

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

Param Raksha Package Benefit Summary

Policyholder Details

Name of the Prospect/ Policyholder:	abcd	Age (yrs) :	30
Name of the Life Assured:	abcd	Age (yrs) :	30
Smoking Habits:	No	Gender:	Male

Plan Details

Solution Name	Param Raksha Life Growth +		
Product Name Under Solution	Product Type	UIN	
Tata AIA Smart Sampoorna Raksha Supreme	Linked	110L179V02	
Tata AIA Vitality Protect Advance	Non-Linked	110N178V01	
Tata AIA Param Raksha is a combination of Tata AIA Smart Sampoorna Raksha Supreme and Tata AIA Vitality Protect Advance			

Details of Param Raksha Life Growth +

Product Name	Premium Payment Term	Policy Term	Return of Premium option	Payment Mode	Sum Assured(Rs.)	Premium without GST (Rs.)	Investible Premium
Tata AIA Smart Sampoorna Raksha Supreme	12	35	NA	Annual	40000000	476190	476190
VPA Term Booster	12	35	Yes	Annual	10000000	48100	NA
Total Death Benefit & Premium					50000000	524290	476190
VPA Accidental Death	12	35	Yes	Annual	40000000	63200	NA
VPA Accidental Total & Permanent Disability	12	35	Yes	Annual	40000000	47200	NA
Total Premium						634690	476190

Premium Summary - Param Raksha Life Growth +

Riders

Particulars	Smart Sampoorna Raksha Supreme (Investible Premium)	Vitality Protect Advance	Total Installment Premium
Instalment Premium without GST (Rs.)	4,76,190	1,58,500	6,34,690
Instalment Premium with First year GST (Rs.)	4,76,190	1,65,633	6,41,823
Total Discount on First Year Instalment Premium		10,330	10,330
Instalment Premium post applicable discount with First year GST (Rs.)	4,76,190	1,54,838	6,31,028
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	4,76,190	1,62,066	6,38,256

Discount applicable and Installment Premium payable 2nd year onwards will depend on the Wellness status of the Insured
Total Discount for first year premium Includes - Tata AIA Vitality Discount(5%/10%)

Non-Investment

with ROP

#HarWaqtKeLiyeTaiyaar

Fund details under Tata AIA Smart Sampoorna Raksha Supreme (Linked Product)

Fund Name	Allocation Percentage
Nifty Alpha 50 Index Fund (ULIF 077 30/09/24 NAF 110)	100%

Details of Gross & Net Yield⁵

Tata AIA Smart Sampoorna Raksha Supreme Gross Yield	8%
Tata AIA Smart Sampoorna Raksha Supreme Net Yield with Twin Loyalty Booster1	7.06%

Summary of Package Benefits

summary of 4% & 8%				At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return						Sum Assured	
Policy Year	Total Investible Premium (₹)	Vitality Protect Advance Annualised Premium (₹)	Premium Param Raksha Life Growth + (₹)	Mortality Charge^ (₹)	Other Additions to the Fund# (₹)	Twin Loyalty Booster1 (₹)	Fund at End of Year^ (₹)	Surrender Value* (₹)	Death Benefit~ (₹)	Mortality Charge^ (₹)	Other Additions to the Fund# (₹)	Twin Loyalty Booster1 (₹)	Fund at End of Year^ (₹)	Surrender Value* (₹)	Death Benefit~ (₹)	Accidental Death Benefit if applicable (₹)	Accidental Total and Permanent Disability Benefit if applicable (₹)
1	4,76,190	1,58,500	6,34,690	32,698	0	0	3,79,316	4,02,763	5,00,00,000	32,692	0	0	3,94,602	4,18,049	5,00,00,000	4,00,00,000	4,00,00,000
2	4,76,190	1,58,500	6,34,690	33,278	0	0	8,01,380	9,06,430	5,00,00,000	33,252	0	0	8,49,185	9,54,235	5,00,00,000	4,00,00,000	4,00,00,000
3	4,76,190	1,58,500	6,34,690	34,119	0	0	12,43,883	14,05,588	5,00,00,000	34,057	0	0	13,43,334	15,05,039	5,00,00,000	4,00,00,000	4,00,00,000
4	4,76,190	1,58,500	6,34,690	35,141	0	0	17,07,090	20,21,730	5,00,00,000	35,019	0	0	18,79,346	21,93,986	5,00,00,000	4,00,00,000	4,00,00,000
5	4,76,190	1,58,500	6,34,690	36,429	0	0	21,84,001	25,80,251	5,00,00,000	36,221	0	0	24,52,245	28,48,495	5,00,00,000	4,00,00,000	4,00,00,000
6	4,76,190	1,58,500	6,34,690	37,921	0	0	26,70,361	31,45,861	5,00,00,000	37,593	0	0	30,59,516	35,35,016	5,00,00,000	4,00,00,000	4,00,00,000
7	4,76,190	1,58,500	6,34,690	39,696	0	0	31,66,055	37,20,805	5,00,00,000	39,205	0	0	37,03,031	42,57,781	5,00,00,000	4,00,00,000	4,00,00,000
8	4,76,190	1,58,500	6,34,690	41,705	0	0	36,71,024	43,23,809	5,00,00,000	40,997	0	0	43,84,850	50,37,635	5,00,00,000	4,00,00,000	4,00,00,000
9	4,76,190	1,58,500	6,34,690	43,999	0	0	41,85,146	49,40,663	5,00,00,000	43,007	0	0	51,07,117	58,62,634	5,00,00,000	4,00,00,000	4,00,00,000
10	4,76,190	1,58,500	6,34,690	46,555	1,14,286	0	48,22,607	56,85,551	5,00,00,000	45,196	1,14,286	0	59,86,446	68,49,390	5,00,00,000	4,00,00,000	4,00,00,000
11	4,76,190	1,58,500	6,34,690	49,181	89,840	32,698	54,80,900	64,55,969	5,00,00,000	47,347	89,835	32,692	69,28,582	79,03,651	5,00,00,000	4,00,00,000	4,00,00,000
12	4,76,190	1,58,500	6,34,690	52,115	71,373	33,278	61,33,318	72,25,207	5,00,00,000	49,667	71,348	33,252	79,09,273	90,01,162	5,00,00,000	4,00,00,000	4,00,00,000
13	0	0	0	56,242	53,167	34,119	62,91,417	74,11,484	5,00,00,000	53,019	53,104	34,057	84,24,034	95,44,101	5,00,00,000	4,00,00,000	4,00,00,000
14	0	0	0	60,955	35,141	35,141	64,30,625	75,78,869	5,00,00,000	56,775	35,019	35,019	89,49,535	1,00,97,779	5,00,00,000	4,00,00,000	4,00,00,000
15	0	0	0	66,392	36,429	36,429	65,69,218	77,45,640	5,00,00,000	61,027	36,221	36,221	95,05,385	1,06,81,807	5,00,00,000	4,00,00,000	4,00,00,000
16	0	0	0	72,719	37,921	37,921	67,06,532	79,11,132	5,00,00,000	65,877	37,593	37,593	1,00,93,116	1,12,97,716	5,00,00,000	4,00,00,000	4,00,00,000
17	0	0	0	80,059	39,696	39,696	68,41,898	80,74,676	5,00,00,000	71,370	39,205	39,205	1,07,14,441	1,19,47,219	5,00,00,000	4,00,00,000	4,00,00,000
18	0	0	0	88,603	41,705	41,705	69,74,304	82,35,260	5,00,00,000	77,601	40,997	40,997	1,13,70,945	1,26,31,901	5,00,00,000	4,00,00,000	4,00,00,000
19	0	0	0	98,503	43,999	43,999	71,02,633	83,91,766	5,00,00,000	84,602	43,007	43,007	1,20,64,350	1,33,53,483	5,00,00,000	4,00,00,000	4,00,00,000
20	0	0	0	1,09,838	46,555	46,555	72,25,608	85,42,919	5,00,00,000	92,321	45,196	45,196	1,27,96,468	1,41,13,779	5,00,00,000	4,00,00,000	4,00,00,000
21	0	0	0	1,22,653	49,181	49,181	73,41,472	86,86,961	5,00,00,000	1,00,658	47,347	47,347	1,35,68,906	1,49,14,395	5,00,00,000	4,00,00,000	4,00,00,000
22	0	0	0	1,36,921	52,115	52,115	74,48,947	88,22,614	5,00,00,000	1,09,428	49,667	49,667	1,43,84,020	1,57,57,687	5,00,00,000	4,00,00,000	4,00,00,000
23	0	0	0	1,52,444	56,242	56,242	75,48,745	89,50,589	5,00,00,000	1,18,302	53,019	53,019	1,52,46,490	1,66,48,334	5,00,00,000	4,00,00,000	4,00,00,000
24	0	0	0	1,69,080	60,955	60,955	76,40,542	90,70,564	5,00,00,000	1,26,980	56,775	56,775	1,61,60,363	1,75,90,385	5,00,00,000	4,00,00,000	4,00,00,000
25	0	0	0	1,86,564	66,392	66,392	77,24,600	91,82,800	5,00,00,000	1,35,071	61,027	61,027	1,71,30,613	1,85,88,813	5,00,00,000	4,00,00,000	4,00,00,000
26	0	0	0	2,04,677	72,719	72,719	78,01,782	92,88,160	5,00,00,000	1,42,218	65,877	65,877	1,81,63,164	1,96,49,542	5,00,00,000	4,00,00,000	4,00,00,000
27	0	0	0	2,23,200	80,059	80,059	78,73,484	93,88,040	5,00,00,000	1,48,066	71,370	71,370	1,92,64,847	2,07,79,403	5,00,00,000	4,00,00,000	4,00,00,000
28	0	0	0	2,42,051	88,603	88,603	79,41,619	94,84,352	5,00,00,000	1,52,352	77,601	77,601	2,04,43,432	2,19,86,165	5,00,00,000	4,00,00,000	4,00,00,000

				At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return						Sum Assured	
Policy Year	Total Investible Premium (₹)	Vitality Protect Advance Annualised Premium (₹)	Premium Param Raksha Life Growth + (₹)	Mortality Charge^ (₹)	Other Additions to the Fund# (₹)	Twin Loyalty Booster1 (₹)	Fund at End of Year^ (₹)	Surrender Value* (₹)	Death Benefit~ (₹)	Mortality Charge^ (₹)	Other Additions to the Fund# (₹)	Twin Loyalty Booster1 (₹)	Fund at End of Year^ (₹)	Surrender Value* (₹)	Death Benefit~ (₹)	Accidental Death Benefit if applicable (₹)	Accidental Total and Permanent Disability Benefit if applicable (₹)
29	0	0	0	2,61,190	98,503	98,503	80,08,501	95,79,412	5,00,00,000	1,54,818	84,602	84,602	2,17,07,562	2,32,78,473	5,00,00,000	4,00,00,000	4,00,00,000
30	0	0	0	2,80,680	1,09,838	1,09,838	80,76,581	96,75,670	5,00,00,000	1,55,243	92,321	92,321	2,30,66,587	2,46,65,676	5,00,00,000	4,00,00,000	4,00,00,000
31	0	0	0	3,00,790	1,22,653	1,22,653	81,48,140	97,75,407	5,00,00,000	1,53,464	1,00,658	1,00,658	2,45,30,433	2,61,57,700	5,00,00,000	4,00,00,000	4,00,00,000
32	0	0	0	3,21,788	1,36,921	1,36,921	82,25,133	98,80,577	5,00,00,000	1,49,227	1,09,428	1,09,428	2,61,09,589	2,77,65,033	5,00,00,000	4,00,00,000	4,00,00,000
33	0	0	0	3,44,096	1,52,444	1,52,444	83,08,662	99,92,284	5,00,00,000	1,42,234	1,18,302	1,18,302	2,78,14,879	2,94,98,501	5,00,00,000	4,00,00,000	4,00,00,000
34	0	0	0	3,68,135	1,69,080	1,69,080	83,99,060	1,01,75,917	5,00,00,000	1,32,029	1,26,980	1,26,980	2,96,57,756	3,14,34,613	5,00,00,000	4,00,00,000	4,00,00,000
35	0	0	0	3,94,437	1,86,564	1,86,564	1,03,97,501	1,03,97,501	5,00,00,000	1,17,999	1,35,071	1,35,071	3,35,52,333	3,35,52,333	5,00,00,000	4,00,00,000	4,00,00,000

*Total surrender value of Tata AIA Smart Sampoorna Raksha Supreme and Tata AIA Vitality Protect Advance, for more details please refer to individual product benefit illustration.

~Total death benefit of Tata AIA Smart Sampoorna Raksha Supreme and Tata AIA Vitality Protect Advance -Term Booster (If applicable), for more details please refer to individual product benefit illustration

^Value mentioned above includes Fund value of Tata AIA Smart Sampoorna Raksha Supreme and Tata AIA Vitality Protect Advance Maturity Benefit (if any)

GST rates are applicable as per prevailing rule 32 (4) of GST law as prescribed by the government.

The **Death Benefit** shown above is at the end of the policy year.

The **surrender values** mentioned above are illustrated at the end of the policy year.

Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

#**Other Additions** to the Fund refers to the ROMC, ROPAC and CCB as applicable under the plan.

^Mortality charge post Twin Loyalty Booster addition

1 Twin Loyalty Booster is an addition to the fund starting 11th Policy year, at the end of each policy month. For more details, please refer to policy document.

I, _____ (name), have explained the premiums and benefits under the policy fully to the prospect / policyholder.

Place:

Date: 20 Feb 2025

Signature of Agent/ Intermediary/ Official

I, , having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 20 Feb 2025

Signature of Prospect / Policyholder

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 customer@tataaia.com. Visit us at: www.tataaia.com L&C/Misc/2024/Sep/0701

BEWARE OF SPURIOUS PHONE CALLS AND
FICTITIOUS/FRAUDULENT OFFERS

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

Name of the Prospect/ Policyholder:	abcd
Age (yrs) :	30
Name of the Life Assured:	abcd
Age (yrs) :	30
Smoking Habits:	No
Amount of Instalment Premium (Rs.):	1,65,633
Mode of payment of premium:	Annual

Riders

Name of the Product :	Tata AIA Vitality Protect Advance
Plan Option	ABC
Tag Line:	Individual, Non-Linked Non-Participating Health Insurance Plan
Unique Identification No.:	110N178V01
GST Rate	Refer to Premium summary table

Policy Details					
Product Name	Premium Payment Term	Policy Term	Return of Premium option	Payment Mode	Sum Assured(Rs.)
VPA Term Booster	12	35	Yes	Annual	10000000
VPA Accidental Death	12	35	Yes	Annual	40000000
VPA Accidental Total & Permanent Disability	12	35	Yes	Annual	40000000

Premium Summary				
Particulars	Term Booster Benefit	Accidental Total and Permanent Disability	Accidental Death Benefit	Total Installment Premium
Instalment Premium without GST (Rs.)	48,100	47,200	63,200	1,58,500
GST Rate(First Year)	4.50%	4.50%	4.50%	
GST Rate(2nd Year onwards)	2.25%	2.25%	2.25%	
Instalment Premium with First year GST (Rs.)	50,265	49,324	66,044	1,65,633
Total Discount on First Year Instalment Premium	5,027	2,466	3,302	10,795
Instalment Premium post applicable discount with First year GST (Rs.)	45238	46858	62742	1,54,838
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	49,182	48,262	64,622	1,62,066

Discount applicable and Installment Premium payable 2nd year onwards will depend on the Wellness status of the Insured
 Total Discount for first year premium Includes - Tata AIA Vitality Discount(5%/10%)

Policy Year	Single/ Annualized Premium	Guaranteed					Non - Guaranteed	
		Maturity Benefit	Accidental Death Benefit (if applicable)	Accidental Total and Permanent Disability Benefit (if applicable)	Term Booster Benefit (if applicable)	Min Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable
1	1,58,500	0	4,00,00,000	4,00,00,000	10000000	0	30,527	30,527
2	1,58,500	0	4,00,00,000	4,00,00,000	10000000	1,10,950	63,502	1,10,950
3	1,58,500	0	4,00,00,000	4,00,00,000	10000000	1,66,425	99,184	1,66,425
4	1,58,500	0	4,00,00,000	4,00,00,000	10000000	3,17,000	1,37,852	3,17,000
5	1,58,500	0	4,00,00,000	4,00,00,000	10000000	3,96,250	1,79,804	3,96,250
6	1,58,500	0	4,00,00,000	4,00,00,000	10000000	4,75,500	2,25,364	4,75,500
7	1,58,500	0	4,00,00,000	4,00,00,000	10000000	5,54,750	2,74,874	5,54,750
8	1,58,500	0	4,00,00,000	4,00,00,000	10000000	6,52,785	3,28,706	6,52,785
9	1,58,500	0	4,00,00,000	4,00,00,000	10000000	7,55,517	3,87,253	7,55,517
10	1,58,500	0	4,00,00,000	4,00,00,000	10000000	8,62,944	4,50,941	8,62,944
11	1,58,500	0	4,00,00,000	4,00,00,000	10000000	9,75,069	5,13,197	9,75,069
12	1,58,500	0	4,00,00,000	4,00,00,000	10000000	10,91,889	5,79,995	10,91,889
13	0	0	4,00,00,000	4,00,00,000	10000000	11,20,067	6,01,663	11,20,067

Policy Year	Single/ Annualized Premium	Guaranteed					Non - Guaranteed	
		Maturity Benefit	Accidental Death Benefit (if applicable)	Accidental Total and Permanent Disability Benefit (if applicable)	Term Booster Benefit (if applicable)	Min Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable
14	0	0	4,00,00,000	4,00,00,000	10000000	11,48,244	6,24,968	11,48,244
15	0	0	4,00,00,000	4,00,00,000	10000000	11,76,422	6,50,027	11,76,422
16	0	0	4,00,00,000	4,00,00,000	10000000	12,04,600	6,76,967	12,04,600
17	0	0	4,00,00,000	4,00,00,000	10000000	12,32,778	7,05,922	12,32,778
18	0	0	4,00,00,000	4,00,00,000	10000000	12,60,956	7,37,042	12,60,956
19	0	0	4,00,00,000	4,00,00,000	10000000	12,89,133	7,70,493	12,89,133
20	0	0	4,00,00,000	4,00,00,000	10000000	13,17,311	8,06,467	13,17,311
21	0	0	4,00,00,000	4,00,00,000	10000000	13,45,489	8,45,185	13,45,489
22	0	0	4,00,00,000	4,00,00,000	10000000	13,73,667	8,86,906	13,73,667
23	0	0	4,00,00,000	4,00,00,000	10000000	14,01,844	9,31,930	14,01,844
24	0	0	4,00,00,000	4,00,00,000	10000000	14,30,022	9,80,601	14,30,022
25	0	0	4,00,00,000	4,00,00,000	10000000	14,58,200	10,33,312	14,58,200
26	0	0	4,00,00,000	4,00,00,000	10000000	14,86,378	10,90,498	14,86,378
27	0	0	4,00,00,000	4,00,00,000	10000000	15,14,556	11,52,644	15,14,556
28	0	0	4,00,00,000	4,00,00,000	10000000	15,42,733	12,20,274	15,42,733
29	0	0	4,00,00,000	4,00,00,000	10000000	15,70,911	12,93,961	15,70,911
30	0	0	4,00,00,000	4,00,00,000	10000000	15,99,089	13,74,322	15,99,089
31	0	0	4,00,00,000	4,00,00,000	10000000	16,27,267	14,62,028	16,27,267
32	0	0	4,00,00,000	4,00,00,000	10000000	16,55,444	15,57,805	16,55,444
33	0	0	4,00,00,000	4,00,00,000	10000000	16,83,622	16,62,454	16,83,622
34	0	0	4,00,00,000	4,00,00,000	10000000	17,11,800	17,76,857	17,76,857
35	0	19,02,000	4,00,00,000	4,00,00,000	10000000	17,11,800	19,02,000	19,02,000

Above mentioned Single/Annualized Premium, Maturity Benefit & Surrender Value demonstrated are for all plan options chosen under the product

The Death Benefit shown above is at the end of the policy year.

The surrender values mentioned above are illustrated at the end of the policy year. Special Surrender value may be revised depending on the prevailing market conditions.

#Other Additions to the Fund refers to the ROMC, ROPAC and CCB as applicable under the plan.

^Mortality charge post Twin Loyalty Booster addition

1 Twin Loyalty Booster is an addition to the fund starting 11th Policy year, at the end of each policy month. For more details, please refer to policy document.

I, _____ (name), have explained the premiums and benefits under the policy fully to the prospect / policyholder.

Place:
Date: 20 Feb 2025

Signature of Agent/ Intermediary/ Official

I, , having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 20 Feb 2025

Signature of Prospect / Policyholder

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No. 110) (CIN: U66010MH2000PLC128403)

Registered and Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013

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For more information, Call the Tata AIA Life Insurance Company Ltd Helpline number 1860-266-9966 (local charges apply) or Visit us at: www.tataaia.com

Tata AIA Smart Sampoorna Raksha Supreme

Name of the Prospect/ Policyholder:	abcd
Age (yrs) :	30
Name of the Life Assured:	abcd
Age (yrs) :	30
Sum Assured (Rs.):	4,00,00,000
Policy Term (yrs):	35
Premium Payment Term (yrs):	12
Death Benefit Multiple:	84
Smoking Habits:	No
Amount of Instalment Premium (Rs.):	4,76,190
Mode of payment of premium:	Annual

Proposal No:	5666028255980	
Name of the Product:	Tata AIA Smart Sampoorna Raksha Supreme	
Plan Option:	Classic	
Tag Line:	Unit-linked, Non-Participating, Individual Life Insurance Plan	
Unique Identification Number:	110L179V02	
GST Rate :	18.00%	
Investment Strategy Opted For	NIL	
Funds opted for along with their risk level		
Fund Name	Allocation Percentage	Risk Profile
Nifty Alpha 50 Index Fund (ULIF 077 30/09/24 NAF 110)	100%	High

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premium and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8 % p.a or 4 % p.a. These rates, i.e., 8 % p.a. and 4 % p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8 % p.a. or 4 % p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges and taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustration on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependant on a number of factors including future investment performance.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

Total Investible Premium ₹ 4,76,190
Part A

a summary view of year-by-year charges deducted, at two assumed rates of return

(Amount in Rupees)

Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return					
		Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	4,76,190	32,698	62,454	17,127	3,79,316	3,72,236	4,00,00,000	32,692	62,566	17,146	3,94,602	3,87,522	4,00,00,000
2	4,76,190	33,278	39,531	13,106	8,01,380	7,95,480	4,00,00,000	33,252	39,974	13,181	8,49,185	8,43,285	4,00,00,000
3	4,76,190	34,119	35,933	12,609	12,43,883	12,39,163	4,00,00,000	34,057	36,954	12,782	13,43,334	13,38,614	4,00,00,000
4	4,76,190	35,141	32,611	12,195	17,07,090	17,04,730	4,00,00,000	35,019	34,484	12,510	18,79,346	18,76,986	4,00,00,000
5	4,76,190	36,429	35,519	12,951	21,84,001	21,84,001	4,00,00,000	36,221	38,543	13,458	24,52,245	24,52,245	4,00,00,000
6	4,76,190	37,921	42,035	14,392	26,70,361	26,70,361	4,00,00,000	37,593	46,537	15,143	30,59,516	30,59,516	4,00,00,000
7	4,76,190	39,696	48,677	15,907	31,66,055	31,66,055	4,00,00,000	39,205	55,009	16,959	37,03,031	37,03,031	4,00,00,000
8	4,76,190	41,705	55,446	17,487	36,71,024	36,71,024	4,00,00,000	40,997	63,986	18,897	43,84,850	43,84,850	4,00,00,000
9	4,76,190	43,999	62,339	19,141	41,85,146	41,85,146	4,00,00,000	43,007	73,496	20,970	51,07,117	51,07,117	4,00,00,000

Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return					
		Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality, Morbidity Charges	Other Charges*	GST	Fund at End of Year	Surrender Value	Death Benefit
1	2	3	4	5	6	7	8	9	10	11	12	13	14
10	4,76,190	46,555	69,354	20,864	48,22,607	48,22,607	4,00,00,000	45,196	83,570	23,178	59,86,446	59,86,446	4,00,00,000
11	4,76,190	49,202	78,262	22,944	54,47,826	54,47,826	4,00,00,000	47,368	96,045	25,814	68,94,932	68,94,932	4,00,00,000
12	4,76,190	52,190	86,799	25,018	60,65,739	60,65,739	4,00,00,000	49,744	1,08,723	28,524	78,39,211	78,39,211	4,00,00,000
13	0	56,382	88,708	26,116	61,87,594	61,87,594	4,00,00,000	53,165	1,15,239	30,313	83,14,358	83,14,358	4,00,00,000
14	0	61,174	90,341	27,273	62,88,576	62,88,576	4,00,00,000	57,009	1,21,851	32,195	87,96,654	87,96,654	4,00,00,000
15	0	66,711	91,683	28,511	63,86,623	63,86,623	4,00,00,000	61,373	1,28,560	34,188	93,05,209	93,05,209	4,00,00,000
16	0	73,160	92,978	29,905	64,80,780	64,80,780	4,00,00,000	66,364	1,35,631	36,359	98,41,086	98,41,086	4,00,00,000
17	0	80,653	94,213	31,476	65,69,996	65,69,996	4,00,00,000	72,040	1,43,079	38,721	1,04,05,413	1,04,05,413	4,00,00,000
18	0	89,391	95,370	33,257	66,52,902	66,52,902	4,00,00,000	78,505	1,50,919	41,296	1,09,99,204	1,09,99,204	4,00,00,000
19	0	99,535	96,431	35,274	67,27,955	67,27,955	4,00,00,000	85,806	1,59,165	44,095	1,16,23,515	1,16,23,515	4,00,00,000
20	0	1,11,178	97,373	37,539	67,93,447	67,93,447	4,00,00,000	93,911	1,67,831	47,114	1,22,79,472	1,22,79,472	4,00,00,000
21	0	1,24,379	98,171	40,059	68,47,382	68,47,382	4,00,00,000	1,02,738	1,76,933	50,341	1,29,68,167	1,29,68,167	4,00,00,000
22	0	1,39,123	98,800	42,826	68,87,989	68,87,989	4,00,00,000	1,12,126	1,86,488	53,751	1,36,91,185	1,36,91,185	4,00,00,000
23	0	1,55,232	99,242	45,805	69,14,539	69,14,539	4,00,00,000	1,21,768	1,96,528	57,293	1,44,51,450	1,44,51,450	4,00,00,000
24	0	1,72,580	99,484	48,971	69,25,828	69,25,828	4,00,00,000	1,31,396	2,07,091	60,928	1,52,51,757	1,52,51,757	4,00,00,000
25	0	1,90,923	99,513	52,279	69,21,058	69,21,058	4,00,00,000	1,40,646	2,18,219	64,596	1,60,95,621	1,60,95,621	4,00,00,000
26	0	2,10,063	99,322	55,689	68,99,823	68,99,823	4,00,00,000	1,49,194	2,29,967	68,249	1,69,87,284	1,69,87,284	4,00,00,000
27	0	2,29,805	98,906	59,168	68,62,070	68,62,070	4,00,00,000	1,56,721	2,42,396	71,841	1,79,31,703	1,79,31,703	4,00,00,000
28	0	2,50,099	98,267	62,706	68,08,009	68,08,009	4,00,00,000	1,63,007	2,55,578	75,345	1,89,34,521	1,89,34,521	4,00,00,000
29	0	2,70,944	97,409	66,303	67,38,019	67,38,019	4,00,00,000	1,67,851	2,69,593	78,740	2,00,02,033	2,00,02,033	4,00,00,000
30	0	2,92,452	96,336	69,982	66,52,446	66,52,446	4,00,00,000	1,71,097	2,84,532	82,013	2,11,41,084	2,11,41,084	4,00,00,000
31	0	3,14,965	95,051	73,803	65,51,298	65,51,298	4,00,00,000	1,72,677	3,00,490	85,170	2,23,58,948	2,23,58,948	4,00,00,000
32	0	3,35,467	98,063	78,035	68,80,199	68,80,199	4,00,00,000	1,72,449	3,17,569	88,203	2,36,63,368	2,36,63,368	4,00,00,000
33	0	3,55,062	1,03,740	82,584	73,18,421	73,18,421	4,00,00,000	1,70,262	3,35,876	91,105	2,50,62,437	2,50,62,437	4,00,00,000
34	0	3,75,293	1,10,250	87,398	78,14,994	78,14,994	4,00,00,000	1,65,840	3,55,524	93,846	2,65,64,823	2,65,64,823	4,00,00,000
35	0	3,96,457	1,17,629	92,535	83,77,795	83,77,795	4,00,00,000	1,58,798	3,76,637	96,378	2,81,79,830	2,81,79,830	4,00,00,000

*Other charges includes Premium Allocation Charge, Policy Admin Charge, Fund Management Charge, Extra Mortality Charge and Rider Charges, if any. See Part B for details.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I, _____ (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place: _____
Date: _____ Signature of Agent/ Intermediary / Official

I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: _____ Signature of Prospect / Policyholder

Total Investible Premium: ₹ 4,76,190

Part B

a detailed break-up of the charges @ 8%

							Gross Yield	8% p.a	Net Yield	6.80 %	(Amount in Rupees)			
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Other Charges^	Smart Lady Additions	Other Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	4,76,190	57,143	4,19,047	32,692	17,146	0	0	0	0	3,95,127	5,423	3,94,602	3,87,522	4,00,00,000
2	4,76,190	28,571	4,47,619	33,252	13,181	0	0	0	0	8,50,313	11,403	8,49,185	8,43,285	4,00,00,000
3	4,76,190	19,048	4,57,142	34,057	12,782	0	0	0	0	13,45,119	17,906	13,43,334	13,38,614	4,00,00,000
4	4,76,190	9,524	4,66,666	35,019	12,510	0	0	0	0	18,81,844	24,960	18,79,346	18,76,986	4,00,00,000
5	4,76,190	0	4,76,190	36,221	13,458	6,000	0	0	0	24,55,505	32,543	24,52,245	24,52,245	4,00,00,000
6	4,76,190	0	4,76,190	37,593	15,143	6,000	0	0	0	30,63,583	40,537	30,59,516	30,59,516	4,00,00,000
7	4,76,190	0	4,76,190	39,205	16,959	6,000	0	0	0	37,07,954	49,009	37,03,031	37,03,031	4,00,00,000
8	4,76,190	0	4,76,190	40,997	18,897	6,000	0	0	0	43,90,678	57,986	43,84,850	43,84,850	4,00,00,000
9	4,76,190	0	4,76,190	43,007	20,970	6,000	0	0	0	51,13,906	67,496	51,07,117	51,07,117	4,00,00,000
10	4,76,190	0	4,76,190	45,196	23,178	6,000	0	0	1,14,286	58,79,966	77,570	59,86,446	59,86,446	4,00,00,000
11	4,76,190	0	4,76,190	47,368	25,814	6,000	0	0	89,835	68,44,150	90,045	68,94,932	68,94,932	4,00,00,000
12	4,76,190	0	4,76,190	49,744	28,524	6,000	0	0	71,348	78,08,711	1,02,723	78,39,211	78,39,211	4,00,00,000
13	0	0	0	53,165	30,313	6,000	0	0	53,104	83,03,496	1,09,239	83,14,358	83,14,358	4,00,00,000
14	0	0	0	57,009	32,195	6,000	0	0	35,019	88,05,428	1,15,851	87,96,654	87,96,654	4,00,00,000
15	0	0	0	61,373	34,188	6,000	0	0	36,221	93,14,560	1,22,560	93,05,209	93,05,209	4,00,00,000
16	0	0	0	66,364	36,359	6,000	0	0	37,593	98,51,035	1,29,631	98,41,086	98,41,086	4,00,00,000
17	0	0	0	72,040	38,721	6,000	0	0	39,205	1,04,15,980	1,37,079	1,04,05,413	1,04,05,413	4,00,00,000
18	0	0	0	78,505	41,296	6,000	0	0	40,997	1,10,10,413	1,44,919	1,09,99,204	1,09,99,204	4,00,00,000
19	0	0	0	85,806	44,095	6,000	0	0	43,007	1,16,35,389	1,53,165	1,16,23,515	1,16,23,515	4,00,00,000
20	0	0	0	93,911	47,114	6,000	0	0	45,196	1,22,92,038	1,61,831	1,22,79,472	1,22,79,472	4,00,00,000
21	0	0	0	1,02,738	50,341	6,000	0	0	47,368	1,29,81,473	1,70,933	1,29,68,167	1,29,68,167	4,00,00,000
22	0	0	0	1,12,126	53,751	6,000	0	0	49,744	1,37,05,258	1,80,488	1,36,91,185	1,36,91,185	4,00,00,000
23	0	0	0	1,21,768	57,293	6,000	0	0	53,165	1,44,66,252	1,90,528	1,44,51,450	1,44,51,450	4,00,00,000
24	0	0	0	1,31,396	60,928	6,000	0	0	57,009	1,52,67,307	2,01,091	1,52,51,757	1,52,51,757	4,00,00,000
25	0	0	0	1,40,646	64,596	6,000	0	0	61,373	1,61,11,934	2,12,219	1,60,95,621	1,60,95,621	4,00,00,000
26	0	0	0	1,49,194	68,249	6,000	0	0	66,364	1,70,04,372	2,23,967	1,69,87,284	1,69,87,284	4,00,00,000
27	0	0	0	1,56,721	71,841	6,000	0	0	72,040	1,79,49,580	2,36,396	1,79,31,703	1,79,31,703	4,00,00,000
28	0	0	0	1,63,007	75,345	6,000	0	0	78,505	1,89,53,201	2,49,578	1,89,34,521	1,89,34,521	4,00,00,000
29	0	0	0	1,67,851	78,740	6,000	0	0	85,806	2,00,21,533	2,63,593	2,00,02,033	2,00,02,033	4,00,00,000
30	0	0	0	1,71,097	82,013	6,000	0	0	93,911	2,11,61,434	2,78,532	2,11,41,084	2,11,41,084	4,00,00,000
31	0	0	0	1,72,677	85,170	6,000	0	0	1,02,738	2,23,80,196	2,94,490	2,23,58,948	2,23,58,948	4,00,00,000
32	0	0	0	1,72,449	88,203	6,000	0	0	1,12,126	2,36,85,583	3,11,569	2,36,63,368	2,36,63,368	4,00,00,000
33	0	0	0	1,70,262	91,105	6,000	0	0	1,21,768	2,50,85,728	3,29,876	2,50,62,437	2,50,62,437	4,00,00,000
34	0	0	0	1,65,840	93,846	6,000	0	0	1,31,396	2,65,89,331	3,49,524	2,65,64,823	2,65,64,823	4,00,00,000
35	0	0	0	1,58,798	96,378	6,000	0	0	1,40,646	2,82,05,740	3,70,637	2,81,79,830	2,81,79,830	4,00,00,000

a detailed break-up of the charges @4%

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Gross Yield	4% p.a	Other Additions to the Fund*	Fund before FMC	FMC	(Amount in Rupees)		
							Other Charges^	Smart Lady Additions				Fund at End of Year	Surrender Value	Death Benefit
1	4,76,190	57,143	4,19,047	32,698	17,127	0	0	0	0	3,79,820	5,311	3,79,316	3,72,236	4,00,00,000
2	4,76,190	28,571	4,47,619	33,278	13,106	0	0	0	0	8,02,445	10,960	8,01,380	7,95,480	4,00,00,000
3	4,76,190	19,048	4,57,142	34,119	12,609	0	0	0	0	12,45,536	16,885	12,43,883	12,39,163	4,00,00,000
4	4,76,190	9,524	4,66,666	35,141	12,195	0	0	0	0	17,09,359	23,087	17,07,090	17,04,730	4,00,00,000
5	4,76,190	0	4,76,190	36,429	12,951	6,000	0	0	0	21,86,904	29,519	21,84,001	21,84,001	4,00,00,000
6	4,76,190	0	4,76,190	37,921	14,392	6,000	0	0	0	26,73,911	36,035	26,70,361	26,70,361	4,00,00,000
7	4,76,190	0	4,76,190	39,696	15,907	6,000	0	0	0	31,70,264	42,677	31,66,055	31,66,055	4,00,00,000
8	4,76,190	0	4,76,190	41,705	17,487	6,000	0	0	0	36,75,904	49,446	36,71,024	36,71,024	4,00,00,000
9	4,76,190	0	4,76,190	43,999	19,141	6,000	0	0	0	41,90,709	56,339	41,85,146	41,85,146	4,00,00,000
10	4,76,190	0	4,76,190	46,555	20,864	6,000	0	0	1,14,286	47,14,580	63,354	48,22,607	48,22,607	4,00,00,000
11	4,76,190	0	4,76,190	49,202	22,944	6,000	0	0	89,840	53,95,119	72,262	54,47,826	54,47,826	4,00,00,000
12	4,76,190	0	4,76,190	52,190	25,018	6,000	0	0	71,373	60,32,879	80,799	60,65,739	60,65,739	4,00,00,000
13	0	0	0	56,382	26,116	6,000	0	0	53,167	61,73,898	82,708	61,87,594	61,87,594	4,00,00,000
14	0	0	0	61,174	27,273	6,000	0	0	35,141	62,94,003	84,341	62,88,576	62,88,576	4,00,00,000
15	0	0	0	66,711	28,511	6,000	0	0	36,429	63,92,072	85,683	63,86,623	63,86,623	4,00,00,000
16	0	0	0	73,160	29,905	6,000	0	0	37,921	64,86,231	86,978	64,80,780	64,80,780	4,00,00,000
17	0	0	0	80,653	31,476	6,000	0	0	39,696	65,75,417	88,213	65,69,996	65,69,996	4,00,00,000
18	0	0	0	89,391	33,257	6,000	0	0	41,705	66,58,266	89,370	66,52,902	66,52,902	4,00,00,000
19	0	0	0	99,535	35,274	6,000	0	0	43,999	67,33,229	90,431	67,27,955	67,27,955	4,00,00,000
20	0	0	0	1,11,178	37,539	6,000	0	0	46,555	67,98,595	91,373	67,93,447	67,93,447	4,00,00,000
21	0	0	0	1,24,379	40,059	6,000	0	0	49,202	68,52,384	92,171	68,47,382	68,47,382	4,00,00,000
22	0	0	0	1,39,123	42,826	6,000	0	0	52,190	68,92,796	92,800	68,87,989	68,87,989	4,00,00,000
23	0	0	0	1,55,232	45,805	6,000	0	0	56,382	69,19,032	93,242	69,14,539	69,14,539	4,00,00,000
24	0	0	0	1,72,580	48,971	6,000	0	0	61,174	69,29,936	93,484	69,25,828	69,25,828	4,00,00,000
25	0	0	0	1,90,923	52,279	6,000	0	0	66,711	69,24,699	93,513	69,21,058	69,21,058	4,00,00,000
26	0	0	0	2,10,063	55,689	6,000	0	0	73,160	69,02,898	93,322	68,99,823	68,99,823	4,00,00,000
27	0	0	0	2,29,805	59,168	6,000	0	0	80,653	68,64,470	92,906	68,62,070	68,62,070	4,00,00,000
28	0	0	0	2,50,099	62,706	6,000	0	0	89,391	68,09,608	92,267	68,08,009	68,08,009	4,00,00,000
29	0	0	0	2,70,944	66,303	6,000	0	0	99,535	67,38,678	91,409	67,38,019	67,38,019	4,00,00,000
30	0	0	0	2,92,452	69,982	6,000	0	0	1,11,178	66,52,020	90,336	66,52,446	66,52,446	4,00,00,000
31	0	0	0	3,14,965	73,803	6,000	0	0	1,24,379	65,49,635	89,051	65,51,298	65,51,298	4,00,00,000
32	0	0	0	3,35,467	78,035	6,000	0	0	5,73,439	68,65,058	92,063	68,80,199	68,80,199	4,00,00,000
33	0	0	0	3,55,062	82,584	6,000	0	0	6,96,114	73,01,332	97,740	73,18,421	73,18,421	4,00,00,000
34	0	0	0	3,75,293	87,398	6,000	0	0	7,67,138	77,95,888	1,04,250	78,14,994	78,14,994	4,00,00,000
35	0	0	0	3,96,457	92,535	6,000	0	0	8,45,642	83,56,569	1,11,629	83,77,795	83,77,795	4,00,00,000

Notes:

- 1.Refer the sale literature for explanation of terms used in this illustration.
- 2.Fund management charge is based on the specific fund option(s) chosen.
3. *Other Additions to the Fund refers to the ROMC, ROPAC and CCB as applicable under the plan.
- 4.^Other charges includes Extra Mortality Charge and Rider Charges, if any.
- 5.Annualised premium excludes underwriting extra premium, frequency loadings on premiums, the premium paid towards the riders, if any, and Goods and Services Tax.

6. The rider sum assured shall remain unchanged for a period as specified under 'Guaranteed Period' from the Date of Commencement of the benefit option. Upon the completion of 'Guaranteed Period', the sum assured as applicable for the benefit option may be revised or the policyholder may be given an option of top up premium to restore the benefit to original amount, subject to IRDAI's approval. The top up premium may be payable as a single premium/ level premium during the block of next guarantee period. The requirement of paying the Top up premium in order to continue with the current level of benefit may be applicable even after expiry of limited pay premium term.

I, _____ (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place:
Date: 20 Feb 2025
Signature of Agent/ Intermediary/ Official

I, abcd, having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 20 Feb 2025
Signature of Prospect / Policyholder

Unique Reference Number - L&C/Advt/2024/Dec/3951 (Rider - L&C/Advt/2022/Sep/2271)

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No. 110) (CIN: U66010MH2000PLC128403)
Registered and Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013
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