

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 Maxima +		
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 Maxima +

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	10000000	59524	59524
Total Death Benefit & Premium					10000000	59524	59524
VPA Accidental Death	12	35	Yes	Annual	10000000	15800	NA
VPA Accidental Total & Permanent Disability	12	35	Yes	Annual	10000000	11800	NA
Total Premium						87124	59524

Premium Summary - Param Raksha Life Maxima +

Riders With ROP

Particulars	Smart Sampoorna Raksha Supreme (Investible Premium)	Vitality Protect Advance	Total Installment Premium
Instalment Premium without GST (Rs.)	59,524	27,600	87,124
Instalment Premium with First year GST (Rs.)	59,524	28,842	88,366
Total Discount on First Year Instalment Premium		1,380	1,380
Instalment Premium post applicable discount with First year GST (Rs.)	59,524	27,399	86,923
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	59,524	28,222	87,746

Non-Investment + with ROP

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%)

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	7.50%

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 Maxima + (₹)	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	59,524	27,600	87,124	8,217	0	0	42,479	44,083	1,00,00,000	8,216	0	0	44,288	45,763	1,00,00,000	1,00,00,000	1,00,00,000
2	59,524	27,600	87,124	8,412	0	0	90,040	1,06,551	1,00,00,000	8,409	0	0	95,607	1,12,117	1,00,00,000	1,00,00,000	1,00,00,000
3	59,524	27,600	87,124	8,679	0	0	1,39,840	1,66,713	1,00,00,000	8,671	0	0	1,51,328	1,78,200	1,00,00,000	1,00,00,000	1,00,00,000
4	59,524	27,600	87,124	8,998	0	0	1,91,870	2,45,665	1,00,00,000	8,984	0	0	2,11,666	2,65,462	1,00,00,000	1,00,00,000	1,00,00,000
5	59,524	27,600	87,124	9,395	0	0	2,42,588	3,11,588	1,00,00,000	9,371	0	0	2,73,251	3,42,251	1,00,00,000	1,00,00,000	1,00,00,000
6	59,524	27,600	87,124	9,854	0	0	2,93,778	3,76,578	1,00,00,000	9,817	0	0	3,37,987	4,20,787	1,00,00,000	1,00,00,000	1,00,00,000
7	59,524	27,600	87,124	10,397	0	0	3,45,340	4,41,940	1,00,00,000	10,342	0	0	4,05,969	5,02,569	1,00,00,000	1,00,00,000	1,00,00,000
8	59,524	27,600	87,124	11,014	0	0	3,97,187	5,10,858	1,00,00,000	10,935	0	0	4,77,308	5,90,979	1,00,00,000	1,00,00,000	1,00,00,000
9	59,524	27,600	87,124	11,721	0	0	4,49,207	5,80,767	1,00,00,000	11,610	0	0	5,52,105	6,83,665	1,00,00,000	1,00,00,000	1,00,00,000
10	59,524	27,600	87,124	12,516	14,286	0	5,15,576	6,65,843	1,00,00,000	12,364	14,286	0	6,44,756	7,95,023	1,00,00,000	1,00,00,000	1,00,00,000
11	59,524	27,600	87,124	13,373	15,360	8,217	5,91,728	7,61,519	1,00,00,000	13,170	15,359	8,216	7,51,785	9,21,576	1,00,00,000	1,00,00,000	1,00,00,000
12	59,524	27,600	87,124	14,331	13,174	8,412	6,66,307	8,56,440	1,00,00,000	14,061	13,171	8,409	8,62,238	10,52,371	1,00,00,000	1,00,00,000	1,00,00,000
13	0	0	0	15,522	11,060	8,679	6,78,206	8,73,246	1,00,00,000	15,167	11,052	8,671	9,12,928	11,07,968	1,00,00,000	1,00,00,000	1,00,00,000
14	0	0	0	16,881	8,998	8,998	6,86,767	8,86,714	1,00,00,000	16,422	8,984	8,984	9,63,276	11,63,223	1,00,00,000	1,00,00,000	1,00,00,000
15	0	0	0	18,447	9,395	9,395	6,94,189	8,99,042	1,00,00,000	17,859	9,371	9,371	10,15,557	12,20,410	1,00,00,000	1,00,00,000	1,00,00,000
16	0	0	0	20,274	9,854	9,854	7,00,246	9,10,006	1,00,00,000	19,526	9,817	9,817	10,69,720	12,79,480	1,00,00,000	1,00,00,000	1,00,00,000
17	0	0	0	22,399	10,397	10,397	7,04,705	9,19,372	1,00,00,000	21,453	10,342	10,342	11,25,715	13,40,382	1,00,00,000	1,00,00,000	1,00,00,000
18	0	0	0	24,880	11,014	11,014	7,07,237	9,26,810	1,00,00,000	23,686	10,935	10,935	11,83,408	14,02,981	1,00,00,000	1,00,00,000	1,00,00,000
19	0	0	0	27,765	11,721	11,721	7,07,811	9,32,291	1,00,00,000	26,262	11,610	11,610	12,42,979	14,67,459	1,00,00,000	1,00,00,000	1,00,00,000
20	0	0	0	31,080	12,516	12,516	7,06,043	9,35,430	1,00,00,000	29,195	12,364	12,364	13,04,272	15,33,659	1,00,00,000	1,00,00,000	1,00,00,000
21	0	0	0	34,845	13,373	13,373	7,01,468	9,35,761	1,00,00,000	32,488	13,170	13,170	13,67,061	16,01,354	1,00,00,000	1,00,00,000	1,00,00,000
22	0	0	0	39,058	14,331	14,331	6,93,687	9,32,887	1,00,00,000	36,126	14,061	14,061	14,31,196	16,70,396	1,00,00,000	1,00,00,000	1,00,00,000
23	0	0	0	43,668	15,522	15,522	6,82,621	9,26,728	1,00,00,000	40,046	15,167	15,167	14,96,859	17,40,966	1,00,00,000	1,00,00,000	1,00,00,000
24	0	0	0	48,643	16,881	16,881	6,68,097	9,17,110	1,00,00,000	44,202	16,422	16,422	15,64,166	18,13,179	1,00,00,000	1,00,00,000	1,00,00,000
25	0	0	0	53,913	18,447	18,447	6,50,099	9,04,019	1,00,00,000	48,512	17,859	17,859	16,33,406	18,87,326	1,00,00,000	1,00,00,000	1,00,00,000
26	0	0	0	59,419	20,274	20,274	6,28,790	8,87,617	1,00,00,000	52,909	19,526	19,526	17,05,069	19,63,896	1,00,00,000	1,00,00,000	1,00,00,000
27	0	0	0	65,105	22,399	22,399	6,04,481	8,68,214	1,00,00,000	57,324	21,453	21,453	17,79,818	20,43,551	1,00,00,000	1,00,00,000	1,00,00,000
28	0	0	0	70,950	24,880	24,880	5,77,631	8,46,271	1,00,00,000	61,725	23,686	23,686	18,58,496	21,27,136	1,00,00,000	1,00,00,000	1,00,00,000

				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 Maxima + (₹)	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	76,947	27,765	27,765	5,48,813	8,22,360	1,00,00,000	66,086	26,262	26,262	19,42,104	22,15,651	1,00,00,000	1,00,00,000	1,00,00,000
30	0	0	0	82,878	72,820	31,080	5,61,314	8,39,767	1,00,00,000	70,409	29,195	29,195	20,31,731	23,10,184	1,00,00,000	1,00,00,000	1,00,00,000
31	0	0	0	88,799	86,842	34,845	5,85,126	8,68,486	1,00,00,000	74,743	32,488	32,488	21,28,485	24,11,845	1,00,00,000	1,00,00,000	1,00,00,000
32	0	0	0	94,950	92,729	39,058	6,12,381	9,00,648	1,00,00,000	79,130	36,126	36,126	22,33,457	25,21,724	1,00,00,000	1,00,00,000	1,00,00,000
33	0	0	0	1,01,461	98,920	43,668	6,43,445	9,36,618	1,00,00,000	83,646	40,046	40,046	23,47,589	26,40,762	1,00,00,000	1,00,00,000	1,00,00,000
34	0	0	0	1,08,446	1,05,640	48,643	6,78,746	9,86,101	1,00,00,000	88,355	44,202	44,202	24,71,706	27,79,061	1,00,00,000	1,00,00,000	1,00,00,000
35	0	0	0	1,16,050	1,13,187	53,913	10,49,985	10,49,985	1,00,00,000	93,336	48,512	48,512	29,37,622	29,37,622	1,00,00,000	1,00,00,000	1,00,00,000

*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 customercare.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.):	28,842
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 Accidental Death	12	35	Yes	Annual	10000000
VPA Accidental Total & Permanent Disability	12	35	Yes	Annual	10000000

Premium Summary				
Particulars		Accidental Total and Permanent Disability	Accidental Death Benefit	Total Installment Premium
Instalment Premium without GST (Rs.)	0	11,800	15,800	27,600
GST Rate(First Year)		4.50%	4.50%	
GST Rate(2nd Year onwards)		2.25%	2.25%	
Instalment Premium with First year GST (Rs.)	0	12,331	16,511	28,842
Total Discount on First Year Instalment Premium	0	617	826	1,443
Instalment Premium post applicable discount with First year GST (Rs.)	0	11714	15685	27,399
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	0	12,066	16,156	28,222

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	27,600	0	1,00,00,000	1,00,00,000	0	0	4,611	4,611
2	27,600	0	1,00,00,000	1,00,00,000	0	19,320	9,494	19,320
3	27,600	0	1,00,00,000	1,00,00,000	0	28,980	14,681	28,980
4	27,600	0	1,00,00,000	1,00,00,000	0	55,200	20,208	55,200
5	27,600	0	1,00,00,000	1,00,00,000	0	69,000	26,114	69,000
6	27,600	0	1,00,00,000	1,00,00,000	0	82,800	32,442	82,800
7	27,600	0	1,00,00,000	1,00,00,000	0	96,600	39,242	96,600
8	27,600	0	1,00,00,000	1,00,00,000	0	1,13,671	46,566	1,13,671
9	27,600	0	1,00,00,000	1,00,00,000	0	1,31,560	54,475	1,31,560
10	27,600	0	1,00,00,000	1,00,00,000	0	1,50,267	63,032	1,50,267
11	27,600	0	1,00,00,000	1,00,00,000	0	1,69,791	72,312	1,69,791
12	27,600	0	1,00,00,000	1,00,00,000	0	1,90,133	82,395	1,90,133
13	0	0	1,00,00,000	1,00,00,000	0	1,95,040	86,186	1,95,040
14	0	0	1,00,00,000	1,00,00,000	0	1,99,947	90,285	1,99,947

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
15	0	0	1,00,00,000	1,00,00,000	0	2,04,853	94,718	2,04,853
16	0	0	1,00,00,000	1,00,00,000	0	2,09,760	99,513	2,09,760
17	0	0	1,00,00,000	1,00,00,000	0	2,14,667	1,04,704	2,14,667
18	0	0	1,00,00,000	1,00,00,000	0	2,19,573	1,10,325	2,19,573
19	0	0	1,00,00,000	1,00,00,000	0	2,24,480	1,16,417	2,24,480
20	0	0	1,00,00,000	1,00,00,000	0	2,29,387	1,23,022	2,29,387
21	0	0	1,00,00,000	1,00,00,000	0	2,34,293	1,30,190	2,34,293
22	0	0	1,00,00,000	1,00,00,000	0	2,39,200	1,37,974	2,39,200
23	0	0	1,00,00,000	1,00,00,000	0	2,44,107	1,46,431	2,44,107
24	0	0	1,00,00,000	1,00,00,000	0	2,49,013	1,55,627	2,49,013
25	0	0	1,00,00,000	1,00,00,000	0	2,53,920	1,65,629	2,53,920
26	0	0	1,00,00,000	1,00,00,000	0	2,58,827	1,76,515	2,58,827
27	0	0	1,00,00,000	1,00,00,000	0	2,63,733	1,88,366	2,63,733
28	0	0	1,00,00,000	1,00,00,000	0	2,68,640	2,01,274	2,68,640
29	0	0	1,00,00,000	1,00,00,000	0	2,73,547	2,15,339	2,73,547
30	0	0	1,00,00,000	1,00,00,000	0	2,78,453	2,30,670	2,78,453
31	0	0	1,00,00,000	1,00,00,000	0	2,83,360	2,47,390	2,83,360
32	0	0	1,00,00,000	1,00,00,000	0	2,88,267	2,65,638	2,88,267
33	0	0	1,00,00,000	1,00,00,000	0	2,93,173	2,85,568	2,93,173
34	0	0	1,00,00,000	1,00,00,000	0	2,98,080	3,07,355	3,07,355
35	0	3,31,200	1,00,00,000	1,00,00,000	0	2,98,080	3,31,200	3,31,200

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.):	1,00,00,000
Policy Term (yrs):	35
Premium Payment Term (yrs):	12
Death Benefit Multiple:	168
Smoking Habits:	No
Amount of Instalment Premium (Rs.):	59,524
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 ₹ 59,524
Part A

presents 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	59,524	8,217	7,771	2,878	42,479	39,472	1,00,00,000	8,216	7,784	2,880	44,288	41,152	1,00,00,000
2	59,524	8,412	4,836	2,385	90,040	87,231	1,00,00,000	8,409	4,888	2,394	95,607	92,797	1,00,00,000
3	59,524	8,679	4,314	2,339	1,39,840	1,37,733	1,00,00,000	8,671	4,433	2,359	1,51,328	1,49,220	1,00,00,000
4	59,524	8,998	3,822	2,308	1,91,870	1,90,465	1,00,00,000	8,984	4,037	2,344	2,11,666	2,10,262	1,00,00,000
5	59,524	9,395	6,263	2,818	2,42,588	2,42,588	1,00,00,000	9,371	6,610	2,876	2,73,251	2,73,251	1,00,00,000
6	59,524	9,854	7,098	3,051	2,93,778	2,93,778	1,00,00,000	9,817	7,611	3,137	3,37,987	3,37,987	1,00,00,000
7	59,524	10,397	7,947	3,302	3,45,340	3,45,340	1,00,00,000	10,342	8,664	3,421	4,05,969	4,05,969	1,00,00,000
8	59,524	11,014	8,807	3,568	3,97,187	3,97,187	1,00,00,000	10,935	9,768	3,727	4,77,308	4,77,308	1,00,00,000
9	59,524	11,721	9,679	3,852	4,49,207	4,49,207	1,00,00,000	11,610	10,928	4,057	5,52,105	5,52,105	1,00,00,000

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	59,524	12,516	10,561	4,154	5,15,576	5,15,576	1,00,00,000	12,364	12,143	4,411	6,44,756	6,44,756	1,00,00,000
11	59,524	13,379	11,698	4,514	5,83,416	5,83,416	1,00,00,000	13,176	13,668	4,832	7,43,328	7,43,328	1,00,00,000
12	59,524	14,350	12,814	4,889	6,49,275	6,49,275	1,00,00,000	14,080	15,232	5,276	8,44,576	8,44,576	1,00,00,000
13	0	15,558	13,096	5,158	6,51,958	6,51,958	1,00,00,000	15,204	16,011	5,619	8,85,192	8,85,192	1,00,00,000
14	0	16,937	13,337	5,449	6,50,740	6,50,740	1,00,00,000	16,481	16,784	5,988	9,24,482	9,24,482	1,00,00,000
15	0	18,528	13,534	5,771	6,47,721	6,47,721	1,00,00,000	17,947	17,547	6,389	9,64,577	9,64,577	1,00,00,000
16	0	20,387	13,716	6,138	6,42,589	6,42,589	1,00,00,000	19,651	18,332	6,837	10,05,284	10,05,284	1,00,00,000
17	0	22,551	13,878	6,557	6,35,000	6,35,000	1,00,00,000	21,624	19,135	7,337	10,46,379	10,46,379	1,00,00,000
18	0	25,083	14,017	7,038	6,24,516	6,24,516	1,00,00,000	23,919	19,953	7,897	10,87,551	10,87,551	1,00,00,000
19	0	28,031	13,852	7,539	6,10,976	6,10,976	1,00,00,000	26,574	20,509	8,475	11,28,769	11,28,769	1,00,00,000
20	0	31,428	13,642	8,113	5,93,862	5,93,862	1,00,00,000	29,608	21,063	9,121	11,69,655	11,69,655	1,00,00,000
21	0	35,294	13,380	8,761	5,72,596	5,72,596	1,00,00,000	33,032	21,609	9,835	12,09,772	12,09,772	1,00,00,000
22	0	39,634	13,057	9,484	5,46,626	5,46,626	1,00,00,000	36,834	22,142	10,616	12,48,704	12,48,704	1,00,00,000
23	0	44,401	12,667	10,272	5,15,567	5,15,567	1,00,00,000	40,962	22,657	11,451	12,86,206	12,86,206	1,00,00,000
24	0	49,567	12,206	11,119	4,78,998	4,78,998	1,00,00,000	45,375	23,150	12,335	13,21,999	13,21,999	1,00,00,000
25	0	54,911	12,038	12,051	4,82,878	4,82,878	1,00,00,000	50,003	23,618	13,252	13,55,906	13,55,906	1,00,00,000
26	0	60,333	12,158	13,049	4,93,188	4,93,188	1,00,00,000	54,785	24,061	14,192	13,87,866	13,87,866	1,00,00,000
27	0	65,863	12,314	14,072	5,05,756	5,05,756	1,00,00,000	59,666	24,477	15,146	14,17,912	14,17,912	1,00,00,000
28	0	71,473	12,501	15,115	5,20,737	5,20,737	1,00,00,000	64,626	24,867	16,109	14,46,158	14,46,158	1,00,00,000
29	0	77,149	12,724	16,177	5,38,318	5,38,318	1,00,00,000	69,659	25,234	17,081	14,72,773	14,72,773	1,00,00,000
30	0	82,906	12,984	17,260	5,58,724	5,58,724	1,00,00,000	74,787	25,580	18,066	14,97,928	14,97,928	1,00,00,000
31	0	88,826	13,285	18,380	5,82,221	5,82,221	1,00,00,000	79,488	26,773	19,127	16,04,242	16,04,242	1,00,00,000
32	0	94,983	13,631	19,551	6,09,125	6,09,125	1,00,00,000	83,884	28,581	20,244	17,44,040	17,44,040	1,00,00,000
33	0	1,01,500	14,026	20,795	6,39,804	6,39,804	1,00,00,000	88,261	30,661	21,406	19,03,262	19,03,262	1,00,00,000
34	0	1,08,493	14,477	22,135	6,74,690	6,74,690	1,00,00,000	92,649	33,034	22,623	20,84,929	20,84,929	1,00,00,000
35	0	1,16,105	14,990	23,597	7,14,288	7,14,288	1,00,00,000	97,061	35,746	23,905	22,92,609	22,92,609	1,00,00,000

*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: ₹ 59,524

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	6.92 %	(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	59,524	7,143	52,381	8,216	2,880	0	0	0	0	44,347	641	44,288	41,152	1,00,00,000
2	59,524	3,571	55,953	8,409	2,394	0	0	0	0	95,734	1,317	95,607	92,797	1,00,00,000
3	59,524	2,381	57,143	8,671	2,359	0	0	0	0	1,51,529	2,052	1,51,328	1,49,220	1,00,00,000
4	59,524	1,190	58,334	8,984	2,344	0	0	0	0	2,11,948	2,847	2,11,666	2,10,262	1,00,00,000
5	59,524	0	59,524	9,371	2,876	2,929	0	0	0	2,73,614	3,681	2,73,251	2,73,251	1,00,00,000
6	59,524	0	59,524	9,817	3,137	3,075	0	0	0	3,38,436	4,536	3,37,987	3,37,987	1,00,00,000
7	59,524	0	59,524	10,342	3,421	3,229	0	0	0	4,06,509	5,435	4,05,969	4,05,969	1,00,00,000
8	59,524	0	59,524	10,935	3,727	3,390	0	0	0	4,77,943	6,378	4,77,308	4,77,308	1,00,00,000
9	59,524	0	59,524	11,610	4,057	3,560	0	0	0	5,52,839	7,368	5,52,105	5,52,105	1,00,00,000
10	59,524	0	59,524	12,364	4,411	3,738	0	0	14,286	6,31,309	8,405	6,44,756	6,44,756	1,00,00,000
11	59,524	0	59,524	13,176	4,832	3,925	0	0	15,359	7,36,478	9,743	7,43,328	7,43,328	1,00,00,000
12	59,524	0	59,524	14,080	5,276	4,121	0	0	13,171	8,40,228	11,111	8,44,576	8,44,576	1,00,00,000
13	0	0	0	15,204	5,619	4,327	0	0	11,052	8,83,261	11,684	8,85,192	8,85,192	1,00,00,000
14	0	0	0	16,481	5,988	4,543	0	0	8,984	9,24,961	12,241	9,24,482	9,24,482	1,00,00,000
15	0	0	0	17,947	6,389	4,770	0	0	9,371	9,65,077	12,777	9,64,577	9,64,577	1,00,00,000
16	0	0	0	19,651	6,837	5,009	0	0	9,817	10,05,801	13,323	10,05,284	10,05,284	1,00,00,000
17	0	0	0	21,624	7,337	5,259	0	0	10,342	10,46,908	13,876	10,46,379	10,46,379	1,00,00,000
18	0	0	0	23,919	7,897	5,522	0	0	10,935	10,88,084	14,431	10,87,551	10,87,551	1,00,00,000
19	0	0	0	26,574	8,475	5,522	0	0	11,610	11,29,301	14,987	11,28,769	11,28,769	1,00,00,000
20	0	0	0	29,608	9,121	5,522	0	0	12,364	11,70,179	15,541	11,69,655	11,69,655	1,00,00,000
21	0	0	0	33,032	9,835	5,522	0	0	13,176	12,10,282	16,087	12,09,772	12,09,772	1,00,00,000
22	0	0	0	36,834	10,616	5,522	0	0	14,080	12,49,191	16,620	12,48,704	12,48,704	1,00,00,000
23	0	0	0	40,962	11,451	5,522	0	0	15,204	12,86,650	17,135	12,86,206	12,86,206	1,00,00,000
24	0	0	0	45,375	12,335	5,522	0	0	16,481	13,22,383	17,628	13,21,999	13,21,999	1,00,00,000
25	0	0	0	50,003	13,252	5,522	0	0	17,947	13,56,214	18,096	13,55,906	13,55,906	1,00,00,000
26	0	0	0	54,785	14,192	5,522	0	0	19,651	13,88,074	18,539	13,87,866	13,87,866	1,00,00,000
27	0	0	0	59,666	15,146	5,522	0	0	21,624	14,17,996	18,955	14,17,912	14,17,912	1,00,00,000
28	0	0	0	64,626	16,109	5,522	0	0	23,919	14,46,089	19,345	14,46,158	14,46,158	1,00,00,000
29	0	0	0	69,659	17,081	5,522	0	0	26,574	14,72,518	19,712	14,72,773	14,72,773	1,00,00,000
30	0	0	0	74,787	18,066	5,522	0	0	29,608	14,97,454	20,058	14,97,928	14,97,928	1,00,00,000
31	0	0	0	79,488	19,127	5,522	0	0	1,10,941	16,01,944	21,251	16,04,242	16,04,242	1,00,00,000
32	0	0	0	83,884	20,244	5,522	0	0	1,41,473	17,41,563	23,059	17,44,040	17,44,040	1,00,00,000
33	0	0	0	88,261	21,406	5,522	0	0	1,56,694	19,00,630	25,139	19,03,262	19,03,262	1,00,00,000
34	0	0	0	92,649	22,623	5,522	0	0	1,73,634	20,82,167	27,512	20,84,929	20,84,929	1,00,00,000
35	0	0	0	97,061	23,905	5,522	0	0	1,92,642	22,89,741	30,224	22,92,609	22,92,609	1,00,00,000

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	(Amount in Rupees)			
							Other Charges^	Smart Lady Additions			FMC	Fund at End of Year	Surrender Value	Death Benefit
1	59,524	7,143	52,381	8,217	2,878	0	0	0	0	42,536	628	42,479	39,472	1,00,00,000
2	59,524	3,571	55,953	8,412	2,385	0	0	0	0	90,160	1,265	90,040	87,231	1,00,00,000
3	59,524	2,381	57,143	8,679	2,339	0	0	0	0	1,40,026	1,933	1,39,840	1,37,733	1,00,00,000
4	59,524	1,190	58,334	8,998	2,308	0	0	0	0	1,92,125	2,632	1,91,870	1,90,465	1,00,00,000
5	59,524	0	59,524	9,395	2,818	2,929	0	0	0	2,42,911	3,334	2,42,588	2,42,588	1,00,00,000
6	59,524	0	59,524	9,854	3,051	3,075	0	0	0	2,94,169	4,023	2,93,778	2,93,778	1,00,00,000
7	59,524	0	59,524	10,397	3,302	3,229	0	0	0	3,45,799	4,718	3,45,340	3,45,340	1,00,00,000
8	59,524	0	59,524	11,014	3,568	3,390	0	0	0	3,97,715	5,417	3,97,187	3,97,187	1,00,00,000
9	59,524	0	59,524	11,721	3,852	3,560	0	0	0	4,49,804	6,119	4,49,207	4,49,207	1,00,00,000
10	59,524	0	59,524	12,516	4,154	3,738	0	0	14,286	5,01,956	6,823	5,15,576	5,15,576	1,00,00,000
11	59,524	0	59,524	13,379	4,514	3,925	0	0	15,360	5,76,353	7,773	5,83,416	5,83,416	1,00,00,000
12	59,524	0	59,524	14,350	4,889	4,121	0	0	13,174	6,44,668	8,693	6,49,275	6,49,275	1,00,00,000
13	0	0	0	15,558	5,158	4,327	0	0	11,060	6,49,717	8,769	6,51,958	6,51,958	1,00,00,000
14	0	0	0	16,937	5,449	4,543	0	0	8,998	6,50,854	8,794	6,50,740	6,50,740	1,00,00,000
15	0	0	0	18,528	5,771	4,770	0	0	9,395	6,47,798	8,764	6,47,721	6,47,721	1,00,00,000
16	0	0	0	20,387	6,138	5,009	0	0	9,854	6,42,621	8,707	6,42,589	6,42,589	1,00,00,000
17	0	0	0	22,551	6,557	5,259	0	0	10,397	6,34,976	8,619	6,35,000	6,35,000	1,00,00,000
18	0	0	0	25,083	7,038	5,522	0	0	11,014	6,24,426	8,495	6,24,516	6,24,516	1,00,00,000
19	0	0	0	28,031	7,539	5,522	0	0	11,721	6,10,810	8,330	6,10,976	6,10,976	1,00,00,000
20	0	0	0	31,428	8,113	5,522	0	0	12,516	5,93,606	8,120	5,93,862	5,93,862	1,00,00,000
21	0	0	0	35,294	8,761	5,522	0	0	13,379	5,72,241	7,858	5,72,596	5,72,596	1,00,00,000
22	0	0	0	39,634	9,484	5,522	0	0	14,350	5,46,155	7,535	5,46,626	5,46,626	1,00,00,000
23	0	0	0	44,401	10,272	5,522	0	0	15,558	5,14,954	7,145	5,15,567	5,15,567	1,00,00,000
24	0	0	0	49,567	11,119	5,522	0	0	16,937	4,78,221	6,684	4,78,998	4,78,998	1,00,00,000
25	0	0	0	54,911	12,051	5,522	0	0	63,980	4,79,311	6,516	4,82,878	4,82,878	1,00,00,000
26	0	0	0	60,333	13,049	5,522	0	0	76,601	4,89,053	6,636	4,93,188	4,93,188	1,00,00,000
27	0	0	0	65,863	14,072	5,522	0	0	85,117	5,01,050	6,792	5,05,756	5,05,756	1,00,00,000
28	0	0	0	71,473	15,115	5,522	0	0	93,827	5,15,459	6,979	5,20,737	5,20,737	1,00,00,000
29	0	0	0	77,149	16,177	5,522	0	0	1,02,742	5,32,467	7,202	5,38,318	5,38,318	1,00,00,000
30	0	0	0	82,906	17,260	5,522	0	0	1,11,914	5,52,298	7,462	5,58,724	5,58,724	1,00,00,000
31	0	0	0	88,826	18,380	5,522	0	0	1,21,473	5,75,210	7,763	5,82,221	5,82,221	1,00,00,000
32	0	0	0	94,983	19,551	5,522	0	0	1,31,549	6,01,511	8,109	6,09,125	6,09,125	1,00,00,000
33	0	0	0	1,01,500	20,795	5,522	0	0	1,42,334	6,31,556	8,504	6,39,804	6,39,804	1,00,00,000
34	0	0	0	1,08,493	22,135	5,522	0	0	1,54,017	6,65,766	8,955	6,74,690	6,74,690	1,00,00,000
35	0	0	0	1,16,105	23,597	5,522	0	0	1,66,829	7,04,631	9,468	7,14,288	7,14,288	1,00,00,000

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
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