

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 Pro +		
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 Pro +

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	9000000	53571	53571
VPA Term Booster	12	35	Yes	Annual	1000000	4810	NA
Total Death Benefit & Premium					10000000	58381	53571
VPA Accidental Death	12	35	Yes	Annual	9000000	14220	NA
VPA Accidental Total & Permanent Disability	12	35	Yes	Annual	9000000	10620	NA
Total Premium						83221	53571

Premium Summary - Param Raksha Life Pro +

Non Investment

Particulars	Smart Sampoorna Raksha Supreme (Investible Premium)	Vitality Protect Advance	Total Installment Premium
Instalment Premium without GST (Rs.)	53,571	29,650	83,221
Instalment Premium with First year GST (Rs.)	53,571	30,984	84,555
Total Discount on First Year Instalment Premium		1,723	1,723
Instalment Premium post applicable discount with First year GST (Rs.)	53,571	29,184	82,755
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	53,571	30,317	83,888

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%)

Riders with ROP

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

Base plan with Riders in brief

Policy Year	Total Investible Premium (₹)	Vitality Protect Advance Annualised Premium (₹)	Premium Param Raksha Life Pro + (₹)	At 4% p.a. Gross Investment Return							At 8% p.a. Gross Investment Return						Sum Assured	
				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	53,571	29,650	83,221	7,395	0	0	38,231	40,882	1,00,00,000	7,395	0	0	39,858	42,394	1,00,00,000	90,00,000	90,00,000	
2	53,571	29,650	83,221	7,571	0	0	81,035	99,261	1,00,00,000	7,568	0	0	86,045	1,04,271	1,00,00,000	90,00,000	90,00,000	
3	53,571	29,650	83,221	7,811	0	0	1,25,855	1,55,091	1,00,00,000	7,804	0	0	1,36,193	1,65,430	1,00,00,000	90,00,000	90,00,000	
4	53,571	29,650	83,221	8,098	0	0	1,72,680	2,30,716	1,00,00,000	8,085	0	0	1,90,497	2,48,533	1,00,00,000	90,00,000	90,00,000	
5	53,571	29,650	83,221	8,455	0	0	2,18,327	2,92,452	1,00,00,000	8,434	0	0	2,45,922	3,20,047	1,00,00,000	90,00,000	90,00,000	
6	53,571	29,650	83,221	8,869	0	0	2,64,397	3,53,347	1,00,00,000	8,835	0	0	3,04,184	3,93,134	1,00,00,000	90,00,000	90,00,000	
7	53,571	29,650	83,221	9,358	0	0	3,10,802	4,14,577	1,00,00,000	9,307	0	0	3,65,367	4,69,142	1,00,00,000	90,00,000	90,00,000	
8	53,571	29,650	83,221	9,913	0	0	3,57,463	4,79,577	1,00,00,000	9,841	0	0	4,29,571	5,51,685	1,00,00,000	90,00,000	90,00,000	
9	53,571	29,650	83,221	10,549	0	0	4,04,280	5,45,612	1,00,00,000	10,449	0	0	4,96,887	6,38,219	1,00,00,000	90,00,000	90,00,000	
10	53,571	29,650	83,221	11,264	12,857	0	4,64,012	6,25,440	1,00,00,000	11,128	12,857	0	5,80,272	7,41,700	1,00,00,000	90,00,000	90,00,000	
11	53,571	29,650	83,221	12,036	13,824	7,395	5,32,547	7,14,949	1,00,00,000	11,853	13,823	7,395	6,76,597	8,58,999	1,00,00,000	90,00,000	90,00,000	
12	53,571	29,650	83,221	12,898	11,856	7,571	5,99,669	8,03,925	1,00,00,000	12,655	11,854	7,568	7,76,003	9,80,259	1,00,00,000	90,00,000	90,00,000	
13	0	0	0	13,970	9,954	7,811	6,10,377	8,19,904	1,00,00,000	13,650	9,947	7,804	8,21,624	10,31,151	1,00,00,000	90,00,000	90,00,000	
14	0	0	0	15,193	8,098	8,098	6,18,082	8,32,880	1,00,00,000	14,780	8,085	8,085	8,66,937	10,81,735	1,00,00,000	90,00,000	90,00,000	
15	0	0	0	16,603	8,455	8,455	6,24,761	8,44,830	1,00,00,000	16,073	8,434	8,434	9,13,989	11,34,058	1,00,00,000	90,00,000	90,00,000	
16	0	0	0	18,247	8,869	8,869	6,30,212	8,55,552	1,00,00,000	17,574	8,835	8,835	9,62,735	11,88,075	1,00,00,000	90,00,000	90,00,000	
17	0	0	0	20,159	9,358	9,358	6,34,225	8,64,836	1,00,00,000	19,308	9,307	9,307	10,13,130	12,43,741	1,00,00,000	90,00,000	90,00,000	
18	0	0	0	22,392	9,913	9,913	6,36,504	8,72,386	1,00,00,000	21,318	9,841	9,841	10,65,053	13,00,935	1,00,00,000	90,00,000	90,00,000	
19	0	0	0	24,989	10,549	10,549	6,37,021	8,78,174	1,00,00,000	23,636	10,449	10,449	11,18,665	13,59,818	1,00,00,000	90,00,000	90,00,000	
20	0	0	0	27,972	11,264	11,264	6,35,429	8,81,853	1,00,00,000	26,276	11,128	11,128	11,73,828	14,20,252	1,00,00,000	90,00,000	90,00,000	
21	0	0	0	31,361	12,036	12,036	6,31,312	8,83,008	1,00,00,000	29,240	11,853	11,853	12,30,337	14,82,033	1,00,00,000	90,00,000	90,00,000	
22	0	0	0	35,152	12,898	12,898	6,24,309	8,81,276	1,00,00,000	32,513	12,655	12,655	12,88,057	15,45,024	1,00,00,000	90,00,000	90,00,000	
23	0	0	0	39,302	13,970	13,970	6,14,349	8,76,587	1,00,00,000	36,042	13,650	13,650	13,47,153	16,09,391	1,00,00,000	90,00,000	90,00,000	
24	0	0	0	43,779	15,193	15,193	6,01,277	8,68,786	1,00,00,000	39,782	14,780	14,780	14,07,728	16,75,237	1,00,00,000	90,00,000	90,00,000	
25	0	0	0	48,522	16,603	16,603	5,85,079	8,57,859	1,00,00,000	43,661	16,073	16,073	14,70,043	17,42,823	1,00,00,000	90,00,000	90,00,000	
26	0	0	0	53,478	18,247	18,247	5,65,901	8,43,952	1,00,00,000	47,618	17,574	17,574	15,34,538	18,12,589	1,00,00,000	90,00,000	90,00,000	
27	0	0	0	58,594	20,159	20,159	5,44,022	8,27,344	1,00,00,000	51,592	19,308	19,308	16,01,810	18,85,132	1,00,00,000	90,00,000	90,00,000	
28	0	0	0	63,855	22,392	22,392	5,19,857	8,08,450	1,00,00,000	55,552	21,318	21,318	16,72,619	19,61,212	1,00,00,000	90,00,000	90,00,000	

				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 Pro + (₹)	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	69,253	24,989	24,989	4,93,920	7,87,784	1,00,00,000	59,478	23,636	23,636	17,47,864	20,41,728	1,00,00,000	90,00,000	90,00,000
30	0	0	0	74,590	65,544	27,972	5,05,177	8,04,313	1,00,00,000	63,368	26,276	26,276	18,28,526	21,27,662	1,00,00,000	90,00,000	90,00,000
31	0	0	0	79,919	78,158	31,361	5,26,607	8,31,014	1,00,00,000	67,269	29,240	29,240	19,15,603	22,20,010	1,00,00,000	90,00,000	90,00,000
32	0	0	0	85,455	83,456	35,152	5,51,137	8,60,815	1,00,00,000	71,218	32,513	32,513	20,10,075	23,19,753	1,00,00,000	90,00,000	90,00,000
33	0	0	0	91,315	89,028	39,302	5,79,094	8,94,043	1,00,00,000	75,282	36,042	36,042	21,12,791	24,27,740	1,00,00,000	90,00,000	90,00,000
34	0	0	0	97,602	95,076	43,779	6,10,865	9,42,228	1,00,00,000	79,520	39,782	39,782	22,24,494	25,55,857	1,00,00,000	90,00,000	90,00,000
35	0	0	0	1,04,445	1,01,868	48,522	10,02,699	10,02,699	1,00,00,000	84,003	43,661	43,661	27,01,535	27,01,535	1,00,00,000	90,00,000	90,00,000

*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.):	30,984
Mode of payment of premium:	Annual

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	1000000
VPA Accidental Death	12	35	Yes	Annual	9000000
VPA Accidental Total & Permanent Disability	12	35	Yes	Annual	9000000

Premium Summary				
Particulars	Term Booster Benefit	Accidental Total and Permanent Disability	Accidental Death Benefit	Total Installment Premium
Instalment Premium without GST (Rs.)	4,810	10,620	14,220	29,650
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.)	5,026	11,098	14,860	30,984
Total Discount on First Year Instalment Premium	502	555	743	1,800
Instalment Premium post applicable discount with First year GST (Rs.)	4524	10543	14117	29,184
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	4,918	10,859	14,540	30,317

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%)

only Riders benefit explanation

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	29,650	0	90,00,000	90,00,000	1000000	0	5,358	5,358
2	29,650	0	90,00,000	90,00,000	1000000	20,755	11,097	20,755
3	29,650	0	90,00,000	90,00,000	1000000	31,133	17,259	31,133
4	29,650	0	90,00,000	90,00,000	1000000	59,300	23,889	59,300
5	29,650	0	90,00,000	90,00,000	1000000	74,125	31,037	74,125
6	29,650	0	90,00,000	90,00,000	1000000	88,950	38,758	88,950
7	29,650	0	90,00,000	90,00,000	1000000	1,03,775	47,108	1,03,775
8	29,650	0	90,00,000	90,00,000	1000000	1,22,114	56,154	1,22,114
9	29,650	0	90,00,000	90,00,000	1000000	1,41,332	65,963	1,41,332
10	29,650	0	90,00,000	90,00,000	1000000	1,61,428	76,610	1,61,428
11	29,650	0	90,00,000	90,00,000	1000000	1,82,402	87,476	1,82,402
12	29,650	0	90,00,000	90,00,000	1000000	2,04,256	99,197	2,04,256
13	0	0	90,00,000	90,00,000	1000000	2,09,527	1,03,259	2,09,527

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	90,00,000	90,00,000	1000000	2,14,798	1,07,639	2,14,798
15	0	0	90,00,000	90,00,000	1000000	2,20,069	1,12,362	2,20,069
16	0	0	90,00,000	90,00,000	1000000	2,25,340	1,17,453	2,25,340
17	0	0	90,00,000	90,00,000	1000000	2,30,611	1,22,944	2,30,611
18	0	0	90,00,000	90,00,000	1000000	2,35,882	1,28,867	2,35,882
19	0	0	90,00,000	90,00,000	1000000	2,41,153	1,35,258	2,41,153
20	0	0	90,00,000	90,00,000	1000000	2,46,424	1,42,158	2,46,424
21	0	0	90,00,000	90,00,000	1000000	2,51,696	1,49,614	2,51,696
22	0	0	90,00,000	90,00,000	1000000	2,56,967	1,57,678	2,56,967
23	0	0	90,00,000	90,00,000	1000000	2,62,238	1,66,409	2,62,238
24	0	0	90,00,000	90,00,000	1000000	2,67,509	1,75,873	2,67,509
25	0	0	90,00,000	90,00,000	1000000	2,72,780	1,86,146	2,72,780
26	0	0	90,00,000	90,00,000	1000000	2,78,051	1,97,307	2,78,051
27	0	0	90,00,000	90,00,000	1000000	2,83,322	2,09,447	2,83,322
28	0	0	90,00,000	90,00,000	1000000	2,88,593	2,22,664	2,88,593
29	0	0	90,00,000	90,00,000	1000000	2,93,864	2,37,065	2,93,864
30	0	0	90,00,000	90,00,000	1000000	2,99,136	2,52,767	2,99,136
31	0	0	90,00,000	90,00,000	1000000	3,04,407	2,69,898	3,04,407
32	0	0	90,00,000	90,00,000	1000000	3,09,678	2,88,600	3,09,678
33	0	0	90,00,000	90,00,000	1000000	3,14,949	3,09,029	3,14,949
34	0	0	90,00,000	90,00,000	1000000	3,20,220	3,31,363	3,31,363
35	29650*12	3,55,800	90,00,000	90,00,000	1000000	3,20,220	3,55,800	3,55,800

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.):	90,00,000
Policy Term (yrs):	35
Premium Payment Term (yrs):	12
Death Benefit Multiple:	168
Smoking Habits:	No
Amount of Instalment Premium (Rs.):	53,571
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 ₹ 53,571

Part A 4% & 8% with breif charges of base plan

(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	53,571	7,395	6,994	2,590	38,231	35,524	90,00,000	7,395	7,006	2,592	39,858	37,036	90,00,000
2	53,571	7,571	4,353	2,146	81,035	78,506	90,00,000	7,568	4,400	2,154	86,045	83,516	90,00,000
3	53,571	7,811	3,883	2,105	1,25,855	1,23,958	90,00,000	7,804	3,990	2,123	1,36,193	1,34,297	90,00,000
4	53,571	8,098	3,439	2,077	1,72,680	1,71,416	90,00,000	8,085	3,634	2,110	1,90,497	1,89,233	90,00,000
5	53,571	8,455	5,637	2,536	2,18,327	2,18,327	90,00,000	8,434	5,949	2,589	2,45,922	2,45,922	90,00,000
6	53,571	8,869	6,388	2,746	2,64,397	2,64,397	90,00,000	8,835	6,850	2,823	3,04,184	3,04,184	90,00,000
7	53,571	9,358	7,152	2,972	3,10,802	3,10,802	90,00,000	9,307	7,797	3,079	3,65,367	3,65,367	90,00,000
8	53,571	9,913	7,926	3,211	3,57,463	3,57,463	90,00,000	9,841	8,791	3,354	4,29,571	4,29,571	90,00,000
9	53,571	10,549	8,711	3,467	4,04,280	4,04,280	90,00,000	10,449	9,835	3,651	4,96,887	4,96,887	90,00,000

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	53,571	11,264	9,504	3,738	4,64,012	4,64,012	90,00,000	11,128	10,928	3,970	5,80,272	5,80,272	90,00,000
11	53,571	12,041	10,528	4,062	5,25,067	5,25,067	90,00,000	11,858	12,300	4,349	6,68,986	6,68,986	90,00,000
12	53,571	12,915	11,533	4,401	5,84,339	5,84,339	90,00,000	12,672	13,709	4,749	7,60,108	7,60,108	90,00,000
13	0	14,002	11,786	4,642	5,86,754	5,86,754	90,00,000	13,684	14,410	5,057	7,96,661	7,96,661	90,00,000
14	0	15,243	12,004	4,904	5,85,658	5,85,658	90,00,000	14,833	15,106	5,389	8,32,022	8,32,022	90,00,000
15	0	16,675	12,181	5,194	5,82,940	5,82,940	90,00,000	16,152	15,792	5,750	8,68,107	8,68,107	90,00,000
16	0	18,348	12,344	5,525	5,78,322	5,78,322	90,00,000	17,686	16,499	6,153	9,04,742	9,04,742	90,00,000
17	0	20,296	12,490	5,902	5,71,491	5,71,491	90,00,000	19,462	17,221	6,603	9,41,727	9,41,727	90,00,000
18	0	22,575	12,615	6,334	5,62,055	5,62,055	90,00,000	21,527	17,958	7,107	9,78,781	9,78,781	90,00,000
19	0	25,228	12,467	6,785	5,49,869	5,49,869	90,00,000	23,916	18,458	7,627	10,15,876	10,15,876	90,00,000
20	0	28,285	12,278	7,301	5,34,466	5,34,466	90,00,000	26,647	18,957	8,209	10,52,673	10,52,673	90,00,000
21	0	31,765	12,042	7,885	5,15,327	5,15,327	90,00,000	29,728	19,448	8,852	10,88,776	10,88,776	90,00,000
22	0	35,670	11,751	8,536	4,91,953	4,91,953	90,00,000	33,151	19,928	9,554	11,23,814	11,23,814	90,00,000
23	0	39,961	11,401	9,245	4,64,000	4,64,000	90,00,000	36,866	20,391	10,306	11,57,565	11,57,565	90,00,000
24	0	44,611	10,985	10,007	4,31,088	4,31,088	90,00,000	40,838	20,835	11,101	11,89,777	11,89,777	90,00,000
25	0	49,420	10,835	10,846	4,34,585	4,34,585	90,00,000	45,002	21,256	11,927	12,20,292	12,20,292	90,00,000
26	0	54,300	10,943	11,744	4,43,864	4,43,864	90,00,000	49,307	21,654	12,773	12,49,054	12,49,054	90,00,000
27	0	59,276	11,082	12,665	4,55,175	4,55,175	90,00,000	53,700	22,029	13,631	12,76,094	12,76,094	90,00,000
28	0	64,326	11,251	13,604	4,68,658	4,68,658	90,00,000	58,164	22,380	14,498	13,01,514	13,01,514	90,00,000
29	0	69,434	11,451	14,559	4,84,480	4,84,480	90,00,000	62,693	22,710	15,373	13,25,465	13,25,465	90,00,000
30	0	74,616	11,685	15,534	5,02,846	5,02,846	90,00,000	67,308	23,022	16,259	13,48,103	13,48,103	90,00,000
31	0	79,943	11,956	16,542	5,23,993	5,23,993	90,00,000	71,539	24,096	17,214	14,43,802	14,43,802	90,00,000
32	0	85,485	12,268	17,595	5,48,206	5,48,206	90,00,000	75,496	25,723	18,219	15,69,618	15,69,618	90,00,000
33	0	91,350	12,624	18,715	5,75,817	5,75,817	90,00,000	79,435	27,595	19,265	17,12,916	17,12,916	90,00,000
34	0	97,644	13,030	19,921	6,07,214	6,07,214	90,00,000	83,384	29,731	20,361	18,76,415	18,76,415	90,00,000
35	0	1,04,495	13,491	21,237	6,42,852	6,42,852	90,00,000	87,355	32,171	21,515	20,63,325	20,63,325	90,00,000

*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: ₹ 53,571

Part B **8% return with all charges**

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
1	53,571	6,429	47,142	7,395	2,592	0	0	0	0	39,911	577	39,858	37,036	90,00,000
2	53,571	3,214	50,357	7,568	2,154	0	0	0	0	86,159	1,186	86,045	83,516	90,00,000
3	53,571	2,143	51,428	7,804	2,123	0	0	0	0	1,36,374	1,847	1,36,193	1,34,297	90,00,000
4	53,571	1,071	52,500	8,085	2,110	0	0	0	0	1,90,750	2,563	1,90,497	1,89,233	90,00,000
5	53,571	0	53,571	8,434	2,589	2,636	0	0	0	2,46,249	3,313	2,45,922	2,45,922	90,00,000
6	53,571	0	53,571	8,835	2,823	2,767	0	0	0	3,04,589	4,083	3,04,184	3,04,184	90,00,000
7	53,571	0	53,571	9,307	3,079	2,906	0	0	0	3,65,853	4,891	3,65,367	3,65,367	90,00,000
8	53,571	0	53,571	9,841	3,354	3,051	0	0	0	4,30,142	5,740	4,29,571	4,29,571	90,00,000
9	53,571	0	53,571	10,449	3,651	3,204	0	0	0	4,97,548	6,631	4,96,887	4,96,887	90,00,000
10	53,571	0	53,571	11,128	3,970	3,364	0	0	12,857	5,68,170	7,564	5,80,272	5,80,272	90,00,000
11	53,571	0	53,571	11,858	4,349	3,532	0	0	13,823	6,62,821	8,768	6,68,986	6,68,986	90,00,000
12	53,571	0	53,571	12,672	4,749	3,709	0	0	11,854	7,56,195	10,000	7,60,108	7,60,108	90,00,000
13	0	0	0	13,684	5,057	3,894	0	0	9,947	7,94,923	10,516	7,96,661	7,96,661	90,00,000
14	0	0	0	14,833	5,389	4,089	0	0	8,085	8,32,453	11,017	8,32,022	8,32,022	90,00,000
15	0	0	0	16,152	5,750	4,293	0	0	8,434	8,68,557	11,499	8,68,107	8,68,107	90,00,000
16	0	0	0	17,686	6,153	4,508	0	0	8,835	9,05,208	11,991	9,04,742	9,04,742	90,00,000
17	0	0	0	19,462	6,603	4,733	0	0	9,307	9,42,203	12,488	9,41,727	9,41,727	90,00,000
18	0	0	0	21,527	7,107	4,970	0	0	9,841	9,79,261	12,988	9,78,781	9,78,781	90,00,000
19	0	0	0	23,916	7,627	4,970	0	0	10,449	10,16,355	13,488	10,15,876	10,15,876	90,00,000
20	0	0	0	26,647	8,209	4,970	0	0	11,128	10,53,144	13,987	10,52,673	10,52,673	90,00,000
21	0	0	0	29,728	8,852	4,970	0	0	11,858	10,89,236	14,478	10,88,776	10,88,776	90,00,000
22	0	0	0	33,151	9,554	4,970	0	0	12,672	11,24,253	14,958	11,23,814	11,23,814	90,00,000
23	0	0	0	36,866	10,306	4,970	0	0	13,684	11,57,964	15,421	11,57,565	11,57,565	90,00,000
24	0	0	0	40,838	11,101	4,970	0	0	14,833	11,90,123	15,865	11,89,777	11,89,777	90,00,000
25	0	0	0	45,002	11,927	4,970	0	0	16,152	12,20,569	16,286	12,20,292	12,20,292	90,00,000
26	0	0	0	49,307	12,773	4,970	0	0	17,686	12,49,242	16,684	12,49,054	12,49,054	90,00,000
27	0	0	0	53,700	13,631	4,970	0	0	19,462	12,76,170	17,059	12,76,094	12,76,094	90,00,000
28	0	0	0	58,164	14,498	4,970	0	0	21,527	13,01,452	17,410	13,01,514	13,01,514	90,00,000
29	0	0	0	62,693	15,373	4,970	0	0	23,916	13,25,236	17,740	13,25,465	13,25,465	90,00,000
30	0	0	0	67,308	16,259	4,970	0	0	26,647	13,47,676	18,052	13,48,103	13,48,103	90,00,000
31	0	0	0	71,539	17,214	4,970	0	0	99,865	14,41,734	19,126	14,43,802	14,43,802	90,00,000
32	0	0	0	75,496	18,219	4,970	0	0	1,27,325	15,67,389	20,753	15,69,618	15,69,618	90,00,000
33	0	0	0	79,435	19,265	4,970	0	0	1,41,025	17,10,547	22,625	17,12,916	17,12,916	90,00,000
34	0	0	0	83,384	20,361	4,970	0	0	1,56,270	18,73,929	24,761	18,76,415	18,76,415	90,00,000
35	0	0	0	87,355	21,515	4,970	0	0	1,73,377	20,60,744	27,201	20,63,325	20,63,325	90,00,000

4% return will all charges

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	53,571	6,429	47,142	7,395	2,590	0	0	0	0	38,282	565	38,231	35,524	90,00,000
2	53,571	3,214	50,357	7,571	2,146	0	0	0	0	81,143	1,139	81,035	78,506	90,00,000
3	53,571	2,143	51,428	7,811	2,105	0	0	0	0	1,26,022	1,740	1,25,855	1,23,958	90,00,000
4	53,571	1,071	52,500	8,098	2,077	0	0	0	0	1,72,910	2,368	1,72,680	1,71,416	90,00,000
5	53,571	0	53,571	8,455	2,536	2,636	0	0	0	2,18,617	3,001	2,18,327	2,18,327	90,00,000
6	53,571	0	53,571	8,869	2,746	2,767	0	0	0	2,64,748	3,621	2,64,397	2,64,397	90,00,000
7	53,571	0	53,571	9,358	2,972	2,906	0	0	0	3,11,215	4,246	3,10,802	3,10,802	90,00,000
8	53,571	0	53,571	9,913	3,211	3,051	0	0	0	3,57,938	4,875	3,57,463	3,57,463	90,00,000
9	53,571	0	53,571	10,549	3,467	3,204	0	0	0	4,04,818	5,507	4,04,280	4,04,280	90,00,000
10	53,571	0	53,571	11,264	3,738	3,364	0	0	12,857	4,51,754	6,140	4,64,012	4,64,012	90,00,000
11	53,571	0	53,571	12,041	4,062	3,532	0	0	13,824	5,18,710	6,996	5,25,067	5,25,067	90,00,000
12	53,571	0	53,571	12,915	4,401	3,709	0	0	11,856	5,80,193	7,824	5,84,339	5,84,339	90,00,000
13	0	0	0	14,002	4,642	3,894	0	0	9,954	5,84,737	7,892	5,86,754	5,86,754	90,00,000
14	0	0	0	15,243	4,904	4,089	0	0	8,098	5,85,760	7,915	5,85,658	5,85,658	90,00,000
15	0	0	0	16,675	5,194	4,293	0	0	8,455	5,83,009	7,888	5,82,940	5,82,940	90,00,000
16	0	0	0	18,348	5,525	4,508	0	0	8,869	5,78,350	7,836	5,78,322	5,78,322	90,00,000
17	0	0	0	20,296	5,902	4,733	0	0	9,358	5,71,469	7,757	5,71,491	5,71,491	90,00,000
18	0	0	0	22,575	6,334	4,970	0	0	9,913	5,61,975	7,645	5,62,055	5,62,055	90,00,000
19	0	0	0	25,228	6,785	4,970	0	0	10,549	5,49,719	7,497	5,49,869	5,49,869	90,00,000
20	0	0	0	28,285	7,301	4,970	0	0	11,264	5,34,236	7,308	5,34,466	5,34,466	90,00,000
21	0	0	0	31,765	7,885	4,970	0	0	12,041	5,15,007	7,072	5,15,327	5,15,327	90,00,000
22	0	0	0	35,670	8,536	4,970	0	0	12,915	4,91,529	6,781	4,91,953	4,91,953	90,00,000
23	0	0	0	39,961	9,245	4,970	0	0	14,002	4,63,449	6,431	4,64,000	4,64,000	90,00,000
24	0	0	0	44,611	10,007	4,970	0	0	15,243	4,30,389	6,015	4,31,088	4,31,088	90,00,000
25	0	0	0	49,420	10,846	4,970	0	0	57,587	4,31,375	5,865	4,34,585	4,34,585	90,00,000
26	0	0	0	54,300	11,744	4,970	0	0	68,941	4,40,143	5,973	4,43,864	4,43,864	90,00,000
27	0	0	0	59,276	12,665	4,970	0	0	76,606	4,50,940	6,112	4,55,175	4,55,175	90,00,000
28	0	0	0	64,326	13,604	4,970	0	0	84,444	4,63,907	6,281	4,68,658	4,68,658	90,00,000
29	0	0	0	69,434	14,559	4,970	0	0	92,468	4,79,215	6,481	4,84,480	4,84,480	90,00,000
30	0	0	0	74,616	15,534	4,970	0	0	1,00,723	4,97,063	6,715	5,02,846	5,02,846	90,00,000
31	0	0	0	79,943	16,542	4,970	0	0	1,09,325	5,17,684	6,986	5,23,993	5,23,993	90,00,000
32	0	0	0	85,485	17,595	4,970	0	0	1,18,394	5,41,354	7,298	5,48,206	5,48,206	90,00,000
33	0	0	0	91,350	18,715	4,970	0	0	1,28,100	5,68,394	7,654	5,75,817	5,75,817	90,00,000
34	0	0	0	97,644	19,921	4,970	0	0	1,38,615	5,99,183	8,060	6,07,214	6,07,214	90,00,000
35	0	0	0	1,04,495	21,237	4,970	0	0	1,50,146	6,34,161	8,521	6,42,852	6,42,852	90,00,000

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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