case of severe dismemberment like loss of limbs or bodily functions or severe burns due to an accident, it will pay a percentage of the rider sum assured as per the ADDL benefit chart. The benefits will be doubled in case of certain accidental death or dismemberments.

This rider will be allowed from entry age of 18 years up to 60 years and maximum maturity age of 70 years.

#### **Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V02)**

This rider provides for the waiver of all future premiums of the basic policy which fall due while the proposer is totally and permanently disabled (provided that the disability commences before the proposer reaches 65 years or the end of premium payment term of the basic plan, whichever is earlier). This rider will be allowed from entry age of 18 years up to 60 years and maximum maturity age of 65 years.

#### **Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V02)**

This rider provides for the waiver of all future premiums of the basic policy which fall due in case of death or while the proposer is totally and permanently disabled (provided that the death occurs /disability commences before the proposer reaches 70 years or the end of premium payment term of the basic plan, whichever is earlier). This rider will be allowed from entry age of 18 years up to 65 years (of the Proposer) and maximum maturity age of 70 years (of the Proposer).

#### **The set of premium-paying riders are as below:**

- Tata AIA Vitality Protect Plus (UIN: 110A048V01 or any later version)
- Tata AIA Vitality Health Plus (UIN: 110A047V01 or any later version)
- Tata AIA Life Insurance Linked Comprehensive Health Rider (UIN: 110A031V02 or any later version)
- Tata AIA Life Insurance Linked Comprehensive Protection Rider (UIN: 110A032V02 or any later version)
- Tata AIA Sampoorna Health (UIN: 110A167V02 or any later version)

The sum assured for any attaching rider(s) will not exceed the Basic Sum Assured except for accidental riders. The cost of any attaching rider benefit / cover will be levied either through rider charge or rider premium, but not both

<sup>5</sup>These are Unit deducting riders and no separate premium needs to be paid.

<sup>3</sup>For more details on the benefits, premiums and exclusions under these riders please refer to the Rider Brochure or contact our Insurance advisor or visit our nearest branch office.

## How is the NAV calculated?

The Net Asset Value (NAV) of the segregated funds shall be computed as:

Market value of investment held by the fund + value of current assets - (value of current liabilities and provisions, if any)

-----  
Number of units existing on Valuation Date (before creation/redemption of units)

The Net Asset value (NAV) will be determined and published daily in various financial newspapers and will also be available on [www.tataaia.com](http://www.tataaia.com), the official website of Tata AIA Life. All you have to do is multiply the number of Units you have with the published NAV to arrive at the value of your investments.

### Credit/Debit of Units

Premiums received, after deducting the Regular Premium/Single Premium / Top-up Premium Allocation Charge and applicable Goods and Services Tax and cess as applicable, will be used to purchase Units at the NAV according to your instruction for allocation of Premium. Units purchased by Regular /Single Premium and Top-up Premium, net of payable premium allocation charge and applicable Goods and Services Tax and cess, will be deposited into the Regular/Single Premium Fund Value and Top-up Premium Fund Value respectively.

Where notice is required (Partial Withdrawal, Complete withdrawal or death of the Insured), Units being debited shall be valued by reference to their NAV as specified in the section "Cut-off time for determining the appropriate valuation date".

### Cut-off time for determining the appropriate valuation date

The appropriate valuation date at which NAV will be used to purchase or redeem Units shall be determined in the following manner: -

- a) Purchase & Allocation of Units in respect of Premiums received or Fund Value(s) switched in:
  - If the premiums, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us at or before 3:00 p.m. of a Business Day at the place where these are receivable, NAV of the date of receipt or the due date, whichever is later shall apply.
  - If the premium/s, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a business day, at the place where these are receivable, NAV of the next valuation date following the receipt or the due date, whichever is later shall apply.
  - If the premium/s is received by us by way of an outstation cheque/outstation demand draft, NAV of the date of on which these instruments are realized shall apply.

- In case of proposals or requests for Top-up Premium where underwriting or Our approval is required, the closing NAV of the day on which underwriting/approval is completed in all respects or the date of receipt of premium (in case of cash or local cheque or demand draft payable at par) or the date of cheque/demand draft realization (in case of an outstation cheque/demand draft) whichever is later shall apply.
- If premiums are received via standing instruction (such as auto pay, credit cards, electronic clearing system etc) the same procedure as for local cheques will apply with the date of sending the collection request to the relevant bank/financial institution being taken as the date of receipt of the local cheque.

- b) Sale & Redemption of Units in respect of withdrawals, surrender, Fund Value(s) switched out, death claim:
  - If a valid request/application is received by us at or before 3:00 pm of a Business Day, NAV of the date of receipt shall apply.
  - If a valid request/application is received by us after 3:00 pm of a Business Day, NAV of the next valuation date following the receipt shall apply.

## What are the options to manage my investments<sup>6</sup>?

We offer you ample flexibility to manage your money so that you can reap maximum benefits of your investments.

### Switching Between the Funds

During the policy term, you may switch your investment or part of investment from one fund to another as per your outlook about the markets. Switching may be restricted if the Enhanced SMART is chosen. Please refer to Enhanced SMART strategy for details. A total of 12 free switches are allowed in a policy year after which charges will be applicable on further switches as shown under "What are my Policy Charges?".

### Premium Re-direction

Premium Re-direction facility helps you to allocate future premiums to a different fund or set of funds. There is no Premium-Redirection charge. Premium Re-direction will not be allowed if Enhanced SMART is chosen.

<sup>6</sup>Please contact our Insurance Advisor or visit our nearest branch office for further details.

## What if I want to discontinue paying premiums?

### Discontinuance of Premiums

**Discontinuance of Premium within Five Years from the Date of Commencement (Discontinuance of the policy during lock-in period):**

**a) For Regular/ Limited Premium Policies:**

Where a Regular / Limited Premium due before the fifth policy anniversary remains unpaid at the end of the Grace Period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, we shall communicate the status of the policy, within three months of the first unpaid premium, to the Policyholder and provide the option to revive the policy within the revival period of three years.

- i) In case the Policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
- ii) In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the Policyholder and the policy shall terminate.
- iii) However, the Policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

**b) For Single Premium Policies:**

In case of Single premium policies, the Policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

**“Proceeds of the Discontinued Policy”** means the fund value as on the date of discontinuance after addition of interest computed at the minimum guaranteed interest rate.

In case of any attachable optional rider – The status for rider will be same as base plan. i.e. If option a) is chosen under base plan, then the rider will be lapsed and can be revived within 3 years.

**Revival of a discontinued policy during lock-in period**

Upon revival, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges.

At the time of revival, we shall:

- i) collect all due and unpaid premiums without charging any interest or fee
- ii) levy policy administration charge and premium allocation charge as applicable during the discontinuance period
- iii) add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy

**Segregated Discontinued Policy Fund**

The discontinued policy fund shall be a segregated unit fund. Only fund management charges shall be applicable on such funds. The fund management charge on discontinued policy fund shall be declared by the Authority from time to time. Currently, the fund management charge shall not exceed 50 basis points per annum.

**Minimum Guaranteed Interest Rate**

The minimum guaranteed interest rate applicable to the discontinued fund shall be declared by the Authority from time to time. The current minimum guaranteed interest rate applicable to the discontinued fund is 4% per annum.

**Surrender Value**

If the policy acquires a surrender value during the first five years, it shall become payable only after the completion of the lock-in period.

**Discontinuance of Premium after Five Years from the Date of Commencement (Discontinuance of Policy after the lock-in-Period):**

**a) For Regular/ Limited Premium Policies:**

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

On such discontinuance, Insurer shall communicate the status of the policy, within three months of the first unpaid premium, to the Policyholder and provide the following options:

- (1) To revive the policy within the revival period of three years, or
- (2) Complete withdrawal of the policy.

In case the Policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the Policyholder at the end of the revival period.

In case the Policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the Policyholder and the policy shall terminate.

However, the Policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

#### **b) For Single Premium Policies:**

Policyholder has an option to surrender the Policy any time. Upon receipt of request for surrender, the Fund Value as on Date of Surrender shall be payable.

#### **Revival of a discontinued policy after lock-in period**

Upon revival, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy. The rider may also be revived at the option of the policyholders.

At the time of revival, we:

- i) Shall collect all due and unpaid premiums under base plan without charging any interest or fee
- ii) may levy premium allocation charge as applicable

#### **Surrender Value**

After the lock-in period, the surrender value shall be at least equal to the fund value as on the date of surrender.

#### **Reduced Paid-up**

As per section “**Discontinuance of Premium after Five Years from the Date of Commencement**” above.

Reduced paid-up Sum Assured = Basic Sum Assured \* (t / n)

Where,

t = Total number of Premiums paid

n=Total number of Premiums payable for the entire premium paying term

The death benefit applicable for Reduced Paid-up policy shall be,

Highest of,

- (i) Reduced Paid-up Sum Assured net of all deductible partial withdrawals or

- (ii) Regular Premium Fund Value of the policy
- (iii) 105% of the total Regular Premiums paid up to the date of death net of all “Deductible Partial Withdrawals”, if any

In addition to this:

Highest of,

- i) The approved Top-up Sum Assured(s) or
- ii) Top-Up Premium Fund Value of the policy

is also payable provided the policyholder has a Top-up Premium Fund Value.

A reduced paid-up policy will continue as per policy terms and conditions and charges as mentioned under “What are the charges in your policy?” shall continue to be deducted.

Policyholder will have an option of resuming payment of premiums with full sum assured before the end of revival period of three years from the date of last unpaid premium.

Top-ups will not be allowed when the policy is in reduced paid-up status .

Partial Withdrawal will be allowed during the reduced paid-up status.

## **What if I want to discontinue the policy?**

### **Surrender Benefit and Surrender Terms & Conditions**

The Policyholder can completely withdraw his/her policy anytime during the policy term by intimating the company.

If Policyholder requests for Complete Withdrawal from the policy –

- Within the lock-in period; the surrender value i.e. the fund value less applicable discontinuance charges as on the date of discontinuance shall be credited to the ‘Discontinued Policy Fund’ as maintained by the Company. The ‘Proceeds of the Discontinued Policy’ i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the Policyholder after completion of the lock-in period.
- In case of death of the insured during this period the “Proceeds of the Discontinued Policy” shall be payable to the nominee immediately.
- After the Lock-in Period; the total fund value as on the date of complete withdrawal shall be paid to the Policyholder.

Lock-in period means the period of 5 consecutive years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer, except in the case of death or upon the happening of any other contingency covered under the policy.

## What are my policy charges?\*

### Premium Allocation Charge

Regular Premium / Single Premium Allocation Charge as below will be deducted from the Regular Premium / Single Premium. The net Regular Premiums/ Single Premium after deduction of charges are invested in Funds as per your choice.

#### For Single Pay

Premium Allocation Charge as a % of Single Premium	
Policy Year	% of Single Premium
1	3%

#### For Regular / Limited Pay

Premium Allocation Charge as a % of Annualised Premium		
Policy Year	% of Annualised Premium	
	<5,00,000	>=5,00,000
1	6%	5.5%
2	5.5%	5%
3 to 5	5%	4.5%
6 to 7	4%	3.5%
8 to 10	3%	2.5%
11 year onwards	1.5%	1%

Top-up Premium Allocation Charge = 1.5% of Top-up premium

The regular / single premium and top-up premium allocation charges are guaranteed throughout the term of the policy.

The above premium allocation charges shall not exceed the maximum premium allocation charge as declared by the Authority which currently stands at 12.5% of Annualised Premium for any year.

### Policy Administration Charge

A Monthly Policy Administration Charge will be deducted by cancelling Units at the NAV from the Fund Value of the policy and this charge may be increased by upto a maximum of 5% p.a. compounded annually subject to a maximum of Rs.500 per month which are the current caps specified by the Authority and can change from time to time. Tabulated below is the Monthly Policy Administration charge.

For Single Pay Option - 0.90% p.a. of Single Premium throughout the policy term

For Regular / Limited Pay Option - 0.75% p.a. of Annualised premium throughout the policy term

### Fund Management Charge

A Fund Management Charge will be charged for each fund on each valuation date at 1/365 of the following annual rates and will be applied on the total values of the investment funds as given below

Sr. No	Fund Name	Fund Management Charge per annum
1	Multi Cap Fund	1.20%
2	India Consumption Fund	1.20%
3	Top 50 fund	1.20%
4	Top 200 fund	1.20%
5	Super Select Equity Fund	1.20%
6	Large Cap Equity Fund	1.20%
7	Whole Life Mid-cap Equity Fund	1.20%
8	Whole Life Aggressive Growth Fund	1.10%
9	Whole Life Stable Growth Fund	1.00%
10	Whole Life Income Fund	0.80%
11	Whole Life Short Term Fixed Income Fund	0.65%
12	Emerging Opportunities Fund	1.20%
13	Sustainable Equity Fund	1.20%
14	Dynamic Advantage Fund	1.20%
15	Flexi Growth Fund	1.20%
16	Constant Maturity Fund	0.80%
17	Target Maturity Fund	0.80%
18	Small Cap Discovery Fund	1.20%
19	Business Cycle Fund	1.20%
20	Rising India Fund	1.20%
21	Midcap Momentum Index Fund	1.20%
22	Flexi Growth Fund II	1.35%
23	Whole Life Income Fund II	1.35%
24	Nifty Alpha 50 Index fund	1.35%
25	Multicap Momentum Quality Index Fund	1.35%
26	Tax Bonanza Consumption Fund	1.35%
27	Top 200 Alpha 30 Index Fund	1.35%
28	Momentum 50 index Fund	1.35%
29	Sector Leaders Index Fund	1.35%

Fund Management Charges are subject to revision by Company with prior approval of IRDAI but shall not exceed 1.35% per annum of the Fund value which is the maximum limit currently specified by the Authority and can change from time to time.

A Fund Management Charge of 0.50% p.a. shall be charged on Discontinued Policy Fund. The current cap on Fund Management Charge (FMC) for Discontinued Policy Fund is 0.50% p.a. and shall be declared by the Authority from time to time.

### Mortality Charge<sup>8</sup>

The Mortality Charge of the Basic Policy will be deducted by cancelling Units at the current NAV, from the Regular/Single Premium Fund value of the Policy on each Policy Month Anniversary. In case of the Top-up Sum Assured, the same will be deducted from the Top-up Premium Fund Value. If the Regular / Single Premium Fund Value is insufficient, then Mortality Charge will be deducted from the Top-up Premium Fund Value, if any and vice-versa.

Mortality Charge = Sum at Risk (SAR) multiplied by the applicable Mortality Rate for the month, based on the attained age of the Life Assured.

Sum at Risk in each month for Regular / Single Premium Account is the difference between:

- Maximum of (Basic Sum Assured net of all deductible partial withdrawals, if any, from the relevant Regular/Single Premium Fund Value or 1.05 times total Regular/Single premiums paid net of all deductible partial withdrawals) and
- Regular/Single Premium Fund Value at the time of deduction of Mortality Charge

Sum at Risk in each month for Top-up Premium Account is the difference between:

- Top-up Sum Assured, from the relevant Top-up Premium Fund Value and
- Top-up Premium Fund Value at the time of deduction of Mortality Charge.

Sample Age	Mortality Charges per 1000 Sum at Risk (₹) (per annum)
25	1.088
35	0.990
45	1.973
55	4.929

<sup>6</sup>The Mortality Charges will be guaranteed for the period of the policy term. Females and smokers' lives will be treated at par with other standard lives and will not be charged any extra amount

For complete details on Mortality Charges visit us at [www.tataaia.com](http://www.tataaia.com)

### Discontinuance Charge

The Policyholder can discontinue paying premium anytime during the policy term by intimating to the company. However when the request for discontinuance from the policy is within the lock-in period of 5 years from policy inception, total fund value, net of discontinuance charges as on the date of discontinuance shall be put in the 'Discontinued Policy Fund'. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the Policyholder only after completion of the lock-in period.

The following table shows discontinuance charges applicable for Single Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-
1	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 6000/-

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-
2	Lower of 0.70% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 5000/-
3	Lower of 0.50% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 4000/-
4	Lower of 0.35% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2000/-
5 and onwards	Nil

The following table shows discontinuance charges applicable for Regular / Limited Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium above ₹ 50,000/-
1	Lower of 6% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 6000/-
2	Lower of 4% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 5000/-
3	Lower of 3% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 4000/-
4	Lower of 2% of Annualised Premium or Regular Premium Fund Value subject maximum of ₹ 2000/-
5 and onwards	Nil

There are no discontinuance charges applicable on the Top-up premium Fund Value.

The maximum discontinuance charge shall not exceed the limits as decided by the Authority from time to time.

### Partial Withdrawal Charge

There are no partial withdrawal charges under this plan.

### Fund Switching Charge

There are 12 (twelve) free switches per policy year. Thereafter a charge of ₹ 100/- per switch will be applicable. This Charge may be revised as deemed appropriate by the Company subject to prior approval of IRDAI but shall not exceed a maximum of ₹ 250/- or the maximum Switching Charge declared by the Authority from time to time.

### Miscellaneous Charge:

#### Premium Re-direction Charge

There is no Premium Re-direction Charge.

<sup>7</sup>The Company may alter all the above charges (except Mortality Charge and Premium Allocation Charges which are guaranteed throughout the term) by

giving an advance notice of at least three months to the Policyholder subject to the prior approval of IRDAI and will have prospective effect.

In case of Single Premium Policy, the policy will terminate as and when the total fund value becomes less than or equal to 1% of Single Premium and the balance Fund Value shall be payable to you. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

After completion of premium paying term for regular premium policy, the policy will terminate as and when the total fund value becomes less than or equal to one Annualised Premium and the balance fund value shall be payable to you. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

### **Policy Termination**

All coverage under this Policy shall automatically terminate on the occurrence of the earliest of the following:

1. Date of Maturity of policy
2. Date of complete withdrawal
3. Date of Death of the Insured, or
4. Date of end of lock-in-period/revival period, whichever is later in case of Discontinuance of Premium within 5 years, provided the policy is not revived during the revival period.
5. In case of Single Premium Policy, the policy will terminate as and when the total fund value becomes less than or equal to 1% of Single Premium and the balance Fund Value shall be payable to the policyholder. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.
6. After completion of premium paying term for regular premium policy, the policy will terminate as and when the total fund value becomes less than or equal to one Annualised Premium and the balance fund value shall be payable to the policyholder. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

In-force premium paying policies shall not be foreclosed.

## **Terms and Conditions**

### **Free Look Period**

If You are not satisfied with the terms & conditions, You have the right to cancel the Policy by giving written notice to Us stating objections/ reasons and You will receive the non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation less (a) proportionate risk premium for the period of cover (b) medical examination costs, if any and (c) stamp duty, along with Goods and Services Tax and cess as applicable on above which has been incurred for issuing the Policy. Such notice must be signed by You and received directly by Us within 30 days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise.

### **Grace Period**

If you are unable to pay your Regular Premium on time, starting from the date of first unpaid premium, a grace period of 30 days will be offered for policies on Annual, Semi- Annual or Quarterly Modes. For Policies on monthly mode the grace period would be 15 days. During this period your policy is considered to be in force with the risk cover as per the terms & conditions of the policy.

### **Backdating**

Backdating is not allowed in this plan.

### **Policy Loan**

Policy Loan is not allowed in this plan.

### **Juvenile**

Where the Policy is issued on the life of a minor, the Policy shall automatically vest in the Life Insured on his/her attaining age of majority. On vesting, the Company shall recognize the Life Insured to be the Policyholder.

### **Exclusions**

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the Policyholder shall be entitled to fund value/policy account value, as available on the date of intimation of death. Further, any charges other than Fund Management charges FMC and guarantee charges, recovered subsequent to the date of death shall be added back fund value as available on the date of intimation of death.

For exclusions on the rider benefits, please refer to the respective supplementary contract.

### **Tax Benefits**

Income Tax benefits would be available as per the prevailing 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 in this document. Please consult your own tax consultant to know the tax benefits available to you.

### **Assignment**

Assignment allowed as per provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

### **Nomination**

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

## Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

1. 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.

## DISCLAIMERS

- The Product is also available for sales through online mode including Company's Website [www.tataaia.com](http://www.tataaia.com)
- Investments are subject to market risks.
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or Policy Document issued by the Insurance Company.
- 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
- 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. Past performance is not indicative of future performance.
- The 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.
- 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.
- The brochure is not a contract of insurance. This brochure should be read along with Benefit Illustration. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.
- Tata AIA Life Insurance Company Ltd. is only the name of the Insurance Company and Tata AIA Life Insurance Wealth Pro 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.

- This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed Issuance plan and it will be subject to Company's underwriting and acceptance
- Insurance cover is available under this product.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Branch.
- Participation by customers shall be on voluntary basis

**BEWARE OF SPURIOUS  
PHONE CALLS AND  
FICTITIOUS/  
FRAUDULENT OFFERS**

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

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/ WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

This advertisement is designed for combination of Benefits of two individual and separate products named (1) Tata AIA Smart Sampurna Raksha Supreme - A Non-participating, Unit Linked Individual Life Insurance Savings Plan (UIN: 110L179V02) and (2) TATA AIA Health Buddy, Non-Participating, Non-Linked Individual Health product. (UIN 110N183V01). These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale.

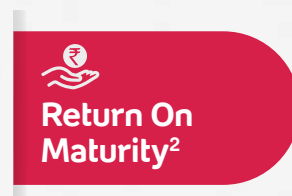
# The last word in the world of **Rakshakaran.**



Comprehensive solutions that offer a whole life cover till age 100, while also focusing on savings with market-linked returns<sup>1</sup>



**Solutions that provide protection against**



## The Benefits



### Life Insurance Cover

Lump sum benefit paid to family in case of unfortunate death



### Accidental Death

- Additional Sum Assured in case of Accidental Death.
- 2X Additional Sum Assured in case of accidental death in public transport.



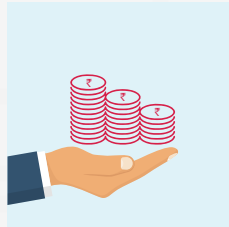
### Accidental Total & Permanent Disability

- Benefit payout in case of Total and Permanent disability to accident.
- 2X Benefit in case of disability due to accident in public transport



### Terminal Illness with term booster<sup>3</sup>

10% of Death Sum Assured shall be paid out in case of terminal illness



### Return on Maturity<sup>2</sup> at the end of Policy Term.

Fund value on Maturity

## Sample Illustration<sup>^^</sup>: Tata AIA Param Raksha Life Pro

Age	PPT	PT	LP/RP	Premium (₹) <sup>^^</sup>				Total Health Buddy Premium (₹) <sup>^^</sup>	Total Premium (₹) <sup>^^</sup>	FV @ 4% <sup>-</sup> (₹)	FV @ 8% <sup>-</sup> (₹)
				SSR Supreme (₹)	TB (₹)	ATPD (₹)	ADB (₹)				
35	5	50	LP	68,182	14,530	12,510	20,880	47,920	1,16,102	8,39,255	1,29,24,295
35	10	50	LP	1,01,124	8,190	7,020	11,790	27,000	1,28,124	10,31,759	1,45,91,454
35	12	50	LP	86,538	7,030	6,030	10,080	23,140	1,09,678	10,58,924	1,40,46,485
35	15	50	LP	73,171	5,900	5,040	8,460	19,400	92,571	11,17,829	1,36,21,430
35	50	50	RP	67,164	3,250	2,790	4,680	10,720	77,884	43,61,212	2,18,23,033
45	5	40	LP	2,81,250	23,820	11,070	18,360	53,250	3,34,500	14,25,702	1,15,91,342
45	10	40	LP	1,76,471	13,180	6,120	10,170	29,470	2,05,941	17,82,693	1,34,77,265
45	12	40	LP	1,47,541	11,320	5,310	8,730	25,360	1,72,901	17,88,657	1,23,93,390
45	15	40	LP	1,34,328	9,500	4,410	7,290	21,200	1,55,528	20,31,810	1,43,49,280
45	40	40	RP	1,45,161	5,600	2,610	4,320	12,530	1,57,691	1,01,11,123	2,52,96,305

SA - 1 Cr • Gender - Male, Standard life • Fund Name - Multi Cap • ADB - Accidental Death Benefit • ATPD - Accidental Total and Permanent Disability • PPT - Premium Paying Term • PT - Policy Term • RP - Regular Pay • FV - Fund Value • LP - Limited Pay • TTB - Terminal Illness with Term Booster

Maturity Benefit is inclusive of Loyalty Additions, Refund of Mortality Charges, Add-on Policy Booster, 2X Refund of Premium Allocation Charges, Cover Continuance Booster, if any. For benefit values net of applicable taxes, cesses & levies please refer to the Benefit Illustration. Some Benefits are guaranteed and some Benefits are variable (non-guaranteed) with returns based on the future performance of the opted funds and fulfilment of other applicable Policy conditions. If your Policy offers guaranteed returns, then these will be clearly marked as "guaranteed" in the illustration table on this page. If your policy offers non-guaranteed returns, then illustration will show two different rates of assumed future investment returns. The above illustration has been determined using assumed future investment returns of 8% and 4% respectively. The rates used have been set by the Life Insurance Council. These assumed rates of return are not guaranteed and there are no upper and lower limits of what you might get back at Maturity, due to the fact that the value of your Policy is dependent on a number of factors including future investment performance. \*Sum Assured. ^^All 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. Above fund values are calculated considering policy is sourced through offline channel. Above fund values are calculated considering policy is sourced through offline channel.

## Eligibility Criteria

Min / Max Entry  
(age last birthday)



18 years / 65 years

Max Age at Maturity  
(age last birthday)



Life Cover - 100 years  
Accidental Death,  
Accidental Total and Permanent Disability - 85 years

Coverage Term



Min: 30, Max: subject to max. age at maturity

Premium Payment  
Term (PPT)



5 to up to 85 years of age for limited pay and Regular pay

Minimum Premium



SSR Supreme Premium:  
Limited Pay 5-6 years: ₹ 20,000 p.a.  
Limited Pay 7-9 years: ₹ 18,000 p.a.  
Other Premium Payment Terms: ₹ 15,000 p.a.

Premium Mode



Annual, Half yearly, Quarterly and Monthly

Sum Assured

₹

Min	Max
Life Cover: ₹ 50 Lakhs AD and ATPD: ₹ 45 Lakhs	Life Cover: No Limit AD and ATPD: ₹ 5 Crore

**Disclaimers :**

Tata AIA Param Raksha Life Pro combination comprises of Tata AIA Smart Sampoorna Raksha Supreme, Non-participating, Unit-Linked, Individual Life Insurance savings Plan (UIN: 110L179V02) and TATA AIA Health Buddy, Non-Participating, Non-Linked Individual Health product. (UIN 110N183V01). Tata AIA Smart Sampoorna Raksha Supreme and Tata AIA Health Buddy are also available individually for sale.

• <sup>1</sup>Market-linked returns are subject to market risks, and terms & conditions of the product. The assumed rate of returns or illustrated amount may not be guaranteed and depends on market fluctuations. <sup>2</sup>On survival to the end of the policy term, the Total Fund Value including Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity will be paid. • 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). • <sup>3</sup>The Insured Amount under this option is payable on earlier of death or diagnosis of Terminal illness of the Life Insured. Please refer Terms and Condition for more details.

<sup>\*\*</sup>All 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. All investments made by the Company 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. Please know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or Policy Document issued by the Insurance Company. Please make your own independent decision after consulting your financial or other professional advisor. 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. The solution is underwritten by Tata AIA Life Insurance Company Limited. The solutions are not guaranteed issuance solutions and it will be subject to Company's underwriting and acceptance. 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 premium paid. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The fund is managed by Tata AIA Life Insurance Company Ltd. (hereinafter the "Company"). Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Smart Sampoorna Raksha Supreme 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. 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. Premium paid in 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. 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). Life insurance cover is available under the solution. For details on products, associated 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. For more details on benefits, premiums and exclusions under the TATA AIA Health Buddy, please contact Tata AIA Life's Insurance Advisor/Intermediary/ branch. Health and Life insurance cover is available under the solution. For details on products, associated 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. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks. 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 implications mentioned anywhere on this site. Please consult your own tax consultant to know the tax benefits available to you. Goods and Services Tax and cesses, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time. • L&C/Adv/2025/Aug/2842.

**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**. Visit us at: **www.tataaia.com**.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

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

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

 **Wealth Solutions**

Tata AIA Life Insurance

**Fortune Pro**

Unit Linked Individual Life Insurance Savings Plan



# Tata AIA Life Insurance Fortune Pro

Unit Linked Individual Life Insurance Savings Plan

LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

You have worked hard and smart to earn your money. Now make your money work harder and multiply itself. Introducing, Tata AIA Life Insurance Fortune Pro, Unit Linked, Endowment Individual Life Insurance Savings plan that makes your money grow steadily over time and also provides protection to your loved ones.

This plan offers flexibility of policy duration which allows you to mould it in to your different financial needs and adjusts itself to your desired level of growth

Investment in this plan can help you fulfill your medium to long term goals such as children's education, retirement planning and wealth creation.

With Tata AIA Life Insurance Fortune Pro, let your money work smartly as you do.

## Salient Features

- Flexibility to pay premium one time or for a limited period as per your choice
- Regular Loyalty Additions to boost investments
- Flexibility to choose from 11 Fund options for enhanced investment opportunities
- Option to customize your plan with three additional unit deducting riders
- Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy
- Tax benefits u/s 80C and 10 (10D) of the Income Tax Act, 1961

## Eligibility Criteria

<b>Minimum Issue Age</b> (Age last birthday)	0 years (30 days)
<b>Maximum Issue Age</b> (Age last birthday)	59 years
<b>Minimum Maturity Age</b> (Age last birthday)	18 years
<b>Maximum Maturity Age</b> (Age last birthday)	75 years
<b>Policy Term</b>	15 to 40 years
<b>Premium Paying Term</b>	Single Pay Limited Pay – 5 /7 and 10 years Regular/Limited Pay – 15 and 20 years
<b>Pay Mode</b>	Single, Annual, Semi-Annual, Quarterly, Monthly

<b>Minimum Premium<sup>1</sup></b>	Single Pay – ₹ 1,00,000 Regular/Limited Pay – ₹ 12,000 per annum	
<b>Maximum Premium<sup>1</sup></b>	Single Pay – ₹ 5,00,000 Regular/Limited Pay – ₹ 5,00,000 per annum	
<b>Minimum Basic Sum Assured<sup>2</sup></b>	For Single Pay – 1.25 times the Single Premium For Regular / Limited Pay – Higher of (10*AP) OR (0.5*Policy Term* AP)	
<b>Maximum Basic Sum Assured<sup>2</sup></b>	For Single Pay – 1.25 times the Single Premium For Regular / Limited Pay –	
	<b>Entry Age band</b>	<b>Maximum Multiple of AP</b>
	0 to 29	30
	30 to 35	20
	36 to 45	Higher of (Policy Term/ 2 or 15)
	46 to 59	Higher of (Policy Term/ 2 or 10)
AP is Annualised Premium and it means the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premiums on riders, if any		

<sup>1</sup>Increase or decrease in Premium is not allowed under this plan. If Premium is the starting point, Premium should be chosen to be a multiple of ₹1,000.

<sup>2</sup>Increase or decrease in Basic Sum Assured by changing the premium multiple is allowed subject to Underwriting and limit set by the Company. If Basic Sum Assured is the starting point, Basic Sum Assured should be next higher multiple of ₹1,000.

## Important aspects

1. Total Sum Assured under the plan is the total of Basic Sum Assured and Top-up Sum Assured.
2. The Regular / Single premium and any Top-up premium net of premium allocation charge will be used to purchase units in the various investment fund/s offered under this plan and as chosen by you. The units purchased in the investment fund is the monetary amount allocated to the investment fund divided by its then prevailing NAV per unit.
3. Regular /Single Premium Fund Value is equal to the number of units pertaining to Regular/Single premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit Top-up Premium Fund Value, if any, is equal to the number of units pertaining to Top-up premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.
4. Total Fund Value under this plan is the total of Regular /Single Premium Fund Value and Top-up Premium Fund Value, if any. The Fund Value represents the total value of your investments to date and is the balance of all units allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.

## What are your benefits?

### Maturity Benefit

On survival to the end of the policy term, you will receive the Total Fund Value which is sum of Regular/ Single Premium Fund Value and Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

### Death Benefit

In case of death of the life insured during the policy term and while the policy is in force, the Nominee/legal heir will get,

Highest of

- the Basic Sum Assured net of all "Deductible Partial Withdrawals", if any, from the Regular/Single Premium Fund Value, or
- the Regular / Single Premium Fund Value of this Policy or
- 105 percent of the total Regular/Single Premiums paid up to the date of death.

In addition to this:

Highest of

- the approved Top-up Sum Assured(s) or
- Top-up Premium Fund Value of this Policy or
- 105 percent of the total Top-up Premiums paid up to the date of death

is also payable provided the Policyholder has a Top-up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured.

For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made during the last two years immediately preceding the date of death of the Insured.

### Benefit Illustration

To illustrate the above benefits let's have a look at the following Benefit Illustration\*

Age (Years)	Policy Term (Years)	Premium Payment Term (Years)	Annual Regular Premium** (₹)	Premium Multiple chosen	Guaranteed Benefits	Higher Rate Illustration (8%)		Lower Rate Illustration (4%)
						Non Guaranteed Benefits		Non Guaranteed Benefits
						Basic Sum Assured (₹)	Total Maturity Benefit* (₹)	Net Yield** @ 8%
35	20	Single	100,000	1.25	125,000	335,903	6.25%	150,865
35	20	5	100,000	10	1,000,000	1,500,070	6.36%	736,791
35	20	7	100,000	10	1,000,000	2,006,535	6.39%	1,039,580
35	20	10	100,000	10	1,000,000	2,652,101	6.43%	1,454,388

\*Some benefits are guaranteed and some benefits are variable (Non-guaranteed) with returns based on the future performance of the opted funds and fulfillment of other applicable policy conditions. \*\*Total Maturity Benefit is inclusive of Loyalty Additions and exclusive of Goods and Services Tax and cess as applicable. For benefit values net of Goods and Services Tax and cess as applicable please refer to the Benefit illustration. \*\*\*Goods and Services Tax and cess as applicable and TDS" is

The table below gives the Total Maturity Benefit for a healthy person aged 35 years at standard age proof

- Fund Allocation: 50% in Large Cap Equity Fund and 50% in Whole Life Mid cap Equity Fund
- Annualised Regular Premium: ₹1,00,000
- Mode of payment: Annual /Single

### Loyalty Additions

As a reward for your loyalty, additional units at the rate of 0.20% of the units in each of the funds under the Regular Premium Account will be credited (post deduction of applicable charges) to the respective funds every policy anniversary starting from eleventh (11<sup>th</sup>) Policy Anniversary till the end of the policy term.

If you have chosen a single pay option, the additional units at the rate of 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 (6<sup>th</sup>) Policy Anniversary till the end of the policy term.

The Loyalty Additions will be credited only if the policy is in force and all due premiums have been paid. Loyalty Additions are not payable on Top-up Premium Account.

## What are your investment avenues?

This product offers you the flexibility to invest in a manner that suits your investment risk profile and individual needs.

### a) You can choose from the 11 investment fund options

OR

### b) Choose the following PORTFOLIO STRATEGY

- Enhanced **S**ystematic **M**oney **A**llocation & **R**egular **T**ransfer (Enhanced SMART)

applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including Goods and Services Tax as applicable and TDS), as imposed by the government from time to time. Kindly refer to Benefit illustration for exact premium. \*\*Computation of the net yield excludes mortality charges and Goods and Services and taxes as applicable on charges as applicable

### a) You can choose from a variety of funds

Your allocable Regular / Single Premium and Top- Ups (if any) are invested in one or more investment funds as per your chosen asset allocation. You have an option of choosing any or all of the 11 Funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

We offer 11 investment funds ranging from 100% debt to 100% equity to suit your particular needs and risk appetite – Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund, Large Cap Equity fund, Whole Life Mid Cap Equity fund, Whole Life Aggressive Growth fund, Whole Life Stable Growth fund, Whole Life Income fund and Whole Life Short-term fixed Income fund.

If you wish to diversify your risk, you can choose to allocate your premiums in varying proportions amongst the 11 investment funds.

Our wide range of funds gives you the flexibility to redirect future premiums and change your premium allocation percentages from that point onwards. Also you can switch monies from one investment fund to another at any time. Switches must however be within the investment funds offered under this plan.

These funds have different risk profiles based on different types of investments that are offered under these funds. The returns are expected to vary according to the risk profile of the funds chosen.

In case of exceptional circumstances / force majeure events, investment in Cash / Money Market Instruments in all above funds may go up to 100%, subject to prior approval of IRDAI.

Exceptional circumstances may include:

- i) Global financial or credit crisis,
- ii) War like situation,
- iii) Political uncertainty
- iv) Events like Political/ Communal disturbance which affects Indian economy and in turn impacts severely on Fixed Income/Equity market.

### Discontinued Policy Fund :

The investment objective for Discontinued Policy Fund is to provide capital protection and a minimum return as per regulatory requirement with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low. There is a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time.

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of Large Cap and Mid Cap companies. The allocation between Large Cap and Mid Cap companies will be largely a function of the relative valuations of Large Cap companies as against Mid Cap companies.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The India Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	The Top 50 Fund will invest primarily in select stocks which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash / Money Market Instruments (including CP/CD)	0%	40%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Top 200 fund (ULIF 027 12/01/09 ITT 110)	The Top 200 Fund will invest primarily in select stocks which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash / Money Market Instruments (including CP/CD)	0%	40%
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	The Super Select Equity Fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, sugar, leather, Banks and Financial Institutions. The risk profile of the fund is high. The cash holding of the Fund will be kept below 40% of the Fund or according to the prevailing regulatory guidelines at each point of time. Objective: The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation.	High	Equity and Equity linked Instruments	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments (including CP/CD)	0%	40%
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities.	High	Equity and Equity linked Instruments	80%	100%
			Cash / Money Market Instruments	0%	20%
Whole Life Mid Cap Equity Fund(ULIF 009 04/01/07 WLE 110)	The primary investment objective of the Fund is to generate long term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	High	Equity and Equity linked Instruments	60%	100%
			Cash/ Money Market Instruments	0%	40%
Whole Life Aggressive Growth Fund(ULIF 010 04/01/07 WLA 110)	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/ money market instruments.	Medium to High	Equity and Equity Linked instruments	50%	80%
			Debt Instruments	20%	50%
			Cash / Money Market Instruments	0%	30%
Whole Life Stable Growth Fund(ULIF 011 04/01/07 WLS 110)	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/ money market instruments.	Low to Medium	Equity and Equity Linked instruments	30%	50%
			Debt Instruments	50%	70%
			Cash / Money Market Instruments	0%	20%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	Low	Debt Instruments	60%	100%
			Cash / Money Market Instruments	0%	40%
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Low	Debt Instruments of duration less than 3 years	60%	100%
			Cash / Money Market Instruments	0%	40%

**Asset allocation:**

Instrument	Allocation
Government Securities	60% - 100%
Money Market Instruments	0% - 40%

**b) Choose the following PORTFOLIO STRATEGY:**

1) Enhanced **S**ystematic **M**oney **A**llocation & **R**egular **T**ransfer (Enhanced SMART)

Enhanced SMART is a systematic transfer plan available only to the policies with the annual / single mode of payment. It allows a customer to enter the volatile equity market in a structured manner under the Regular / Single Premium Fund. Under Enhanced SMART, you need to choose two funds, a debt oriented fund and an equity oriented fund. Please refer to table below for the choice of available funds:

Debt oriented funds	Equity oriented funds
<ul style="list-style-type: none"> <li>• Whole Life Income Fund</li> <li>• Whole Life Short-Term Fixed Income Fund</li> </ul>	<ul style="list-style-type: none"> <li>• Large Cap Equity Fund</li> <li>• Whole Life Mid Cap Equity Fund</li> <li>• Multi Cap Fund</li> <li>• India Consumption Fund</li> <li>• Top 50 fund</li> <li>• Top 200 fund</li> <li>• Super Select Equity Fund</li> </ul>

This strategy is applicable till premium payment term only and is not available with top-up premium fund.

Through Enhanced SMART, your entire annual/single allocable premium will be parked in the chosen debt oriented fund along with any existing units in that fund, if any. These combined units in the chosen debt oriented fund will be systematically transferred on a monthly basis to the chosen equity oriented fund. All your future allocable premiums will also follow the same pattern as long as Enhanced SMART is active on your plan. Switching to / from the Enhanced SMART funds to other available funds is not allowed.

Thus, while the stock market remains volatile and unpredictable, Enhanced SMART strategy offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by you.

A portion of total units in the chosen debt oriented fund shall be switched automatically into the chosen equity oriented fund in the following way:

**Monthly Enhanced SMART**

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
Policy Month 6	1/ 7 of the units available at the beginning of Policy Month 6

Policy Month 11     ½ of the units available at the beginning of Policy Month 11

Policy Month 12     Balance units available at the beginning of Policy Month 12

**The following are the notable features of Enhanced SMART:**

- Enhanced SMART can be availed at the option of the policyholder, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Enhanced SMART should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary. Once chosen the strategy will be applicable for future premiums for all the premium payment terms except single premium.
- Request for commencement, change or restart of Enhanced SMART will be subject to all due premiums being paid.
- Enhanced SMART option is available only to the policies with the annual / single mode of payment.
- The automatic fund switches in the Enhanced SMART option are available out of the 12 free switches.
- Enhanced SMART is free of any charge.
- The policyholder will have the option to stop the Enhanced SMART at any point of time by a written request and it shall take effect from the next Enhanced SMART switching that follows the Company's receipt
- Manual fund switching for the two funds selected for activation of Enhanced SMART is not allowed. Manual fund switching is allowed on other available funds at applicable charges. For Top-up premiums, manual switching option will be available at applicable charges.
- Any amount remaining in regular premium funds other than the two funds selected for activation of Enhanced SMART, would continue to remain invested in those funds.
- Enhanced SMART Option will not be available during Discontinuance of Premium. On revival of the policy, you can opt for Enhanced SMART again.  
In Case of Single Premium option:
  - Enhanced SMART strategy can only be opted for at policy inception.
  - Enhanced SMART strategy will be applicable for policy year 1 only.
  - From the end of year 1, the amount will remain invested in the Equity oriented fund as chosen by customer under Enhanced SMART strategy.
  - Customer has an option to do manual fund switching to other available funds after the end of policy year 1.

The Company may cease offering Enhanced SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority of India.

**Tracking and Assessing Your Investments**

You can monitor your investments

- On our website (www.tataaia.com);
- Through the annual statement detailing the number of units you have in each investment fund and their respective then prevailing NAV; and
- Through the published NAVs of all investment funds on our website and Life council's website.

### What are the other benefits in your policy<sup>3</sup>?

This is a single / Regular / limited payment policy with protection for a chosen policy term and it is in your best interest to stay invested for the entire term. This will enable you to pay for a short term and enjoy all the special benefits offered under this innovative product for the rest of your life. However, for contingency needs during the term of the policy, you may avail of the Partial Withdrawal option. In case if you have a surplus income, you may invest the same in your plan through top-ups.

#### Flexibility of Partial Withdrawals

In case you need money for any emergency or otherwise, this plan enables you to withdraw from your fund. The withdrawals from regular / Single Premium Fund are allowed after five policy anniversaries from the date of issuance of your policy, provided the policy is in force.

- Partial withdrawal from the Top-up Premium Fund can be allowed anytime after five policy anniversaries from the date of acceptance of each such Top-up Premium paid.
- For Regular Premium policy, minimum partial withdrawal amount is ₹ 5,000 subject to Total Fund Value post such withdrawals being not less than an amount equivalent to one year's Annualised Regular Premium.
- For Single Premium policy, minimum partial withdrawal amount is ₹ 5,000 subject to Total Fund Value post such withdrawals being not less than an amount equivalent to 5% of Single Premium paid.
- Partial withdrawal is allowed only after insured attains 18 years of age.
- Partial Withdrawals should be made first from the Top-up Premium Fund (if any) and then from the Regular / Single Premium Fund, if amount in the Top-up Premium Fund is insufficient.
- Maximum of four (4) partial withdrawals are allowed in a policy year and we levy no charges for making the partial withdrawals.
- The partial withdrawals shall not be allowed if it would result in termination of the contract.

#### Flexibility of Top-ups

You have the flexibility to pay additional premium as 'Top-up Premium', provided the policy is in force

- Top-up premiums can be paid any time except during the last five years of the policy term, subject to underwriting, as long as all due premiums have been paid.
- You can Top-up your policy up to four times in a policy year.

- The minimum Top-up amount is ₹ 5,000/-. Acceptance of Top up Premium is subject to prevailing underwriting rules.
- Top-up premiums can be allocated in any proportion between the funds offered as chosen by the policyholder.
- Every Top up Premium will have a lock- in period of five years from the date of acceptance of such Top up premiums except in case of complete withdrawal of policy.
- At any point of time, the total Top-up premiums paid shall not exceed the sum of the total regular premiums / single premium paid
- Top-up premiums are subject to charges as described under "What are my Policy charges?"

#### Top-up Sum Assured

Your Sum Assured will increase by Top-up Sum Assured when you avail of a Top-up, subject to underwriting.

Top-up Sum Assured will be Top-Up Multiple \* Top-Up Premium  
Top-up Premium Multiple is 1.25

Increase or decrease in the Top-up Sum Assured is not allowed.

#### Flexibility of Premium Mode

You may choose to pay your premiums<sup>4</sup> Annually, Semi-annually, Quarterly, Monthly or even single time as per your convenience.

<sup>4</sup>Monthly Premium = 0.0833 of Annualised Premium, Quarterly Premium = 0.25 of Annualised Premium, Semi-annual premium = 0.50 of Annualised Premium subject to minimum premium conditions for each mode.

#### Settlement Option

Provided policyholder is alive on the maturity date, you have an option to receive the maturity amount either in lump sum or in installments over a period of time. This period, termed as Settlement Period, may be extended up to a maximum of five years from the date of maturity. The first instalment under settlement option shall be payable on the date of maturity. The timing and amount of the installments will be chosen by you at the time of maturity while exercising this option. The value of such periodical payments will depend on the performance of the Funds selected for investment. Switching and partial withdrawals (other than the aforesaid periodical payments) are not available during the Settlement Period. At any time during the settlement period, you have the option to withdraw the Total Fund Value at that time

During this Settlement Period, life cover shall be maintained at 105% of the total premiums paid. In case of death, higher of Total Fund Value at the time of death or 105% of total premiums paid will be returned to the Nominee. During this period, Fund Management Charges and Mortality Charges will be deducted as due. All charges are shown under "What are my Policy Charges?"

During this Settlement Period, the inherent investment risk will be borne by the Policyholder.

## Flexibility of Additional Coverage<sup>5</sup>

You have further flexibility to customize your product by adding the following optional riders. The charges for these riders, if opted for, will be recovered by cancellation of units from the basic plan. The riders can be attached only at the policy inception and can only be offered only if minimum premium multiple is chosen.

**For Regular / Limited Pay - the Policyholders have an option to choose any one of the following riders:**

1. Tata AIA Life Insurance Waiver of Premium (Linked) Rider
2. Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider
3. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider

**For Single Pay - the Policyholders have an option to choose the following rider:**

Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider

### **Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V02)**

This rider ensures protection of your family by paying your nominee an amount equal to the rider sum assured in case of an accidental death. In case of severe dismemberment like loss of limbs or bodily functions or severe burns due to an accident, it will pay a percentage of the rider sum assured as per the ADDL benefit chart. The benefits will be doubled in case of certain accidental death or dismemberments.

This rider will be allowed from entry age of 18 years up to 59 years and maximum maturity age of 70 years.

The maximum rider sum assured is restricted to 50% of basic sum assured for the premium paying term of 5 and 7 years and maximum rider sum assured is equal to 100% of basic sum assured for any other chosen premium paying terms.

### **Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V02)**

This rider provides for the waiver of all future premiums of the basic policy which fall due while the proposer is totally and permanently disabled (provided that the disability commences before the proposer reaches 65 years or the end of premium payment term of the basic plan, whichever is earlier). This rider will be allowed from entry age of 18 years up to 59 years and maximum maturity age of 65 years.

### **Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V02)**

This rider provides for the waiver of all future premiums of the basic policy which fall due in case of death or while the proposer is totally and permanently disabled (provided that the death occurs /disability commences before the proposer reaches 70 years or the end of premium payment term of the basic plan, whichever is earlier). This rider will be allowed from

entry age of 18 years up to 65 years (of the Proposer) and maximum maturity age of 70 years (of the Proposer).

<sup>5</sup>These are Unit deducting riders and no separate premium needs to be paid.

<sup>3</sup>For more details on the benefits, premiums and exclusions under these riders please refer to the Rider Brochure or contact our Insurance advisor or visit our nearest branch office.

## How is the NAV calculated?

The Net Asset Value (NAV) of the segregated funds shall be computed as:

Market value of investment held by the fund + value of current assets - (value of current liabilities and provisions, if any)

-----  
Number of units existing on Valuation Date (before creation/redemption of units)

The Net Asset value (NAV) will be determined and published daily in various financial newspapers and will also be available on [www.tataaia.com](http://www.tataaia.com), the official website of Tata AIA Life. All you have to do is multiply the number of Units you have with the published NAV to arrive at the value of your investments.

## Credit/Debit of Units

Premiums received, after deducting the Regular Premium/ Single Premium / Top-up Premium Allocation Charge and applicable Goods and Services Tax and cess as applicable, will be used to purchase Units at the NAV according to your instruction for allocation of Premium. Units purchased by Regular /Single Premium and Top-up Premium, net of payable premium allocation charge and applicable Goods and Services Tax and cess as applicable, will be deposited into the Regular/Single Premium Fund Value and Top-up Premium Fund Value respectively.

Where notice is required (Partial Withdrawal, Complete withdrawal or death of the Insured), Units being debited shall be valued by reference to their NAV as specified in the section "Cut-off time for determining the appropriate valuation date"

## Cut-off time for determining the appropriate valuation date

The appropriate valuation date at which NAV will be used to purchase or redeem Units shall be determined in the following manner:-

- a) Purchase & Allocation of Units in respect of Premiums received or Fund Value(s) switched in:
  - If the premiums, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is / are received by us at or before 3:00 p.m. of a Business Day at the place where these are receivable, NAV of the date of receipt or the due date, whichever is later shall apply.
  - If the premium/s, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a business day, at the place where these are receivable, NAV

of the next valuation date following the receipt or the due date, whichever is later shall apply.

- If the premium/s is received by us by way of an outstation cheque / outstation demand draft, NAV of the date of on which these instruments are realized shall apply.
  - In case of proposals or requests for Top-up Premium where underwriting or Our approval is required, the closing NAV of the day on which underwriting/approval is completed in all respects or the date of receipt of premium (in case of cash or local cheque or demand draft payable at par) or the date of cheque/ demand draft realization (in case of an outstation cheque/ demand draft) whichever is later shall apply.
  - If premiums are received via standing instruction (such as auto pay, credit cards, electronic clearing system etc) the same procedure as for local cheques will apply with the date of sending the collection request to the relevant bank / financial institution being taken as the date of receipt of the local cheque.
- b) Sale & Redemption of Units in respect of withdrawals, surrender, Fund Value(s) switched out, death claim:
- If a valid request / application is received by us at or before 3:00 pm of a Business Day, NAV of the date of receipt shall apply.
  - If a valid request/application is received by us after 3:00 pm of a Business Day, NAV of the next valuation date following the receipt shall apply.

## What are the options to manage my investments<sup>6</sup>?

We offer you ample flexibility to manage your money so that you can reap maximum benefits of your investments.

### Switching Between the Funds

During the policy term, you may switch your investment or part of investment from one fund to another as per your outlook about the markets. Switching may be restricted if the Enhanced SMART is chosen. Please refer to Enhanced SMART strategy for details. A total of 12 free switches are allowed in a policy year after which charges will be applicable on further switches as shown under "What are my Policy Charges?"

### Premium Re-direction

Premium Re-direction facility helps you to allocate future premiums to a different fund or set of funds. There is no Premium-Redirection charge. Premium Re-direction will not be allowed if Enhanced SMART is chosen.

<sup>6</sup>Please contact our Insurance Advisor or visit our nearest branch office for further details

## What if I want to discontinue paying premiums?

### Discontinuance of Premiums

**Discontinuance of Premium within Five Years from the Date of Commencement (Discontinuance of the policy during lock-in period):**

#### a. For Regular/ Limited Premium Policies:

Where a Regular / Limited Premium due before the fifth policy anniversary remains unpaid at the end of the Grace Period, in

case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the Discontinued Policy Fund and the risk cover and rider cover, if any, shall cease.

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, we shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

- i) In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the Discontinued Policy Fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
- ii) In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.
- iii) However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

#### b. For Single Premium Policies:

In case of Single premium policies, the policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the Discontinued Policy Fund.

The policy shall continue to be invested in the Discontinued Policy Fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

"Proceeds of the Discontinued Policy" means the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time.

In case of any attachable optional rider – The status for rider will be same as base plan. i.e. If option a) is chosen under base plan, then the rider will be lapsed and can be revived within 3 years

**Discontinuance of Premium after Five Years from the Date of Commencement (Discontinuance of Policy after the lock-in-Period):**

### a. For Regular/ Limited Premium Policies:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

On such discontinuance, Insurer shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

- (1) To revive the policy within the revival period of three years, or
- (2) Complete withdrawal of the policy.

In case the policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.

In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

### b. For Single Premium Policies:

Policyholder has an option to surrender the Policy any time. Upon receipt of request for surrender, the Fund Value as on Date of Surrender shall be payable.

If Policy gets converted into Reduced Paid-up, policy will continue with the reduced sum assured as defined below:

**Reduced paid-up sum assured = Basic Sum Assured \* (t / n)**

Where,

t = Total number of Premiums paid

n = Total number of Premiums payable for the entire premium paying term

A reduced paid-up policy will continue as per policy terms and conditions and charges as mentioned under "What are the charges in your policy?" shall continue to be deducted.

Policyholder will have an option of resuming payment of premiums with full sum assured before the end of revival period of three years from the date of last unpaid premium.

Top-ups will not be allowed when the policy is in reduced paid-up status.

Partial Withdrawal will be allowed during the reduced paid-up status

## What if I want to discontinue the policy?

### Complete Withdrawal

The policyholder can completely withdraw his/her policy anytime during the policy term by intimating the company.

If policyholder requests for Complete Withdrawal from the policy –

- Within the lock-in period; the surrender value i.e. the fund value less applicable discontinuance charges as on the date of discontinuance shall be credited to the 'Discontinued Policy Fund' as maintained by the Company. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the policyholder after completion of the lock-in period.

In case of death of the insured during this period the "Proceeds of the Discontinued Policy" shall be payable to the nominee immediately.

- After the Lock-in Period; the total fund value as on the date of complete withdrawal shall be paid to the policyholder.

Lock-in period means the period of 5 consecutive years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer, except in the case of death or upon the happening of any other contingency covered under the policy.

## What are my policy charges?

### Premium Allocation Charge

Regular Premium / Single Premium Allocation Charge as below will be deducted from the Regular Premium / Single Premium. The net Regular Premiums / Single Premium after deduction of charges are invested in funds as per your choice.

#### For Single Pay

Premium Allocation Charge as a % of Single Premium	
Policy Year	% of Single Premium
1	3%

#### For Regular / Limited Pay

Premium Allocation Charge as a % of Annualised Premium	
Policy Year	% of Annualised Premium
1	6.0%
2	6.0%
3 to 5	5.5%
6 to 7	4.5%
8 to 10	3.5%
11 year onwards	2.0%

Top-up Premium Allocation Charge = 1.5% of Top-up premium  
The regular / single premium and top-up premium allocation charges are guaranteed throughout the term of the policy.

The above premium allocation charges shall not exceed the maximum premium allocation charge as declared by the Authority which currently stands at 12.5% of Annualised Premium for any year.

## Policy Administration Charge

A Monthly Policy Administration Charge will be deducted by cancelling Units at the NAV from the Fund Value of the policy and this charge may be increased by upto a maximum of 5% p.a. compounded annually subject to a maximum of ₹ 500 per month which are the current caps specified by the Authority and can change from time to time. Tabulated below is the Monthly Policy Administration charge.

For Single Pay Option - 0.90% p.a. of Single Premium throughout the policy term

For Regular / Limited Pay Option - 0.75% p.a. of Annualised premium throughout the policy term

## Fund Management Charge

A Fund Management Charge will be charged for each fund on each valuation date at 1/365 of the following annual rates and will be applied on the total values of the investment funds as given below

Sr. No	Fund Name	Fund Management Charge per annum
1	Multi Cap Fund	1.20%
2	India Consumption Fund	1.20%
3	Top 50 fund	1.20%
4	Top 200 fund	1.20%
5	Super Select Equity Fund	1.20%
6	Large Cap Equity Fund	1.20%
7	Whole Life Mid-cap Equity Fund	1.20%
8	Whole Life Aggressive Growth Fund	1.10%
9	Whole Life Stable Growth Fund	1.00%
10	Whole Life Income Fund	0.80%
11	Whole Life Short Term Fixed Income Fund	0.65%

Fund Management Charges are subject to revision by Company with prior approval of IRDAI but shall not exceed 1.35% per annum of the Fund value which is the maximum limit currently specified by the Authority and can change from time to time.

A Fund Management Charge of 0.50% p.a. shall be charged on Discontinued Policy Fund. The current cap on Fund Management Charge (FMC) for Discontinued Policy Fund is 0.50% p.a. and shall be declared by the Authority from time to time.

## Mortality Charge<sup>8</sup>

The Mortality Charge of the Basic Policy will be deducted by cancelling Units at the current NAV, from the Regular / Single Premium Fund value of the Policy on each Policy Month Anniversary. In case of the Top-up Sum Assured, the same will be deducted from the Top-up Premium Fund Value. If the

Regular / Single Premium Fund Value is insufficient, then mortality charge will be deducted from the Top-up Premium Fund Value, if any and vice-versa.

Mortality charge = Sum at Risk (SAR) multiplied by the applicable Mortality Rate for the month, based on the attained age of the Life Assured.

Sum at Risk in each month for Regular / Single Premium Account is the difference between:

a) Maximum of (Basic Sum Assured net of all deductible partial withdrawals, if any, from the relevant Regular / Single Premium Fund Value or 1.05 times total Regular / Single premiums paid)

and

b) Regular / Single Premium Fund Value at the time of deduction of Mortality Charge

Sum at Risk in each month for Top-up Premium Account is the difference between:

a) Maximum of (Top-up Sum Assured, from the relevant Top-up Premium Fund Value or 1.05 times total Top-up Premiums paid)

and

b) Top-up Premium Fund Value at the time of deduction of Mortality Charge.

Sample Age	Mortality Charges per 1,000 Sum at Risk (₹) (per annum)
25	1.187
35	1.122
45	2.428
55	5.751

<sup>8</sup>The Mortality Charges will be guaranteed for the period of the policy term. Females and smokers lives will be treated at par with other standard lives and will not be charged any extra amount.

For complete details on mortality charges visit us at [www.tataaia.com](http://www.tataaia.com)

## Discontinuance Charge

The policyholder can discontinue paying premium anytime during the policy term by intimating to the company. However when the request for discontinuance from the policy is within the lock-in period of 5 years from policy inception, total fund value, net of discontinuance charges as on the date of discontinuance shall be put in the 'Discontinued Policy Fund'. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the policyholder only after completion of the lock-in period.

The following table shows discontinuance charges applicable for Single Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-
1	Lower of 2% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 3,000/-	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 6,000/-
2	Lower of 1.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2,000/-	Lower of 0.70% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 5,000/-
3	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 1,500/-	Lower of 0.50% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 4,000/-
4	Lower of 0.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 1,000/-	Lower of 0.35% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2,000/-
5 and onwards	Nil	Nil

The following table shows discontinuance charges applicable for Regular / Limited Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to ₹ 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above ₹ 50,000/-
1	Lower of 20% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 3,000	Lower of 6% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 6,000
2	Lower of 15% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2,000	Lower of 4% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 5,000
3	Lower of 10% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1,500	Lower of 3% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 4,000

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to ₹ 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above ₹ 50,000/-
4	Lower of 5% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1,000	Lower of 2% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2,000
5 and onwards	Nil	Nil

There are no discontinuance charges applicable on the Top-up premium Fund Value.

The maximum discontinuance charge shall not exceed the limits as decided by the Authority from time to time.

#### Partial Withdrawal Charge

There are no partial withdrawal charges under this plan.

#### Fund Switching Charge

There are 12 (twelve) free switches per policy year. Thereafter a charge of ₹ 100/- per switch will be applicable. This Charge may be revised as deemed appropriate by the Company subject to prior approval of IRDAI but shall not exceed a maximum of ₹ 250/- or the maximum Switching Charge declared by the Authority from time to time.

#### Miscellaneous Charge:

#### Premium Re-direction Charge

There is no Premium Re-direction Charge.

<sup>7</sup>The Company may alter all the above charges (except Mortality Charge and Premium Allocation Charges which are guaranteed throughout the term) by giving an advance notice of at least three months to the policyholder subject to the prior approval of IRDAI and will have prospective effect.

In case of Single Premium Policy, the policy will terminate as and when the total fund value becomes less than or equal to 1% of Single Premium and the balance Fund Value shall be payable to you. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

After completion of premium paying term for regular premium policy, the policy will terminate as and when the total fund value becomes less than or equal to one Annualised Premium and the balance fund value shall be payable to you. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

### Other plan features/ terms and conditions

#### 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 giving written notice to Us stating objections/ reasons and You will receive the non-allocated premium plus charges levied by cancellation of

units plus fund value at the date of cancellation less (a) proportionate risk premium for the period of cover (b) medical examination costs, if any and (c) stamp duty, along with Goods and services tax and cess as applicable on above which has been incurred for issuing the Policy. Such notice must be signed by You and received directly by Us within 15 days after You or person authorized by you receives the Policy. This period of 15 days shall stand extended to 30 days, if the policy is sourced through distance marketing mode<sup>9</sup>.

<sup>9</sup>Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

### **Grace Period**

If you are unable to pay your Regular Premium on time, starting from the date of first unpaid premium, a grace period of 30 days will be offered for policies on Annual, Semi- Annual or Quarterly Modes. For Policies on monthly mode the grace period would be 15 days. During this period your policy is considered to be in force with the risk cover as per the terms & conditions of the policy.

### **Backdating**

Backdating is not allowed in this plan

### **Policy Loan**

Policy Loan is not allowed in this plan

### **Exclusions**

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to fund value/policy account value, as available on the date of intimation of death. Any charges other than Fund Management charges recovered subsequent to the date of death shall be paid-back to the nominee or beneficiary along with death benefit.

For exclusions on the rider benefits, please refer to the respective supplementary contract.

### **Tax Benefits**

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.

Income Tax benefits would be available as per the prevailing 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 in this document. Please consult your own tax consultant to know the tax benefits available to you.

### **Assignment**

Assignment allowed as per Section 38 of the Insurance Act 1938 as amended from time to time.

### **Nomination**

Nomination allowed as per provisions of provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

### **Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time**

1. 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.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

### **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 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the Company and AIA holds 49 per cent through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

### **Disclaimers**

- Investments are subject to market risks.
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
- 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.
- 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. Past performance is not indicative of future performance.
- The 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.
- 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.

- The brochure is not a contract of insurance. This brochure should be read along with Benefit Illustration. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.
- Tata AIA Life Insurance Company Ltd. is only the name of the Insurance Company and Tata AIA Life Insurance Fortune Pro 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.
- This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed Issuance plan and it will be subject to Company's underwriting and acceptance
- Insurance cover is available under this product.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Branch.
- Participation by customers shall be on voluntary basis.
- This product will be offered only to Standard lives.

**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.



**Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110)

CIN: U66010MH2000PLC128403. **Registered & Corporate Office:**

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**Unique Reference Number – L&C/Advt/2021/Feb/0120 • UIN: 110L112V04**



Savings Solutions

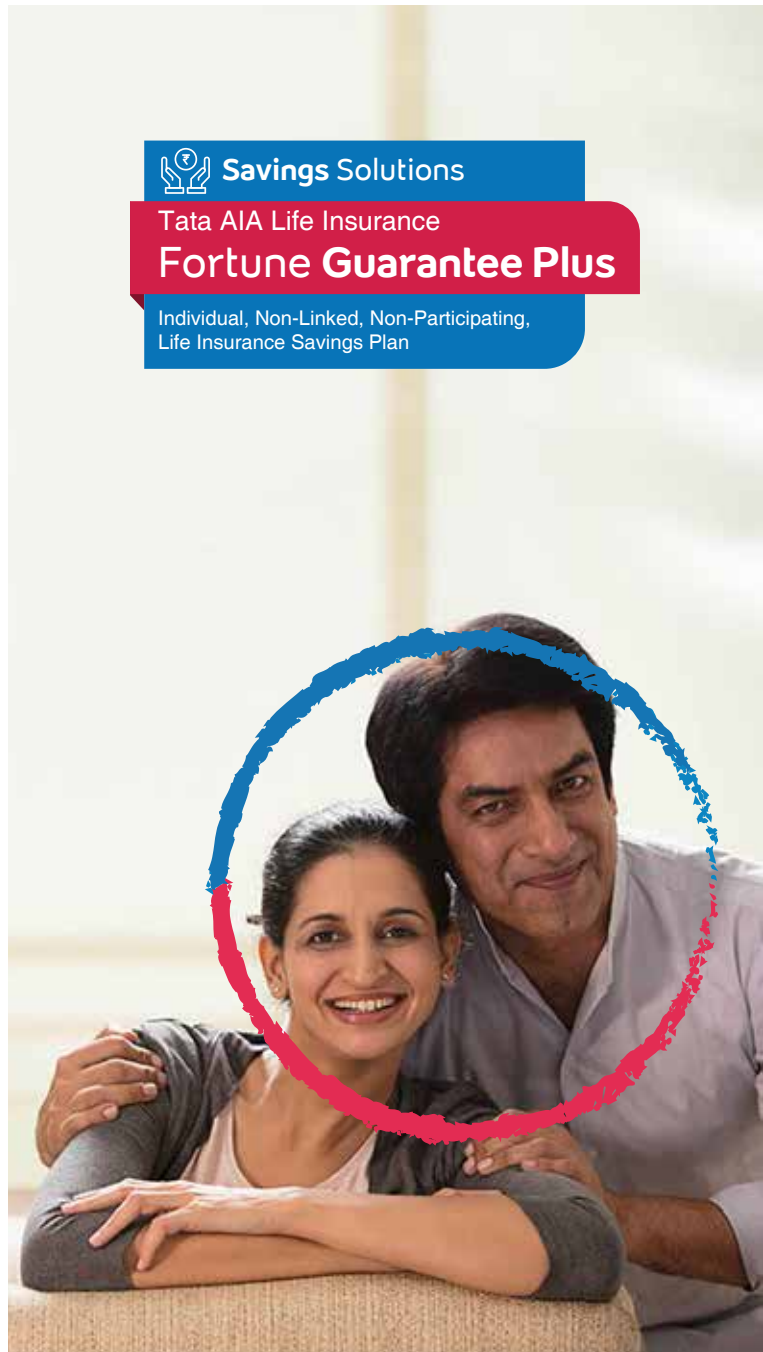
Tata AIA Life Insurance

## Fortune Guarantee Plus

Individual, Non-Linked, Non-Participating,  
Life Insurance Savings Plan

**TATA AIA**  
— LIFE INSURANCE

**Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110)  
CIN: U66010MH2000PLC128403. **Registered & Corporate Office:**  
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Visit us at: **www.tataaia.com**.  
Unique Reference Number: **L&C/Advt/2021/Feb/0140** • UIN: 110N158V01



**#RakshakaranKiReet**

## Tata AIA Life Insurance Fortune Guarantee Plus

Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan

Time never stands still and neither do our financial needs. As we move through various stages of life, our requirements and those of our families change consistently. Along with this we also carry the burden of any uncertainty happening. We do our best to take care of our family's needs and to ensure financial security of our family from uncertainties of life. Life Insurance is the best way to protect our family from financial crisis in case of an unfortunate event and help your money to grow so you can achieve your dreams.

The plan provides financial protection for your family and Guaranteed Regular Income that meets tomorrow's requirements, thus helping you plan towards your future needs and protection for your loved ones.

### Key Features

- Flexibility to choose Plan Option
  - Regular Income or
  - Regular Income with an inbuilt Critical Illness benefit
- Flexibility to choose Income Period from 20 to 45 years
- Get return of premium at the end of Income Period
- Choice to receive Income – Monthly/Annually
- Option of Joint Life under Single Premium payment option
- Choice of Premium Payment Term
- Enhance your protection with optional Riders
- Tax benefits as per applicable Tax Laws

### Eligibility Criteria

Plan Options		
Option 1: Regular Income Option 2: Regular Income with an inbuilt Critical Illness benefit The options can be chosen only at the inception of the Policy Only Option 1 is available for POS.		
Plan Parameters	Minimum	Maximum
Age at Entry**	Other than POS: Option 1: 1 year <sup>^</sup> Option 2: 18 years  For POS: Option 1: 1 year <sup>^</sup> Option 2: Not Available	Other than POS/ For POS: 60 years <sup>^</sup>

Age at Maturity**	Other than POS Option 1: 18 years <sup>^</sup> Option 2: 23 years  For POS Option 1: 18 years <sup>^</sup> Option 2: Not Available	Other than POS: Option 1: 77 years <sup>^</sup> ; Option 2: 70 years  For POS: Option 1: 65 <sup>^</sup> years Option 2: Not Available						
Premium Payment Term (PPT)/ Policy Term (PT) – (in Years)	<b>Option 1:</b>							
	Single Pay							
	PPT	1	PPT	5 to 12				
	PT	5	PT	Same as PPT				
	<b>Limited Pay</b>							
	PPT	5	6	7	8	9	10	11
PT	6 to 10	7 to 11	8 to 12	9 to 13	10 to 14	11 to 15	12 to 16	13 to 17
<b>Option 2: Regular Pay</b>								
PPT	5 and 10							
PT	Same as PPT							
Basic Sum Assured	<b>Single pay:</b> Single Life – ₹ 50,000 Joint Life – ₹ 6,250 for First death and ₹ 50,000 for Second death  <b>Regular/Limited pay:</b> ₹ 24,000* Death Benefit Multiple		Other than PoS: No Limit, subject to the Board Approved Underwriting Policy (BAUP)  For PoS: Corresponding to a maximum Death Benefit of ₹ 25 lakhs					
	Premium* (₹) (excluding discount)	Single Pay - ₹ 5,000 Limited Pay /Regular Pay – ₹ 24,000 p.a.	Other than PoS: subject to the Board Approved Underwriting Policy (BAUP)  For PoS: Corresponding to a maximum Death Benefit of ₹ 25 lakhs					
Premium Payment Mode	Single / Annual / Half-yearly / Quarterly / Monthly							
Income Period	<b>Option 1:</b> 20 to 45 years (in multiples of 5 years). The Policy Term + Income period is within the range of 25 years to 50 years.  <b>Option 2:</b> 30 years for 5 pay and 25 years for 10 pay							
Income Mode	Annual and Monthly							
Coverage	Single Life (for Single/Limited/Regular Pay) or Joint life (for Single pay only)							

<sup>^</sup>In case of joint life policy, the minimum age at entry / maturity age needs to be complied upon by the youngest of two lives and the maximum age at entry / maturity age needs to be complied upon by the oldest of two lives.

\*\*All reference to age is as on last birthday.

\*Premium excludes the taxes, rider premiums, underwriting extra premiums, loading for modal premiums if any.

### **Maturity Benefits:**

**Guaranteed Annual Income:** Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall commence after maturity till the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period. The income shall be paid as per the chosen Income Frequency.

**Return of Premium Benefit:** The Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder will be payable at the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period.

The policyholder or the nominee/legal heir(s) of the life insured(s), as the case may be, has the option to receive the commuted value of the future Guaranteed Annual Income plus the Return of Premium Benefit, in the form of a lumpsum anytime during the Income Period, discounted at 7.50% per annum. In case of commutation for a monthly income frequency policy, the commuted value will be post deduction of the monthly income payouts already made for the existing Income Year. This discounting rate is based on the interest rate prevailing at the time of surrender + 1%. The prevailing interest rate shall be based on the 30yr G-sec yield.. However, any change in the methodology/formula shall be subject to IRDAL approval.

### **Death Benefit:**

**Death during policy term:** In case of death of the life insured during the policy term for an in-force policy (all due premiums have been paid), the death benefit payable to the claimant is as outlined below:

Highest of:

- 1.25 x Single Premium (excluding discount) or 10 x Annualised Premium (excluding discount);
- 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or
- Basic Sum Assured

For single life policies, the policy will terminate upon the death of the insured during the policy term and no other benefit under the policy shall be payable.

For joint life policies, the policy will continue after First Death after payment of the death benefit due, and the policy will terminate upon the Second Death during the policy term and no other benefit under the policy shall be payable.

In case of death of the life insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium and also the balance premium(s), if any, falling due from the date of death and before the next policy anniversary.

Where,

**“Total Premiums Paid”** means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

**“Annualised Premium”** shall be the premium payable in a year under a non-single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any.

**“Single Premium”** shall be the premium payable under a single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, if any.

**“Basic Sum Assured”** shall be equal to the Death Benefit Multiple (DBM) multiplied by the Annualised Premium / Single Premium (excluding discount). The Death Benefit Multiple is set as:

- **Single Pay:**
  - Single Life – 10
  - Joint Life –1.25 in case of First death and 10 in case of Second death
- **Limited and Regular Pay:**
  - The DBM varies by the age (last birthday) of the life insured at inception:

Age	DBM	Age	DBM	Age	DBM	Age	DBM
1	15.4	16	13.9	31	12.4	46	10.9
2	15.3	17	13.8	32	12.3	47	10.8
3	15.2	18	13.7	33	12.2	48	10.7
4	15.1	19	13.6	34	12.1	49	10.6
5	15.0	20	13.5	35	12.0	50	10.5
6	14.9	21	13.4	36	11.9	51	10.5
7	14.8	22	13.3	37	11.8	52	10.4
8	14.7	23	13.2	38	11.7	53	10.4
9	14.6	24	13.1	39	11.6	54	10.3
10	14.5	25	13.0	40	11.5	55	10.3
11	14.4	26	12.9	41	11.4	56	10.2
12	14.3	27	12.8	42	11.3	57	10.2
13	14.2	28	12.7	43	11.2	58	10.1
14	14.1	29	12.6	44	11.1	59	10.1
15	14.0	30	12.5	45	11.0	60	10.0

**“Guaranteed Annual Income”** shall be a fixed percentage of the Annualised Premium / Single Premium (excluding discount) payable in a year. The Guaranteed Annual Income factor is derived as a sum of Base Income factor and a Large Premium Income Booster, if any. The Base Income factors and Large Premium Income Booster are provided in Annexure A.

**“Guaranteed Income Benefit”** shall be the discounted value at maturity of all the Guaranteed Annual Income payable at annual frequency post maturity, discounted at 7.50% p.a.

**“Return of Premium Benefit”** shall be the return of Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder and shall be payable at the end of the Income Period.

**“Guaranteed Total Premium Benefit”** shall be the discounted value at maturity of the Return of Premium Benefit, discounted at 7.50% p.a.

“Income Period” is the period measured in years following maturity, over which the Maturity Benefit is payable and is chosen at inception. In Option 1, the income period can be 20, 25, 30, 35, 40 or 45 years, subject to Policy term plus Income Period not exceeding 50 years. In Option 2, the policy term 5 will have an Income Period of 30 years and policy term 10 will have an Income Period of 25 years.

“Income Frequency” is periodicity of the Guaranteed Annual Income as payable under the policy. The default frequency of the payment will be Annual. The income shall commence from the end of the policy year, following maturity or the next policy anniversary after date of diagnosis of critical illness (under Option 2 if chosen, whichever is earlier). The date of diagnosis of critical illness needs to be before maturity for any payout to happen under this contingency.

At inception of the policy, the policyholder shall be given the option to receive the Guaranteed Annual Income on a monthly frequency, wherein the following conversion factor shall be used to arrive at the monthly income payable:

Frequency	Payout
Monthly	96% x Guaranteed Annual Income x 1/12

In case monthly frequency is opted for, then the income shall commence from the end of the policy month following maturity or from the end of the policy month following the date of diagnosis of critical illness (under Option 2 if chosen, whichever is earlier). The date of diagnosis of critical illness needs to be before maturity for any payout to happen under this contingency. The first monthly income instalment post diagnosis of critical illness shall also include all the monthly income payouts in respect of the months elapsed in the current policy year prior to diagnosis of critical illness. This option to take income in monthly frequency must be exercised at inception and cannot be altered once chosen.

## Sample Illustration

**Entry Age:** 35 years

**Gender:** Male

**Premium Paying Term:** 10 years

**Policy Term:** 10 years

**Income Term:** 25 years (From 11th Year to 35th Year)

**The Policy Maturity date is at the end of the Policy Term.**

Policy Year	Age	Annualised Premium	Sum Assured on Death	Guaranteed Benefits	
				Maturity Benefit	
				Guaranteed Annual Income	Return of Premium
1	35	1,00,000	12,00,000	0	0
2	36	1,00,000	12,00,000	0	0
3	37	1,00,000	12,00,000	0	0
4	38	1,00,000	12,00,000	0	0
5	39	1,00,000	12,00,000	0	0
6	40	1,00,000	12,00,000	0	0
7	41	1,00,000	12,00,000	0	0

## Critical Illness Benefit:

Critical illness benefit is available in Option 2 only.

Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall be payable from the end of the policy year (for annual income frequency) following diagnosis on the life of the Insured on any of the covered Major Critical Illness, Major Cardiac Conditions or Major Cancer as specified below till the earlier of end of Policy Term or death of the Life Insured during the Policy Term.

In case monthly income frequency is opted for, then the income shall commence from the end of the policy month, following Critical Illness diagnosis. The first monthly income instalment post diagnosis of critical illness shall also include all the monthly income payouts in respect of months elapsed in the current policy year prior to diagnosis of critical illness.

The date of diagnosis of critical illness needs to be before maturity for any payout to happen under this contingency. All future premiums will be waived off and the policy will continue as in-force.

In case of diagnosis of critical illness of the life insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium.

The following two conditions must have been met before any benefit becomes payable:

- The life insured needs to have survived for a period of 30 days; and
- The diagnosis must be the first ever of that condition in the lifetime of the individual covered.

Following Illnesses will be covered under the plan:

**Annualised Premium\*:** 1,00,000

**Basic Sum Assured:** 12,00,000

**Premium Frequency:** Annual

**Plan Option:** Regular Income

**Income Mode:** Annual

Policy Year	Age	Annualised Premium	Guaranteed Benefits		
			Sum Assured on Death	Maturity Benefit	
				Guaranteed Annual Income	Return of Premium
8	42	1,00,000	12,00,000	0	0
9	43	1,00,000	12,00,000	0	0
10	44	1,00,000	12,00,000	0	0
11	45	0	0	85,000	0
12	46	0	0	85,000	0
13	47	0	0	85,000	0
14	48	0	0	85,000	0
15	49	0	0	85,000	0
16	50	0	0	85,000	0
17	51	0	0	85,000	0
18	52	0	0	85,000	0
19 to 34	53 to 68	0	0	85,000	0
35	69	0	0	85,000	10,00,000
			Total Benefit	21,25,000	10,00,000
			<b>Grand Total</b>	<b>31,25,000</b>	

**Entry Age:** 35 years

**Gender:** Male

**Premium Paying Term:** 10 years

**Policy Term:** 10 years

**Income Term:** 25 years (From 11th Year to 35th year)

**Annualised Premium\*:** 1,00,000

**Basic Sum Assured:** 12,00,000

**Premium Frequency:** Annual

**Plan Option:** Regular Income with an inbuilt Critical Illness benefit

**Income Mode:** Annual

**The Policy Maturity date is at the end of the Policy Term.**

**Scenario I: No Critical Illness till Maturity.**

Policy Year	Age	Annualised Premium	Guaranteed Benefits		
			Sum Assured on Death	Maturity Benefit	
				Guaranteed Annual Income	Return of Premium
1	35	1,00,000	12,00,000	0	0
2	36	1,00,000	12,00,000	0	0
3	37	1,00,000	12,00,000	0	0
4	38	1,00,000	12,00,000	0	0
5	39	1,00,000	12,00,000	0	0
6	40	1,00,000	12,00,000	0	0
7	41	1,00,000	12,00,000	0	0
8	42	1,00,000	12,00,000	0	0
9	43	1,00,000	12,00,000	0	0
10	44	1,00,000	12,00,000	0	0
11	45	0	0	83,500	0
12	46	0	0	83,500	0
13	47	0	0	83,500	0
14	48	0	0	83,500	0
15	49	0	0	83,500	0

Policy Year	Age	Annualised Premium	Guaranteed Benefits		
			Sum Assured on Death	Maturity Benefit	
				Guaranteed Annual Income	Return of Premium
16	50	0	0	83,500	0
17	51	0	0	83,500	0
18	52	0	0	83,500	0
19 to 34	53 to 68	0	0	83,500	0
35	69	0	0	83,500	10,00,000
			Total Benefit	20,87,500	10,00,000
			<b>Grand Total</b>	<b>30,87,500</b>	

**Scenario II: Diagnosis of Critical Illness in 3rd year.**

- Premiums will get waived from 4th year.
- Guaranteed Annual Income shall commence from the end of Policy Year following diagnosis of Critical Illness on the life of the insured.

Policy Year	Age	Annualised Premium	Guaranteed Benefits		
			Sum Assured on Death	Maturity Benefit	
				Guaranteed Annual Income	Return of Premium
1	35	1,00,000	12,00,000	0	0
2	36	1,00,000	12,00,000	0	0
3	37	1,00,000	12,00,000	83,500	0
4	38	0	12,00,000	83,500	0
5	39	0	12,00,000	83,500	0
6	40	0	12,00,000	83,500	0
7	41	0	12,00,000	83,500	0
8	42	0	12,00,000	83,500	0
9	43	0	12,00,000	83,500	0
10	44	0	12,00,000	83,500	0
11	45	0	0	83,500	0
12	46	0	0	83,500	0
13	47	0	0	83,500	0
14	48	0	0	83,500	0
15	49	0	0	83,500	0
16	50	0	0	83,500	0
17	51	0	0	83,500	0
18	52	0	0	83,500	0
19 to 34	53 to 68	0	0	83,500	0
35	69	0	0	83,500	3,00,000
			Total Benefit	27,55,500	3,00,000
			<b>Grand Total</b>	<b>30,55,500</b>	

\* Premium excludes the taxes, rider premiums, underwriting extra premiums, loading for modal premiums if any

**Critical Illness Benefit:**

**Critical illness benefit is available in Option 2 only.**

Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall be payable from the end of the policy year (for annual income frequency) following diagnosis on the life of the Insured on any of the covered Major Critical Illness, Major Cardiac Conditions or Major Cancer as specified below till the

earlier of end of Policy Term or death of the Life Insured during the Policy Term.

In case monthly income frequency is opted for, then the income shall commence from the end of the policy month, following Critical Illness diagnosis. The first monthly income instalment post diagnosis of critical illness shall also include all the monthly income payouts in respect of months elapsed in the current policy year prior to diagnosis of critical illness.

The date of diagnosis of critical illness needs to be before maturity for any payout to happen under this contingency. All future premiums will be waived off and the policy will continue as in-force.

In case of diagnosis of critical illness of the life insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium.

The following two conditions must have been met before any benefit becomes payable:

- The life insured needs to have survived for a period of 30 days; and
- The diagnosis must be the first ever of that condition in the lifetime of the individual covered.

Following Illnesses will be covered under the plan:

No	Illness / Procedure
	Cancer:
1	Cancer of Specified Severity
	Cardiac Conditions:
2	Cardiomyopathy (of specified severity)
3	Heart transplant
4	Major surgery of Aorta
5	Myocardial Infarction (First Heart Attack of specified severity)
6	Open Chest CABG (Coronary Artery Bypass Graft)
7	Open Heart Replacement or Repair of Heart Valves
8	Primary (Idiopathic) Pulmonary Hypertension
9	Stroke resulting into permanent symptoms
	Critical Illness:
10	Alzheimer's Disease
11	Apallic Syndrome
12	Aplastic Anaemia
13	Bacterial Meningitis
14	Benign Brain Tumor
15	Blindness
16	Chronic Recurrent Pancreatitis
17	Coma of Specified Severity
18	Creutzfeldt-Jacob disease
19	Deafness
20	Encephalitis
21	End Stage Liver Failure
22	End Stage Lung Failure
23	Fulminant Viral Hepatitis
24	Kidney Failure requiring Regular Dialysis

25	Loss of Independent Existence
26	Loss of limbs
27	Loss of Speech
28	Major Head Trauma
29	Major Organ (less heart)/ Bone Marrow Transplant
30	Medullary Cystic Kidney Disease
31	Motor Neuron Disease with Permanent Symptoms
32	Multiple Sclerosis with Persisting Symptoms
33	Muscular Dystrophy
34	Parkinson's Disease
35	Permanent Paralysis of Limbs
36	Poliomyelitis
37	Progressive Scleroderma
38	Severe Rheumatoid Arthritis
39	SLE with Renal Involvement
40	Third Degree Burns

Please refer our website ([www.tataaia.com](http://www.tataaia.com)) for 'Definitions and Exclusions Annexure' for above illnesses.

## Additional Benefits and Features

### Flexible premium payment modes:

You have an option to pay the premiums either Single Premium, Annually, Half-yearly, Quarterly and Monthly modes.

Loading on premiums will be applicable as mentioned in the table below:

Mode	Modal Loading
Single Premium	Multiply Single Premium by 1
Annual	Multiply Annual Premium by 1
Half - Yearly	Multiply Annual Premium by 0.51
Quarterly	Multiply Annual Premium by 0.26
Monthly	Multiply Annual Premium by 0.0883

### Optional Riders:

You have the flexibility to enhance your cover by adding the following optional riders, by paying additional rider premium over and above your base policy premium.

- Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN: 110B033V02 or any later version)
- Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version)

These riders can be attached effective policy inception or any policy anniversary of the base plan subject to the rider premium payment term and the policy term shall not be more

than the outstanding premium payment term and outstanding policy term for the base plan. Such attachments will be as per the 'Board approved underwriting policy' (BAUP) of the Company. For policies purchased from PoS channel, riders would not be available.

**Grace Period:**

A Grace Period of fifteen (15) days for monthly mode and thirty (30) days for all other modes, from the due date will be allowed for payment of each subsequent premium. The Policy will remain in force during this period. If any death claim occurs during the grace period, any due premium (without interest) of the policy for the policy year, in which the event has occurred will be deducted from the death claim pay out.

**Non-forfeiture provisions:**

- **Lapse**

When the full premiums for at least two (2) years have not paid within the Grace Period, the policy shall lapse from the due date of first unpaid premium and no benefits will be payable.

However, if full premiums for at least two (2) years have been paid and the subsequent premium remains unpaid within the Grace Period, the Policy will be converted into a Reduced Paid-up Policy by default.

A lapsed policy can be revived as per revival explained in the Revival clause.

- **Reduced Paid-Up Benefit**

The benefits to be paid in case of reduced paid-up policies are as follows.

**Death Benefit:**

On death during the policy term, Death Benefit x RPU Factor shall be payable.

**Maturity Benefit:**

The Guaranteed Annual Income (as defined earlier) multiplied by the RPU Factor and the Return of Premium benefit (as defined earlier) shall continue to be payable.

**Critical Illness Benefit:**

On diagnosis of critical illness during the policy term, the Guaranteed Annual Income (as defined earlier) multiplied by the RPU Factor shall continue to be payable. No waiver of premium will be applicable in case of a reduced paid-up policy.

**Surrender Benefit:** The surrender benefit as detailed below shall be payable.

**- Surrender Benefit**

The policy shall acquire a surrender value during the policy term basis the premium paying term as defined below.

Premium Paying Mode	Surrender Value
Single Pay term	Payable at any point during the policy term
Regular / Limited Premium	Payable provided at least 2 full years' premiums have been paid or at any point after the future premiums waived post acceptance of critical illness claim (under option 2 only)

The surrender value payable is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).

- $\text{Guaranteed Surrender Value} = \text{GSV Factor} * \text{Total Premiums Paid (excluding loading for modal premiums and discount)}$
- Special Surrender Value will equal to:
  - Option 1:  $\text{SSV Factor 1} * (\text{RPU factor} * \text{Guaranteed Income Benefit} + \text{Guaranteed Total Premium Benefit})$
  - Option 2:  $[\text{SSV Factor 1} * (\text{RPU factor} * \text{Guaranteed Income Benefit} + \text{Guaranteed Total Premium Benefit})] + [(\text{SSV Factor 2} * \text{Guaranteed Annual Income}) - \text{Monthly income payouts already paid for the current policy year}]$ , if CI claim has already been accepted and being paid.

Where "Reduced Paid-up (RPU) Factor" shall be a ratio calculated as the total period for which premiums have already been paid or waived post acceptance of critical illness claim (under option 2 only) divided by the maximum period for which premiums were originally payable.

**Guaranteed Surrender Value Factors - Limited Pay / Regular Pay**

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6		90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7			90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8				90%	90%	70%	63%	60%	58%	57%	56%	55%	54%
9					90%	90%	77%	70%	66%	63%	61%	60%	59%
10						90%	90%	80%	74%	70%	67%	65%	63%
11							90%	90%	82%	77%	73%	70%	68%
12								90%	90%	83%	79%	75%	72%
13									90%	90%	84%	80%	77%
14										90%	90%	85%	81%
15											90%	90%	86%
16												90%	90%
17													90%

**Guaranteed Surrender Value Factors - Single Pay**

Year of Surrender / Policy Term	5
1	100%
2	100%
3	100%

Year of Surrender / Policy Term	5
4	100%
5	100%

**Special Surrender Value Factors 1 - Limited Pay / Regular Pay**

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	78%	72%	67%	61%	57%	52%	48%	45%	41%	38%	35%	33%	30%
3	85%	78%	72%	67%	61%	57%	52%	48%	45%	41%	38%	36%	33%
4	92%	85%	78%	72%	67%	62%	57%	52%	48%	45%	42%	38%	36%
5	100%	92%	85%	78%	72%	67%	62%	57%	53%	49%	45%	42%	39%
6		100%	92%	85%	78%	72%	67%	62%	57%	53%	49%	45%	42%
7			100%	92%	85%	78%	72%	67%	62%	57%	53%	49%	45%
8				100%	92%	85%	78%	72%	67%	62%	57%	53%	49%
9					100%	92%	85%	78%	72%	67%	62%	57%	53%
10						100%	92%	85%	78%	72%	67%	62%	57%
11							100%	92%	85%	78%	72%	67%	62%
12								100%	92%	85%	78%	72%	67%
13									100%	92%	85%	78%	72%

### Special Surrender Value Factors 1 - Limited Pay / Regular Pay

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17
14										100%	92%	85%	78%
15											100%	92%	85%
16												100%	92%
17													100%

### Special Surrender Value Factors 1 - Single Pay

Year of Surrender / Policy Term	5
1	72%
2	78%
3	85%

Year of Surrender / Policy Term	5
4	92%
5	100%

### Special Surrender Value Factors 2

Year of Surrender / Policy Term	5	10
1	426% *	706% *
2	354%	659%
3	277%	607%
4	192%	551%
5	100%	491%

Year of Surrender / Policy Term	5	10
6		425%
7		354%
8		276%
9		192%
10		100%

\*applicable provided the policy has acquired a surrender value and used for interpolation purposes only

The SSV factors are applicable at the end of the year (t) and shall be interpolated, on a daily basis, to arrive at the factors applicable at the time of surrender. The SSV factor 1 (SSV1) will be interpolated between SSV1t-1 and SSV1t. The SSV factor 2 (SSV2) will be interpolated between SSV2t-1 – 1 and SSV2t. The Company may revise the SSV factors from time to time. However, any change in the methodology/formula for calculating SSV factors shall be subject to IRDAI approval.

#### o Revival

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, it may be reinstated/revived, within five years after the due date of first unpaid premium and before the date of maturity, 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; and (iii) payment of all overdue premiums with interest.

The evidences and any medical requirements called for are in line with the prevailing underwriting guidelines duly approved by the Board & the health declaration by the life insured(s). Any reinstatement/revival shall only cover loss or insured event which occurs after the reinstatement/revival date. Any

evidence of insurability requested at the time of reinstatement/revival will be based on the prevailing underwriting guidelines duly approved by the Board. The reinstatement/revival will be based on the Board approved underwriting policy.

The applicable interest rate for revival is determined using the SBI domestic term deposit rate for '1 year to less than 2 years', plus 2%. The rate of interest on revival with effect from 1st October 2020 is 6.90% simple p.a. (i.e. SBI interest rate of 4.90% + 2%) plus applicable taxes. The interest rate applicable is reviewed every 6 months and gets updated as per the given formula. Any alteration in the formula will be subject to prior approval of IRDAI.

## Terms and Conditions

### 1. Free Look Period

If the policyholder is not satisfied with the terms & conditions/features of the policy, the policyholder has 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 (including goods and services tax) which have been incurred for issuing the Policy.

Such notice must be received directly by the Company within 15 days after the policyholder receives the Policy Document. The said period of 15 days shall stand extended to 30 days, if the policy is sourced through electronic or distance marketing/online mode.

Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- i. Voice mode, which includes telephone-calling;
- ii. Short Messaging service (SMS);
- iii. Electronic mode which includes e-mail, internet and interactive television (DTH);
- iv. Physical mode which includes direct postal mail and newspaper & magazine inserts; and,
- v. Solicitation through any means of communication other than in person.

Distance Marketing will include sales through Direct Sales (other than in person).

## **2. Waiting Period**

### **For PoS:**

If death of any of the life insureds occurs during the first 90 days from the Date of commencement of risk, we shall refund Total Premiums Paid and the policy will terminate with immediate effect.

Waiting period of 90 days is not applicable for death due to accident provided all due premiums have been paid. Death benefit and other benefits will continue to be payable as normal in case of such accidental death.

### **For other than PoS:**

Under option 2, a waiting period of 90 days is applicable on the first diagnosis of any of the illness covered under Critical Illness Benefit.

## **3. Policy Loan**

Provided that the policy acquires Surrender Value, policyholders may apply for a policy loan for such an amount within the extent of 80% of Surrender Value. The Policy must be assigned to Tata AIA Life.

### **Loan Interest**

Daily interest shall accrue on policy loan at a rate which the company shall determine. Interest shall be payable on each policy anniversary after the loan date and until the loan is repaid. Any unpaid interest shall be added to the principal loan and bear interest at the same rate. At any time while the policy is in force, policyholder may repay the principal and accrued interest, on any part of the loan.

For inforce and fully paid up policies, the policy will not be foreclosed if the outstanding loan amount including interest exceeds the surrender value. However, for other than in-force and fully paid up policies, if the outstanding loan amount

including interest exceeds the surrender value, the policy will be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.

Interest rate applicable to policy loan will be equal to the prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 2%. This formula will be reviewed annually and only altered subject to prior approval of IRDAI. The interest rate on loans are verified & updated on our company's systems every six months (on 1st April & 1st Oct every year) as per the given formula. The current interest rate for Loan from 1st October 2020 is 6.90% p.a. (i.e. SBI interest rate of 4.90% + 2%) compounding annually.

## **4. Auto Vesting**

Where the policy is issued on the life of a minor, the policy shall automatically vest in the life insured on his/her attaining age of majority. On vesting, the Company shall recognize the life insured to be the holder of the policy.

## **5. Exclusion**

### **Single Life:**

In case of death due to suicide within 12 months, from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force. The policy shall terminate and no further benefits shall be payable.

### **Joint Life:**

In case of joint life policy, the above clause is applicable if any of the two lives commits suicide within 12 months from the commencement of risk under the policy.

## **6. Tax Benefits**

Income Tax benefits may be available as per the 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 in this document. Please consult your own tax consultant to know the tax benefits available to you.

## **7. Assignment**

Assignment is allowed as per provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

## **8. Nomination**

Nomination is allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

## **9. Non-Disclosure and Misstatement**

Any non-disclosure or misstatement shall be dealt as per the provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

## 10. Advance Premium

Collection of advance premium shall be allowed, only if the premium is collected within the same Financial Year. However, where the premium due in one financial year is being collected in advance in earlier financial year, the Company may collect the same for a maximum period of three months in advance of the due date of the premium. The premium so collected in advance shall only be adjusted on the due date of the premium.

11. This product is also available for sales through Company's web-site [www.tataaia.com](http://www.tataaia.com)

## 12. Health Management Services:

The life insured(s) may avail Second Opinion / Personal Medical Case Management / Medical Consultation services from service provider(s) affiliated to/registered with the Tata AIA Life Insurance Co. Ltd. The services are expected to assist the life insured(s) to ascertain correct diagnosis of a medical condition and obtain due care for the life insured(s) in case of illness.

These services are subject to:

- the availability of suitable service provider(s);
- primary diagnosis has been done by a registered medical practitioner as may be authorized by a competent statutory authority; and
- the eligibility of the life insured(s) as may be determined by BAUP.

### Note:

- This service feature is expected to reduce mortality / morbidity rates and thereby reduce expected claim outgo for the insurer.
- Medical Second Opinion / Personal Medical Case Management / Medical Consultation is an optional service offered at no additional cost to the life insured(s). The life insured(s) may exercise his/her own discretion to avail the services and to follow the treatment path suggested by the service provider.

## Annexure A

Base Income Factors

### Option 1: Regular Pay and Limited Pay

Table 1A: Base Income Factors for Age at Entry ≤ 50 years, Income Period 20

PPT / PT	5	6	7	8	9	10	11	12	13	14	15	16	17
5	30.00%	32.25%	34.67%	37.27%	40.06%	43.07%							
6		39.00%	41.93%	45.07%	48.45%	52.08%	55.99%						
7			49.50%	53.21%	57.20%	61.49%	66.11%	71.06%					
8				61.00%	65.58%	70.49%	75.78%	81.46%	87.57%				
9					72.00%	77.40%	83.21%	89.45%	96.15%	103.37%			
10						85.00%	91.38%	98.23%	105.60%	113.51%	122.03%		
11							98.00%	105.35%	113.25%	121.75%	130.88%	140.69%	
12								112.00%	120.40%	129.43%	139.14%	149.57%	160.79%

- These services shall be directly provided by the service provider(s).
- The services can be availed only where the policy / rider is in-force.
- All the supporting medical records should be available to avail the service.
- We reserve the right to discontinue the service or change the service provider(s) at any time.
- The services are being provided by third party service provider(s) and we will not be liable for any liability.

## Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

1. 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.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

## Section 45 of the Insurance Act, 1938

Any fraud, misstatement or suppression of a material fact under the policy shall be dealt with in accordance with the provisions of Section 45 of the Insurance Act 1938, as amended from time to time

**Table 1B: Base Income Factors for Age at Entry ≤ 50 years, Income Period 25**

PPT / PT	5	6	7	8	9	10	11	12	13	14	15	16	17
5	30.00%	32.25%	34.67%	37.27%	40.06%	43.07%							
6		39.00%	41.93%	45.07%	48.45%	52.08%	55.99%						
7			49.50%	53.21%	57.20%	61.49%	66.11%	71.06%					
8				61.00%	65.58%	70.49%	75.78%	81.46%	87.57%				
9					72.00%	77.40%	83.21%	89.45%	96.15%	103.37%			
10						85.00%	91.38%	98.23%	105.60%	113.51%	122.03%		
11							98.00%	105.35%	113.25%	121.75%	130.88%	140.69%	
12								112.00%	120.40%	129.43%	139.14%	149.57%	160.79%

**Table 1C: Base Income Factors for Age at Entry ≤ 50 years, Income Period 30**

PPT / PT	5	6	7	8	9	10	11	12	13	14	15	16	17
5	30.00%	32.25%	34.67%	37.27%	40.06%	43.07%							
6		39.00%	41.93%	45.07%	48.45%	52.08%	55.99%						
7			49.50%	53.21%	57.20%	61.49%	66.11%	71.06%					
8				61.00%	65.58%	70.49%	75.78%	81.46%	87.57%				
9					72.00%	77.40%	83.21%	89.45%	96.15%	103.37%			
10						85.00%	91.38%	98.23%	105.60%	113.51%	122.03%		
11							98.00%	105.35%	113.25%	121.75%	130.88%	140.69%	
12								112.00%	120.40%	129.43%	139.14%	149.57%	160.79%

**Table 1D: Base Income Factors for Age at Entry ≤ 50 years, Income Period 35**

PPT / PT	5	6	7	8	9	10	11	12	13	14	15
5	30.00%	32.25%	34.67%	37.27%	40.06%	43.07%					
6		39.00%	41.93%	45.07%	48.45%	52.08%	55.99%				
7			49.50%	53.21%	57.20%	61.49%	66.11%	71.06%			
8				61.00%	65.58%	70.49%	75.78%	81.46%	87.57%		
9					72.00%	77.40%	83.21%	89.45%	96.15%	103.37%	
10						85.00%	91.38%	98.23%	105.60%	113.51%	122.03%
11							98.00%	105.35%	113.25%	121.75%	130.88%
12								112.00%	120.40%	129.43%	139.14%

**Table 1E: Base Income Factors for Age at Entry ≤ 50 years, Income Period 40**

PPT / PT	5	6	7	8	9	10
5	30.00%	32.25%	34.67%	37.27%	40.06%	43.07%
6		39.00%	41.93%	45.07%	48.45%	52.08%
7			49.50%	53.21%	57.20%	61.49%
8				61.00%	65.58%	70.49%
9					72.00%	77.40%
10						85.00%

**Table 1F: Base Income Factors for Age at Entry ≤ 50 years,  
Income Period 45**

<b>PPT / PT</b>	<b>5</b>
5	30.00%

**Table 1G: Base Income Factors for Age at Entry > 50 years,  
Income Period 20**

<b>PPT / PT</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
5	28.50%	30.50%	32.63%	34.91%	37.36%	39.97%							
6		37.00%	39.59%	42.36%	45.33%	48.50%	51.89%						
7			47.50%	50.83%	54.38%	58.19%	62.26%	66.62%					
8				58.50%	62.60%	66.98%	71.67%	76.68%	82.05%				
9					69.00%	73.83%	79.00%	84.53%	90.44%	96.78%			
10						81.50%	87.21%	93.31%	99.84%	106.83%	114.31%		
11							95.25%	101.92%	109.05%	116.69%	124.85%	133.59%	
12								109.50%	117.17%	125.37%	134.14%	143.53%	153.58%

**Table 1H: Base Income Factors for Age at Entry > 50 years,  
Income Period 25**

<b>PPT / PT</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
5	28.50%	30.50%	32.63%	34.91%	37.36%	39.97%							
6		37.00%	39.59%	42.36%	45.33%	48.50%	51.89%						
7			47.50%	50.83%	54.38%	58.19%	62.26%	66.62%					
8				58.50%	62.60%	66.98%	71.67%	76.68%	82.05%				
9					69.00%	73.83%	79.00%	84.53%	90.44%	96.78%			
10						81.50%	87.21%	93.31%	99.84%	106.83%	114.31%		
11							95.25%	101.92%	109.05%	116.69%	124.85%	133.59%	
12								109.50%	117.17%	125.37%	134.14%	143.53%	153.58%

**Table 1I: Base Income Factors for Age at Entry > 50 years,  
Income Period 30**

<b>PPT / PT</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
5	28.50%	30.50%	32.63%	34.91%	37.36%	39.97%							
6		37.00%	39.59%	42.36%	45.33%	48.50%	51.89%						
7			47.50%	50.83%	54.38%	58.19%	62.26%	66.62%					
8				58.50%	62.60%	66.98%	71.67%	76.68%	82.05%				
9					69.00%	73.83%	79.00%	84.53%	90.44%	96.78%			
10						81.50%	87.21%	93.31%	99.84%	106.83%	114.31%		
11							95.25%	101.92%	109.05%	116.69%	124.85%	133.59%	
12								109.50%	117.17%	125.37%	134.14%	143.53%	153.58%

**Table 1J: Base Income Factors for Age at Entry > 50 years,  
Income Period 35**

PPT / PT	5	6	7	8	9	10	11	12	13	14	15
5	28.50%	30.50%	32.63%	34.91%	37.36%	39.97%					
6		37.00%	39.59%	42.36%	45.33%	48.50%	51.89%				
7			47.50%	50.83%	54.38%	58.19%	62.26%	66.62%			
8				58.50%	62.60%	66.98%	71.67%	76.68%	82.05%		
9					69.00%	73.83%	79.00%	84.53%	90.44%	96.78%	
10						81.50%	87.21%	93.31%	99.84%	106.83%	114.31%
11							95.25%	101.92%	109.05%	116.69%	124.85%
12								109.50%	117.17%	125.37%	134.14%

**Table 1K: Base Income Factors for Age at Entry > 50 years,  
Income Period 40**

PPT / PT	5	6	7	8	9	10
5	28.50%	30.50%	32.63%	34.91%	37.36%	39.97%
6		37.00%	39.59%	42.36%	45.33%	48.50%
7			47.50%	50.83%	54.38%	58.19%
8				58.50%	62.60%	66.98%
9					69.00%	73.83%
10						81.50%

**Table 1L: Base Income Factors for Age at Entry > 50  
years, Income Period 45**

PPT / PT	5
5	28.50%

**Large Premium Income Booster**

PPT	Annualised Premium - 1 lakh and below*	Annualised Premium - 5 lakh and above*
5	0.00%	1.10%
6	0.00%	1.38%
7	0.00%	1.66%
8	0.00%	1.94%
9	0.00%	2.22%
10	0.00%	2.50%
11	0.00%	2.78%
12	0.00%	3.06%

\*For Annualised Premium between 1 lakh and 5 lakh, the income booster will be linearly interpolated between the above 2 columns.

Please refer [www.tataaia.com](http://www.tataaia.com) for Base Income Factors of Option 1 Single Pay.

**Option 2: Regular Pay**

**Base Income Factors**

Age Bands	PT = 5, Income Period = 30	PT = 10, Income Period = 25
18-35	29.35%	83.50%
36-40	29.35%	82.00%
41-45	29.35%	79.50%
46-50	29.35%	78.75%
51-55	28.15%	74.00%
56-60	26.00%	68.75%

**Large Premium Income Booster**

PPT	Annualised Premium - 1 lakh and below*	Annualised Premium - 5 lakh and above*
5	0.00%	1.10%
10	0.00%	2.50%

\*For Annualised Premium between 1 lakh and 5 lakh, the income booster will be linearly interpolated between the above 2 columns.

## About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons Ltd. and AIA Group Ltd (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 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the Company and AIA holds 49 per cent through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

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- In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines.
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