

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 Advantage +		
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 Advantage +

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	55	NA	Annual	5200000	37681	37681
VPA Term Booster	12	55	Yes	Annual	4800000	36960	NA
Total Death Benefit & Premium					10000000	74641	37681
Total Premium						74641	37681

Premium Summary - Param Raksha Life Advantage +

Riders

Particulars	Smart Sampoorna Raksha Supreme (Investible Premium)	Vitality Protect Advance	Total Installment Premium
Instalment Premium without GST (Rs.)	37,681	36,960	74,641
Instalment Premium with First year GST (Rs.)	37,681	38,623	76,304
Total Discount on First Year Instalment Premium		3,696	3,696
Instalment Premium post applicable discount with First year GST (Rs.)	37,681	34,761	72,442
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	37,681	37,792	75,473

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	7.43%

Summary of Package Benefits

				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 Advantage + (₹)	Mortality Charge [^] (₹)	Other Additions to the Fund# (₹)	Twin Loyalty Booster ¹ (₹)	Fund at End of Year [^] (₹)	Surrender Value* (₹)	Death Benefit [~] (₹)	Mortality Charge [^] (₹)	Other Additions to the Fund# (₹)	Twin Loyalty Booster ¹ (₹)	Fund at End of Year [^] (₹)	Surrender Value* (₹)	Death Benefit [~] (₹)	Accidental Death Benefit if applicable (₹)	Accidental Total and Permanent Disability Benefit if applicable (₹)
1	37,681	36,960	74,641	4,268	0	0	28,007	31,916	1,00,00,000	4,268	0	0	29,175	33,084	1,00,00,000	0	0
2	37,681	36,960	74,641	4,364	0	0	59,290	82,802	1,00,00,000	4,362	0	0	62,906	86,418	1,00,00,000	0	0
3	37,681	36,960	74,641	4,496	0	0	92,061	1,29,099	1,00,00,000	4,491	0	0	99,547	1,36,585	1,00,00,000	0	0
4	37,681	36,960	74,641	4,655	0	0	1,26,326	1,99,066	1,00,00,000	4,646	0	0	1,39,250	2,11,990	1,00,00,000	0	0
5	37,681	36,960	74,641	4,853	0	0	1,59,855	2,52,255	1,00,00,000	4,837	0	0	1,79,901	2,72,301	1,00,00,000	0	0
6	37,681	36,960	74,641	5,083	0	0	1,93,788	3,04,668	1,00,00,000	5,058	0	0	2,22,728	3,33,608	1,00,00,000	0	0
7	37,681	36,960	74,641	5,355	0	0	2,28,080	3,57,440	1,00,00,000	5,318	0	0	2,67,813	3,97,173	1,00,00,000	0	0
8	37,681	36,960	74,641	5,664	0	0	2,62,688	4,13,044	1,00,00,000	5,611	0	0	3,15,253	4,65,609	1,00,00,000	0	0
9	37,681	36,960	74,641	6,017	0	0	2,97,560	4,69,542	1,00,00,000	5,944	0	0	3,65,141	5,37,123	1,00,00,000	0	0
10	37,681	36,960	74,641	6,414	9,043	0	3,41,687	5,35,924	1,00,00,000	6,315	9,043	0	4,26,621	6,20,858	1,00,00,000	0	0
11	37,681	36,960	74,641	6,839	8,790	4,268	3,90,312	6,07,432	1,00,00,000	6,706	8,789	4,268	4,95,606	7,12,726	1,00,00,000	0	0
12	37,681	36,960	74,641	7,314	7,378	4,364	4,38,052	6,78,685	1,00,00,000	7,136	7,376	4,362	5,66,942	8,07,575	1,00,00,000	0	0
13	0	0	0	7,918	6,003	4,496	4,46,230	6,90,638	1,00,00,000	7,684	5,999	4,491	6,00,645	8,45,053	1,00,00,000	0	0
14	0	0	0	8,607	4,655	4,655	4,52,427	7,00,609	1,00,00,000	8,305	4,646	4,646	6,34,355	8,82,537	1,00,00,000	0	0
15	0	0	0	9,402	4,853	4,853	4,58,049	7,10,006	1,00,00,000	9,015	4,837	4,837	6,69,539	9,21,496	1,00,00,000	0	0
16	0	0	0	10,329	5,083	5,083	4,62,980	7,18,712	1,00,00,000	9,837	5,058	5,058	7,06,204	9,61,936	1,00,00,000	0	0
17	0	0	0	11,407	5,355	5,355	4,67,099	7,26,605	1,00,00,000	10,784	5,318	5,318	7,44,362	10,03,868	1,00,00,000	0	0
18	0	0	0	12,666	5,664	5,664	4,70,236	7,33,517	1,00,00,000	11,880	5,611	5,611	7,83,984	10,47,265	1,00,00,000	0	0
19	0	0	0	14,129	6,017	6,017	4,72,414	7,39,470	1,00,00,000	13,139	5,944	5,944	8,25,248	10,92,304	1,00,00,000	0	0
20	0	0	0	15,810	6,414	6,414	4,73,437	7,44,267	1,00,00,000	14,566	6,315	6,315	8,68,130	11,38,960	1,00,00,000	0	0
21	0	0	0	17,718	6,839	6,839	4,73,063	7,47,668	1,00,00,000	16,162	6,706	6,706	9,12,567	11,87,172	1,00,00,000	0	0
22	0	0	0	19,851	7,314	7,314	4,71,091	7,49,471	1,00,00,000	17,915	7,136	7,136	9,58,547	12,36,927	1,00,00,000	0	0
23	0	0	0	22,185	7,918	7,918	4,67,504	7,49,658	1,00,00,000	19,790	7,684	7,684	10,06,260	12,88,414	1,00,00,000	0	0
24	0	0	0	24,702	8,607	8,607	4,62,218	7,48,147	1,00,00,000	21,762	8,305	8,305	10,55,847	13,41,776	1,00,00,000	0	0
25	0	0	0	27,366	9,402	9,402	4,55,232	7,44,935	1,00,00,000	23,786	9,015	9,015	11,07,546	13,97,249	1,00,00,000	0	0
26	0	0	0	30,147	10,329	10,329	4,46,632	7,40,110	1,00,00,000	25,825	9,837	9,837	11,61,701	14,55,179	1,00,00,000	0	0
27	0	0	0	33,016	11,407	11,407	4,36,580	7,33,833	1,00,00,000	27,843	10,784	10,784	12,18,750	15,16,003	1,00,00,000	0	0
28	0	0	0	35,963	12,666	12,666	4,25,315	7,26,342	1,00,00,000	29,818	11,880	11,880	12,79,232	15,80,259	1,00,00,000	0	0

				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 Advantage + (₹)	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	38,983	14,129	14,129	4,13,132	7,17,934	1,00,00,000	31,736	13,139	13,139	13,43,770	16,48,572	1,00,00,000	0	0
30	0	0	0	42,090	15,810	15,810	4,00,348	7,08,925	1,00,00,000	33,590	14,566	14,566	14,13,043	17,21,620	1,00,00,000	0	0
31	0	0	0	45,326	17,718	17,718	3,87,252	6,99,603	1,00,00,000	35,399	16,162	16,162	14,87,750	18,00,101	1,00,00,000	0	0
32	0	0	0	48,736	19,851	19,851	3,74,085	6,90,211	1,00,00,000	37,175	17,915	17,915	15,68,597	18,84,723	1,00,00,000	0	0
33	0	0	0	52,388	22,185	22,185	3,60,962	6,80,863	1,00,00,000	38,942	19,790	19,790	16,56,232	19,76,133	1,00,00,000	0	0
34	0	0	0	56,354	24,702	24,702	3,47,879	6,71,554	1,00,00,000	40,719	21,762	21,762	17,51,268	20,74,943	1,00,00,000	0	0
35	0	0	0	60,723	27,366	27,366	3,34,651	6,62,101	1,00,00,000	42,524	23,786	23,786	18,54,246	21,81,696	1,00,00,000	0	0
36	0	0	0	65,584	30,147	30,147	3,20,925	6,52,150	1,00,00,000	44,364	25,825	25,825	19,65,653	22,96,878	1,00,00,000	0	0
37	0	0	0	71,035	33,016	33,016	3,06,161	6,41,160	1,00,00,000	46,233	27,843	27,843	20,85,939	24,20,938	1,00,00,000	0	0
38	0	0	0	77,180	35,963	35,963	2,89,664	6,28,438	1,00,00,000	48,113	29,818	29,818	22,15,564	25,54,338	1,00,00,000	0	0
39	0	0	0	84,129	38,983	38,983	2,70,579	6,13,127	1,00,00,000	49,964	31,736	31,736	23,55,030	26,97,578	1,00,00,000	0	0
40	0	0	0	91,997	42,090	42,090	2,47,924	5,94,247	1,00,00,000	51,722	33,590	33,590	25,04,939	28,51,262	1,00,00,000	0	0
41	0	0	0	1,00,924	45,326	45,326	2,20,609	5,70,707	1,00,00,000	53,307	35,399	35,399	26,66,065	30,16,163	1,00,00,000	0	0
42	0	0	0	1,11,054	48,736	48,736	1,87,439	5,41,311	1,00,00,000	54,601	37,175	37,175	28,39,402	31,93,274	1,00,00,000	0	0
43	0	0	0	1,22,085	91,086	52,388	1,86,844	5,44,491	1,00,00,000	55,455	38,942	38,942	30,26,236	33,83,883	1,00,00,000	0	0
44	0	0	0	1,33,714	1,11,690	56,354	1,97,290	5,58,712	1,00,00,000	55,675	40,719	40,719	32,28,207	35,89,629	1,00,00,000	0	0
45	0	0	0	1,46,553	1,23,635	60,723	2,09,141	5,74,337	1,00,00,000	55,005	42,524	42,524	34,47,414	38,12,610	1,00,00,000	0	0
46	0	0	0	1,60,732	1,36,816	65,584	2,22,579	5,91,550	1,00,00,000	53,119	44,364	44,364	36,86,492	40,55,463	1,00,00,000	0	0
47	0	0	0	1,76,348	1,51,275	71,035	2,37,813	6,10,559	1,00,00,000	49,589	46,233	46,233	39,48,758	43,21,504	1,00,00,000	0	0
48	0	0	0	1,93,522	1,67,083	77,180	2,55,091	6,31,611	1,00,00,000	43,862	48,113	48,113	42,38,369	46,14,889	1,00,00,000	0	0
49	0	0	0	2,12,363	1,84,289	84,129	2,74,698	6,54,993	1,00,00,000	35,206	49,964	49,964	45,60,556	49,40,851	1,00,00,000	0	0
50	0	0	0	2,32,994	2,02,968	91,997	2,96,971	6,81,040	1,00,00,000	22,658	51,722	51,722	49,21,924	53,05,993	1,00,00,000	0	0
51	0	0	0	2,55,532	2,23,166	1,00,924	3,22,303	7,10,147	1,00,00,000	5,719	53,307	53,307	53,29,955	57,17,799	1,01,29,955	0	0
52	0	0	0	2,80,085	2,44,926	1,11,054	3,51,155	7,42,774	1,00,00,000	0	54,601	54,601	57,73,412	61,65,031	1,05,73,412	0	0
53	0	0	0	3,06,769	2,68,682	1,22,085	3,83,998	7,89,393	1,00,00,000	0	55,455	55,455	62,46,535	66,51,930	1,10,46,535	0	0
54	0	0	0	3,35,665	2,95,003	1,33,714	4,21,486	8,45,185	1,00,00,000	0	55,675	55,675	67,49,889	71,73,588	1,15,49,889	0	0
55	0	0	0	3,66,827	3,23,438	1,46,553	9,07,906	9,07,906	1,00,00,000	0	55,005	55,005	77,27,066	77,27,066	1,20,83,546	0	0

*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

BENEFIT ILLUSTRATION

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.):	38,623
Mode of payment of premium:	Annual

Riders with ROP

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	55	Yes	Annual	4800000

Premium Summary				
Particulars	Term Booster Benefit			Total Installment Premium
Instalment Premium without GST (Rs.)	36,960	0	0	36,960
GST Rate(First Year)	4.50%			
GST Rate(2nd Year onwards)	2.25%			
Instalment Premium with First year GST (Rs.)	38,623	0	0	38,623
Total Discount on First Year Instalment Premium	3,862	0	0	3,862
Instalment Premium post applicable discount with First year GST (Rs.)	34761	0	0	34,761
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	37,792	0	0	37,792

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	36,960	0	0	0	4800000	0	7,449	7,449
2	36,960	0	0	0	4800000	25,872	15,808	25,872
3	36,960	0	0	0	4800000	38,808	25,170	38,808
4	36,960	0	0	0	4800000	73,920	35,633	73,920
5	36,960	0	0	0	4800000	92,400	47,301	92,400
6	36,960	0	0	0	4800000	1,10,880	60,287	1,10,880
7	36,960	0	0	0	4800000	1,29,360	74,705	1,29,360
8	36,960	0	0	0	4800000	1,50,356	90,682	1,50,356
9	36,960	0	0	0	4800000	1,71,982	1,08,346	1,71,982
10	36,960	0	0	0	4800000	1,94,237	1,27,837	1,94,237
11	36,960	0	0	0	4800000	2,17,120	1,43,061	2,17,120
12	36,960	0	0	0	4800000	2,40,633	1,58,783	2,40,633
13	0	0	0	0	4800000	2,44,408	1,61,549	2,44,408
14	0	0	0	0	4800000	2,48,182	1,64,359	2,48,182
15	0	0	0	0	4800000	2,51,957	1,67,205	2,51,957

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
16	0	0	0	0	4800000	2,55,732	1,70,076	2,55,732
17	0	0	0	0	4800000	2,59,506	1,72,959	2,59,506
18	0	0	0	0	4800000	2,63,281	1,75,839	2,63,281
19	0	0	0	0	4800000	2,67,056	1,78,702	2,67,056
20	0	0	0	0	4800000	2,70,830	1,81,535	2,70,830
21	0	0	0	0	4800000	2,74,605	1,84,328	2,74,605
22	0	0	0	0	4800000	2,78,380	1,87,079	2,78,380
23	0	0	0	0	4800000	2,82,154	1,89,794	2,82,154
24	0	0	0	0	4800000	2,85,929	1,92,486	2,85,929
25	0	0	0	0	4800000	2,89,703	1,95,180	2,89,703
26	0	0	0	0	4800000	2,93,478	1,97,905	2,93,478
27	0	0	0	0	4800000	2,97,253	2,00,699	2,97,253
28	0	0	0	0	4800000	3,01,027	2,03,600	3,01,027
29	0	0	0	0	4800000	3,04,802	2,06,650	3,04,802
30	0	0	0	0	4800000	3,08,577	2,09,889	3,08,577
31	0	0	0	0	4800000	3,12,351	2,13,351	3,12,351
32	0	0	0	0	4800000	3,16,126	2,17,072	3,16,126
33	0	0	0	0	4800000	3,19,901	2,21,079	3,19,901
34	0	0	0	0	4800000	3,23,675	2,25,397	3,23,675
35	0	0	0	0	4800000	3,27,450	2,30,050	3,27,450
36	0	0	0	0	4800000	3,31,225	2,35,057	3,31,225
37	0	0	0	0	4800000	3,34,999	2,40,438	3,34,999
38	0	0	0	0	4800000	3,38,774	2,46,214	3,38,774
39	0	0	0	0	4800000	3,42,548	2,52,407	3,42,548
40	0	0	0	0	4800000	3,46,323	2,59,041	3,46,323
41	0	0	0	0	4800000	3,50,098	2,66,145	3,50,098
42	0	0	0	0	4800000	3,53,872	2,73,752	3,53,872
43	0	0	0	0	4800000	3,57,647	2,81,898	3,57,647
44	0	0	0	0	4800000	3,61,422	2,90,626	3,61,422
45	0	0	0	0	4800000	3,65,196	2,99,984	3,65,196
46	0	0	0	0	4800000	3,68,971	3,10,024	3,68,971
47	0	0	0	0	4800000	3,72,746	3,20,809	3,72,746
48	0	0	0	0	4800000	3,76,520	3,32,403	3,76,520
49	0	0	0	0	4800000	3,80,295	3,44,881	3,80,295
50	0	0	0	0	4800000	3,84,069	3,58,324	3,84,069
51	0	0	0	0	4800000	3,87,844	3,72,823	3,87,844
52	0	0	0	0	4800000	3,91,619	3,88,477	3,91,619
53	0	0	0	0	4800000	3,95,393	4,05,395	4,05,395
54	0	0	0	0	4800000	3,99,168	4,23,699	4,23,699
55	36960*12	4,43,520	0	0	4800000	3,99,168	4,43,520	4,43,520

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

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 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.):	52,00,000
Policy Term (yrs):	55
Premium Payment Term (yrs):	12
Death Benefit Multiple:	138
Smoking Habits:	No
Amount of Instalment Premium (Rs.):	37,681
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 premiums 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 ₹ 37,681
Part A

a summary view of year-by-year, 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	37,681	4,268	4,928	1,655	28,007	24,467	52,00,000	4,268	4,936	1,657	29,175	25,635	52,00,000
2	37,681	4,364	3,086	1,341	59,290	56,930	52,00,000	4,362	3,119	1,347	62,906	60,546	52,00,000
3	37,681	4,496	2,771	1,308	92,061	90,291	52,00,000	4,491	2,848	1,321	99,547	97,777	52,00,000
4	37,681	4,655	2,477	1,284	1,26,326	1,25,146	52,00,000	4,646	2,618	1,307	1,39,250	1,38,070	52,00,000
5	37,681	4,853	4,041	1,601	1,59,855	1,59,855	52,00,000	4,837	4,267	1,639	1,79,901	1,79,901	52,00,000
6	37,681	5,083	4,590	1,741	1,93,788	1,93,788	52,00,000	5,058	4,926	1,797	2,22,728	2,22,728	52,00,000
7	37,681	5,355	5,148	1,891	2,28,080	2,28,080	52,00,000	5,318	5,618	1,969	2,67,813	2,67,813	52,00,000
8	37,681	5,664	5,716	2,048	2,62,688	2,62,688	52,00,000	5,611	6,346	2,152	3,15,253	3,15,253	52,00,000
9	37,681	6,017	6,293	2,216	2,97,560	2,97,560	52,00,000	5,944	7,112	2,350	3,65,141	3,65,141	52,00,000

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	37,681	6,414	6,879	2,393	3,41,687	3,41,687	52,00,000	6,315	7,918	2,562	4,26,621	4,26,621	52,00,000
11	37,681	6,842	7,623	2,604	3,85,994	3,85,994	52,00,000	6,708	8,918	2,813	4,91,214	4,91,214	52,00,000
12	37,681	7,324	8,350	2,821	4,29,210	4,29,210	52,00,000	7,146	9,941	3,076	5,57,774	5,57,774	52,00,000
13	0	7,936	8,550	2,967	4,32,614	4,32,614	52,00,000	7,703	10,470	3,271	5,86,258	5,86,258	52,00,000
14	0	8,636	8,727	3,125	4,33,752	4,33,752	52,00,000	8,336	10,999	3,480	6,14,247	6,14,247	52,00,000
15	0	9,444	8,880	3,298	4,33,979	4,33,979	52,00,000	9,061	11,527	3,706	6,43,135	6,43,135	52,00,000
16	0	10,387	9,026	3,494	4,33,135	4,33,135	52,00,000	9,901	12,075	3,956	6,72,857	6,72,857	52,00,000
17	0	11,486	9,163	3,717	4,31,045	4,31,045	52,00,000	10,873	12,640	4,232	7,03,339	7,03,339	52,00,000
18	0	12,771	9,290	3,971	4,27,483	4,27,483	52,00,000	12,000	13,223	4,540	7,34,462	7,34,462	52,00,000
19	0	14,267	9,231	4,230	4,22,408	4,22,408	52,00,000	13,299	13,649	4,851	7,66,301	7,66,301	52,00,000
20	0	15,989	9,149	4,525	4,15,556	4,15,556	52,00,000	14,779	14,083	5,195	7,98,718	7,98,718	52,00,000
21	0	17,949	9,041	4,858	4,06,632	4,06,632	52,00,000	16,442	14,524	5,574	8,31,552	8,31,552	52,00,000
22	0	20,148	8,902	5,229	3,95,358	3,95,358	52,00,000	18,279	14,969	5,985	8,64,661	8,64,661	52,00,000
23	0	22,562	8,731	5,633	3,81,552	3,81,552	52,00,000	20,261	15,418	6,422	8,98,009	8,98,009	52,00,000
24	0	25,177	8,523	6,066	3,65,003	3,65,003	52,00,000	22,364	15,869	6,882	9,31,540	9,31,540	52,00,000
25	0	27,960	8,278	6,523	3,45,557	3,45,557	52,00,000	24,550	16,323	7,357	9,65,260	9,65,260	52,00,000
26	0	30,883	7,992	6,998	3,23,112	3,23,112	52,00,000	26,787	16,779	7,842	9,99,237	9,99,237	52,00,000
27	0	33,922	7,665	7,486	2,97,618	2,97,618	52,00,000	29,042	17,240	8,331	10,33,602	10,33,602	52,00,000
28	0	37,070	7,297	7,986	2,69,061	2,69,061	52,00,000	31,302	17,708	8,822	10,68,530	10,68,530	52,00,000
29	0	40,330	6,887	8,499	2,37,447	2,37,447	52,00,000	33,561	18,184	9,314	11,04,237	11,04,237	52,00,000
30	0	43,720	6,435	9,028	2,02,778	2,02,778	52,00,000	35,823	18,672	9,809	11,40,952	11,40,952	52,00,000
31	0	47,296	5,942	9,583	1,65,001	1,65,001	52,00,000	38,123	19,176	10,314	11,78,883	11,78,883	52,00,000
32	0	51,107	5,412	10,173	1,31,540	1,31,540	52,00,000	40,489	19,696	10,833	12,18,204	12,18,204	52,00,000
33	0	54,911	5,253	10,829	1,32,777	1,32,777	52,00,000	42,971	20,236	11,377	12,59,009	12,59,009	52,00,000
34	0	58,888	5,270	11,548	1,34,578	1,34,578	52,00,000	45,617	20,796	11,954	13,01,317	13,01,317	52,00,000
35	0	63,254	5,295	12,339	1,36,965	1,36,965	52,00,000	48,483	21,376	12,575	13,45,039	13,45,039	52,00,000
36	0	68,090	5,327	13,215	1,39,965	1,39,965	52,00,000	51,624	21,973	13,247	13,89,980	13,89,980	52,00,000
37	0	73,484	5,368	14,193	1,43,616	1,43,616	52,00,000	55,093	22,585	13,982	14,35,837	14,35,837	52,00,000
38	0	79,521	5,417	15,289	1,47,963	1,47,963	52,00,000	58,943	23,206	14,787	14,82,207	14,82,207	52,00,000
39	0	86,285	5,475	16,517	1,53,060	1,53,060	52,00,000	63,226	23,830	15,670	15,28,593	15,28,593	52,00,000
40	0	93,850	5,543	17,891	1,58,974	1,58,974	52,00,000	67,990	24,451	16,639	15,74,414	15,74,414	52,00,000
41	0	1,02,308	5,622	19,427	1,65,783	1,65,783	52,00,000	73,295	25,059	17,704	16,19,011	16,19,011	52,00,000
42	0	1,11,731	5,713	21,140	1,73,580	1,73,580	52,00,000	79,196	25,645	18,871	16,61,649	16,61,649	52,00,000
43	0	1,22,210	5,818	23,045	1,82,473	1,82,473	52,00,000	85,766	26,198	20,154	17,01,509	17,01,509	52,00,000
44	0	1,33,838	5,937	25,160	1,92,588	1,92,588	52,00,000	93,092	26,707	21,564	17,37,661	17,37,661	52,00,000
45	0	1,46,701	6,073	27,499	2,04,075	2,04,075	52,00,000	1,01,271	27,158	23,117	17,69,059	17,69,059	52,00,000
46	0	1,60,907	6,227	30,084	2,17,106	2,17,106	52,00,000	1,10,437	27,536	24,835	17,94,484	17,94,484	52,00,000
47	0	1,76,557	6,404	32,933	2,31,885	2,31,885	52,00,000	1,20,747	27,822	26,742	18,12,501	18,12,501	52,00,000
48	0	1,93,773	6,604	36,068	2,48,649	2,48,649	52,00,000	1,32,418	27,996	28,874	18,21,377	18,21,377	52,00,000
49	0	2,12,663	6,832	39,509	2,67,675	2,67,675	52,00,000	1,45,714	28,030	31,274	18,19,001	18,19,001	52,00,000
50	0	2,33,355	7,092	43,281	2,89,289	2,89,289	52,00,000	1,60,992	27,893	33,999	18,02,743	18,02,743	52,00,000
51	0	2,55,969	7,390	47,404	3,13,871	3,13,871	52,00,000	1,74,373	28,677	36,549	19,06,752	19,06,752	52,00,000
52	0	2,80,616	7,729	51,902	3,41,873	3,41,873	52,00,000	1,78,930	31,804	37,932	21,54,753	21,54,753	52,00,000

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
53	0	3,07,412	8,118	56,795	3,73,821	3,73,821	52,00,000	1,79,498	35,600	38,718	24,44,128	24,44,128	52,00,000
54	0	3,36,442	8,565	62,101	4,10,341	4,10,341	52,00,000	1,74,985	40,044	38,705	27,82,715	27,82,715	52,00,000
55	0	3,67,765	9,079	67,832	4,52,172	4,52,172	52,00,000	1,63,286	45,263	37,539	31,80,000	31,80,000	52,00,000

*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: ₹ 37,681

Part B

detailed break-up of the charges, @8%

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Gross Yield	8% p.a	Net Yield	7.00 %	(Amount in Rupees)			
							Other Charges^	Smart Lady Additions	Other Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	37,681	4,522	33,159	4,268	1,657	0	0	0	0	29,214	414	29,175	25,635	52,00,000
2	37,681	2,261	35,420	4,362	1,347	0	0	0	0	62,990	858	62,906	60,546	52,00,000
3	37,681	1,507	36,174	4,491	1,321	0	0	0	0	99,679	1,341	99,547	97,777	52,00,000
4	37,681	754	36,927	4,646	1,307	0	0	0	0	1,39,435	1,864	1,39,250	1,38,070	52,00,000
5	37,681	0	37,681	4,837	1,639	1,854	0	0	0	1,80,140	2,413	1,79,901	1,79,901	52,00,000
6	37,681	0	37,681	5,058	1,797	1,947	0	0	0	2,23,024	2,979	2,22,728	2,22,728	52,00,000
7	37,681	0	37,681	5,318	1,969	2,044	0	0	0	2,68,169	3,574	2,67,813	2,67,813	52,00,000
8	37,681	0	37,681	5,611	2,152	2,146	0	0	0	3,15,672	4,200	3,15,253	3,15,253	52,00,000
9	37,681	0	37,681	5,944	2,350	2,253	0	0	0	3,65,626	4,859	3,65,141	3,65,141	52,00,000
10	37,681	0	37,681	6,315	2,562	2,366	0	0	9,043	4,18,133	5,552	4,26,621	4,26,621	52,00,000
11	37,681	0	37,681	6,708	2,813	2,484	0	0	8,789	4,86,983	6,434	4,91,214	4,91,214	52,00,000
12	37,681	0	37,681	7,146	3,076	2,609	0	0	7,376	5,55,133	7,332	5,57,774	5,57,774	52,00,000
13	0	0	0	7,703	3,271	2,739	0	0	5,999	5,85,153	7,731	5,86,258	5,86,258	52,00,000
14	0	0	0	8,336	3,480	2,876	0	0	4,646	6,14,676	8,123	6,14,247	6,14,247	52,00,000
15	0	0	0	9,061	3,706	3,020	0	0	4,837	6,43,586	8,507	6,43,135	6,43,135	52,00,000
16	0	0	0	9,901	3,956	3,171	0	0	5,058	6,73,330	8,904	6,72,857	6,72,857	52,00,000
17	0	0	0	10,873	4,232	3,329	0	0	5,318	7,03,830	9,311	7,03,339	7,03,339	52,00,000
18	0	0	0	12,000	4,540	3,496	0	0	5,611	7,34,971	9,727	7,34,462	7,34,462	52,00,000
19	0	0	0	13,299	4,851	3,496	0	0	5,944	7,66,824	10,153	7,66,301	7,66,301	52,00,000
20	0	0	0	14,779	5,195	3,496	0	0	6,315	7,99,254	10,587	7,98,718	7,98,718	52,00,000
21	0	0	0	16,442	5,574	3,496	0	0	6,708	8,32,099	11,028	8,31,552	8,31,552	52,00,000
22	0	0	0	18,279	5,985	3,496	0	0	7,146	8,65,216	11,473	8,64,661	8,64,661	52,00,000

Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Gross Yield	8% p.a	Net Yield	7.00 %	(Amount in Rupees)			
							Other Charges^	Smart Lady Additions	Other Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
23	0	0	0	20,261	6,422	3,496	0	0	7,703	8,98,562	11,922	8,98,009	8,98,009	52,00,000
24	0	0	0	22,364	6,882	3,496	0	0	8,336	9,32,085	12,373	9,31,540	9,31,540	52,00,000
25	0	0	0	24,550	7,357	3,496	0	0	9,061	9,65,789	12,827	9,65,260	9,65,260	52,00,000
26	0	0	0	26,787	7,842	3,496	0	0	9,901	9,99,742	13,283	9,99,237	9,99,237	52,00,000
27	0	0	0	29,042	8,331	3,496	0	0	10,873	10,34,071	13,744	10,33,602	10,33,602	52,00,000
28	0	0	0	31,302	8,822	3,496	0	0	12,000	10,68,952	14,212	10,68,530	10,68,530	52,00,000
29	0	0	0	33,561	9,314	3,496	0	0	13,299	11,04,598	14,688	11,04,237	11,04,237	52,00,000
30	0	0	0	35,823	9,809	3,496	0	0	14,779	11,41,240	15,176	11,40,952	11,40,952	52,00,000
31	0	0	0	38,123	10,314	3,496	0	0	16,442	11,79,083	15,680	11,78,883	11,78,883	52,00,000
32	0	0	0	40,489	10,833	3,496	0	0	18,279	12,18,303	16,200	12,18,204	12,18,204	52,00,000
33	0	0	0	42,971	11,377	3,496	0	0	20,261	12,58,998	16,740	12,59,009	12,59,009	52,00,000
34	0	0	0	45,617	11,954	3,496	0	0	22,364	13,01,187	17,300	13,01,317	13,01,317	52,00,000
35	0	0	0	48,483	12,575	3,496	0	0	24,550	13,44,785	17,880	13,45,039	13,45,039	52,00,000
36	0	0	0	51,624	13,247	3,496	0	0	26,787	13,89,601	18,477	13,89,980	13,89,980	52,00,000
37	0	0	0	55,093	13,982	3,496	0	0	29,042	14,35,331	19,089	14,35,837	14,35,837	52,00,000
38	0	0	0	58,943	14,787	3,496	0	0	31,302	14,81,576	19,710	14,82,207	14,82,207	52,00,000
39	0	0	0	63,226	15,670	3,496	0	0	33,561	15,27,836	20,334	15,28,593	15,28,593	52,00,000
40	0	0	0	67,990	16,639	3,496	0	0	35,823	15,73,530	20,955	15,74,414	15,74,414	52,00,000
41	0	0	0	73,295	17,704	3,496	0	0	38,123	16,17,996	21,563	16,19,011	16,19,011	52,00,000
42	0	0	0	79,196	18,871	3,496	0	0	40,489	16,60,495	22,149	16,61,649	16,61,649	52,00,000
43	0	0	0	85,766	20,154	3,496	0	0	42,971	17,00,202	22,702	17,01,509	17,01,509	52,00,000
44	0	0	0	93,092	21,564	3,496	0	0	45,617	17,36,183	23,211	17,37,661	17,37,661	52,00,000
45	0	0	0	1,01,271	23,117	3,496	0	0	48,483	17,67,386	23,662	17,69,059	17,69,059	52,00,000
46	0	0	0	1,10,437	24,835	3,496	0	0	51,624	17,92,585	24,040	17,94,484	17,94,484	52,00,000
47	0	0	0	1,20,747	26,742	3,496	0	0	55,093	18,10,339	24,326	18,12,501	18,12,501	52,00,000
48	0	0	0	1,32,418	28,874	3,496	0	0	58,943	18,18,908	24,500	18,21,377	18,21,377	52,00,000
49	0	0	0	1,45,714	31,274	3,496	0	0	63,226	18,16,174	24,534	18,19,001	18,19,001	52,00,000
50	0	0	0	1,60,992	33,999	3,496	0	0	67,990	17,99,499	24,397	18,02,743	18,02,743	52,00,000
51	0	0	0	1,74,373	36,549	3,496	0	0	2,00,515	18,96,547	25,181	19,06,752	19,06,752	52,00,000
52	0	0	0	1,78,930	37,932	3,496	0	0	3,35,805	21,44,800	28,308	21,54,753	21,54,753	52,00,000
53	0	0	0	1,79,498	38,718	3,496	0	0	3,60,759	24,34,858	32,104	24,44,128	24,44,128	52,00,000
54	0	0	0	1,74,985	38,705	3,496	0	0	3,84,634	27,74,727	36,548	27,82,715	27,82,715	52,00,000
55	0	0	0	1,63,286	37,539	3,496	0	0	4,06,031	31,74,118	41,767	31,80,000	31,80,000	52,00,000

detailed break-up of the charges @ 4%

							Gross Yield	4% p.a			(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	37,681	4,522	33,159	4,268	1,655	0	0	0	0	28,044	406	28,007	24,467	52,00,000
2	37,681	2,261	35,420	4,364	1,341	0	0	0	0	59,369	825	59,290	56,930	52,00,000
3	37,681	1,507	36,174	4,496	1,308	0	0	0	0	92,184	1,264	92,061	90,291	52,00,000
4	37,681	754	36,927	4,655	1,284	0	0	0	0	1,26,493	1,723	1,26,326	1,25,146	52,00,000
5	37,681	0	37,681	4,853	1,601	1,854	0	0	0	1,60,067	2,187	1,59,855	1,59,855	52,00,000
6	37,681	0	37,681	5,083	1,741	1,947	0	0	0	1,94,046	2,643	1,93,788	1,93,788	52,00,000
7	37,681	0	37,681	5,355	1,891	2,044	0	0	0	2,28,383	3,104	2,28,080	2,28,080	52,00,000
8	37,681	0	37,681	5,664	2,048	2,146	0	0	0	2,63,037	3,570	2,62,688	2,62,688	52,00,000
9	37,681	0	37,681	6,017	2,216	2,253	0	0	0	2,97,955	4,040	2,97,560	2,97,560	52,00,000
10	37,681	0	37,681	6,414	2,393	2,366	0	0	9,043	3,33,086	4,513	3,41,687	3,41,687	52,00,000
11	37,681	0	37,681	6,842	2,604	2,484	0	0	8,790	3,81,623	5,139	3,85,994	3,85,994	52,00,000
12	37,681	0	37,681	7,324	2,821	2,609	0	0	7,378	4,26,398	5,741	4,29,210	4,29,210	52,00,000
13	0	0	0	7,936	2,967	2,739	0	0	6,003	4,31,305	5,811	4,32,614	4,32,614	52,00,000
14	0	0	0	8,636	3,125	2,876	0	0	4,655	4,33,940	5,851	4,33,752	4,33,752	52,00,000
15	0	0	0	9,444	3,298	3,020	0	0	4,853	4,34,150	5,860	4,33,979	4,33,979	52,00,000
16	0	0	0	10,387	3,494	3,171	0	0	5,083	4,33,287	5,855	4,33,135	4,33,135	52,00,000
17	0	0	0	11,486	3,717	3,329	0	0	5,355	4,31,171	5,834	4,31,045	4,31,045	52,00,000
18	0	0	0	12,771	3,971	3,496	0	0	5,664	4,27,579	5,794	4,27,483	4,27,483	52,00,000
19	0	0	0	14,267	4,230	3,496	0	0	6,017	4,22,467	5,735	4,22,408	4,22,408	52,00,000
20	0	0	0	15,989	4,525	3,496	0	0	6,414	4,15,573	5,653	4,15,556	4,15,556	52,00,000
21	0	0	0	17,949	4,858	3,496	0	0	6,842	4,06,602	5,545	4,06,632	4,06,632	52,00,000
22	0	0	0	20,148	5,229	3,496	0	0	7,324	3,95,272	5,406	3,95,358	3,95,358	52,00,000
23	0	0	0	22,562	5,633	3,496	0	0	7,936	3,81,397	5,235	3,81,552	3,81,552	52,00,000
24	0	0	0	25,177	6,066	3,496	0	0	8,636	3,64,768	5,027	3,65,003	3,65,003	52,00,000
25	0	0	0	27,960	6,523	3,496	0	0	9,444	3,45,228	4,782	3,45,557	3,45,557	52,00,000
26	0	0	0	30,883	6,998	3,496	0	0	10,387	3,22,675	4,496	3,23,112	3,23,112	52,00,000
27	0	0	0	33,922	7,486	3,496	0	0	11,486	2,97,055	4,169	2,97,618	2,97,618	52,00,000
28	0	0	0	37,070	7,986	3,496	0	0	12,771	2,68,352	3,801	2,69,061	2,69,061	52,00,000
29	0	0	0	40,330	8,499	3,496	0	0	14,267	2,36,572	3,391	2,37,447	2,37,447	52,00,000
30	0	0	0	43,720	9,028	3,496	0	0	15,989	2,01,712	2,939	2,02,778	2,02,778	52,00,000
31	0	0	0	47,296	9,583	3,496	0	0	17,949	1,63,722	2,446	1,65,001	1,65,001	52,00,000
32	0	0	0	51,107	10,173	3,496	0	0	27,673	1,27,088	1,916	1,31,540	1,31,540	52,00,000
33	0	0	0	54,911	10,829	3,496	0	0	67,134	1,27,948	1,757	1,32,777	1,32,777	52,00,000
34	0	0	0	58,888	11,548	3,496	0	0	72,363	1,29,345	1,774	1,34,578	1,34,578	52,00,000
35	0	0	0	63,254	12,339	3,496	0	0	78,057	1,31,294	1,799	1,36,965	1,36,965	52,00,000
36	0	0	0	68,090	13,215	3,496	0	0	84,322	1,33,813	1,831	1,39,965	1,39,965	52,00,000
37	0	0	0	73,484	14,193	3,496	0	0	91,267	1,36,930	1,872	1,43,616	1,43,616	52,00,000
38	0	0	0	79,521	15,289	3,496	0	0	99,002	1,40,683	1,921	1,47,963	1,47,963	52,00,000
39	0	0	0	86,285	16,517	3,496	0	0	1,07,633	1,45,118	1,979	1,53,060	1,53,060	52,00,000
40	0	0	0	93,850	17,891	3,496	0	0	1,17,261	1,50,294	2,047	1,58,974	1,58,974	52,00,000
41	0	0	0	1,02,308	19,427	3,496	0	0	1,27,999	1,56,280	2,126	1,65,783	1,65,783	52,00,000
42	0	0	0	1,11,731	21,140	3,496	0	0	1,39,950	1,63,161	2,217	1,73,580	1,73,580	52,00,000

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	(Amount in Rupees)			
							Other Charges^	Smart Lady Additions			FMC	Fund at End of Year	Surrender Value	Death Benefit
43	0	0	0	1,22,210	23,045	3,496	0	0	1,53,231	1,71,037	2,322	1,82,473	1,82,473	52,00,000
44	0	0	0	1,33,838	25,160	3,496	0	0	1,67,970	1,80,026	2,441	1,92,588	1,92,588	52,00,000
45	0	0	0	1,46,701	27,499	3,496	0	0	1,84,286	1,90,268	2,577	2,04,075	2,04,075	52,00,000
46	0	0	0	1,60,907	30,084	3,496	0	0	2,02,328	2,01,926	2,731	2,17,106	2,17,106	52,00,000
47	0	0	0	1,76,557	32,933	3,496	0	0	2,22,239	2,15,194	2,908	2,31,885	2,31,885	52,00,000
48	0	0	0	1,93,773	36,068	3,496	0	0	2,44,193	2,30,295	3,108	2,48,649	2,48,649	52,00,000
49	0	0	0	2,12,663	39,509	3,496	0	0	2,68,353	2,47,498	3,336	2,67,675	2,67,675	52,00,000
50	0	0	0	2,33,355	43,281	3,496	0	0	2,94,910	2,67,115	3,596	2,89,289	2,89,289	52,00,000
51	0	0	0	2,55,969	47,404	3,496	0	0	3,24,052	2,89,518	3,894	3,13,871	3,13,871	52,00,000
52	0	0	0	2,80,616	51,902	3,496	0	0	3,55,970	3,15,144	4,233	3,41,873	3,41,873	52,00,000
53	0	0	0	3,07,412	56,795	3,496	0	0	3,90,868	3,44,511	4,622	3,73,821	3,73,821	52,00,000
54	0	0	0	3,36,442	62,101	3,496	0	0	4,28,926	3,78,236	5,069	4,10,341	4,10,341	52,00,000
55	0	0	0	3,67,765	67,832	3,496	0	0	4,70,314	4,17,052	5,583	4,52,172	4,52,172	52,00,000

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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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