



Give your financial goals the guarantee of regular income.

With this plan, you get



Flexibility to choose between Regular Income and Endowment options



Option to choose Policy Term and Income Period



Life cover throughout policy term



Flexibility to enhance coverage with riders¹



Tax benefits²

Savings solutions

Tata AIA Life Insurance



Smart Income Plus

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

Dear abcd,

Congratulations! Now you are one step closer to achieving your financial goals by choosing **Tata AIA Life Insurance Smart Income Plus**.



• Your plan details are as follows:

Chosen plan option	Endowment Benefit
Policy term (years)	35
Premium payment term (years)	12
Mode of premium payment	Yearly
Premium ³ installment as per chosen mode incl. GST	₹1,04,500
Milestone Benefit	₹31,69,140
Guaranteed Maturity Pay-Out ⁵	₹31,69,140

The date of first Income payout will be mentioned in your policy schedule.

Best Wishes,

Tata AIA Life Insurance Company Ltd.

Disclaimer:¹Riders are optional and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the rider please refer to the rider brochure or contact our Insurance Advisor/Intermediary or visit our nearest branch office. ²Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. ³All Premiums are subject to applicable taxes, cesses & levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Kindly refer the sales illustration for the exact premium. This product is underwritten by Tata AIA Life Insurance Company Ltd. The plan is not a guaranteed issuance plan and it will be subject to company's underwriting and acceptance. Insurance cover is available under this product. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. Please read complete Sales brochure before concluding sales. **Tata AIA Life Insurance Smart Income Plus** (A Non-Linked, Non-Participating, Individual Life Insurance Savings Plan)

Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

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

Tata AIA Life Insurance Smart Income Plus

Name of the Prospect/Policyholder :	abcd
Age (years) :	30
Gender :	Male
Name of the Life Assured :	abcd
Age (years) :	30
Gender :	Male
Policy Term (years) :	35
Premium Payment Term (years) :	12
Amount of Instalment Premium (Rs.) :	1,14,228
Mode of Payment of Premium :	Annual

Proposal No:	80021993182
Name of the Product:	Tata AIA Life Insurance Smart Income Plus
Tag Line:	Non-Linked Non-Participating Individual Life Insurance Savings Plan
Unique Identification Number:	110N126V07
GST Rate :	4.50% for first year 2.25% second year onwards

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Policy Option	Endowment Benefit	Basic Sum Assured Rs.	11,00,000
Income Start Year	NA	Sum Assured on Death (at inception of the policy) Rs.	31,69,140
Income Period (Years)	0		

Rider Details												
Tata AIA Vitality (Wellness Program):	Yes			Utilisation of Rewards (if Wellness program opted)					Premium Discount			
Rider Name / UIN^(Benefit Option / Benefit Payout Option)	Details of Life Insured/Partner under the Benefit Option			Benefit Payout			Return of premium option	Benefit Option Term	Premium Payment Term	Sum Assured (Rs.)	Premium p.a. without GST (Rs.)	Year 1 Discount (Rs.)
	Name	Age(yrs)	Gender	Lumpsum (Rs.)	Income p.a. (Rs.)	Income Duration (yrs)						
VP - Term Booster (Lumpsum Benefit)#	abcd	30	M	10,00,000	0	0	No	35	12	10,00,000	3,450	345
VP - Accidental Death (Lumpsum Benefit)	abcd	30	M	11,00,000	0	0	No	35	12	11,00,000	957	48
VP - Accidental Total & Permanent Disability (Lumpsum Benefit)	abcd	30	M	11,00,000	0	0	No	35	12	11,00,000	572	29
VP - CritiCare Plus (Lumpsum Benefit)	abcd	30	M	10,00,000	0	0	No	5	5	10,00,000	1,080	108
VH - Hospi Care (Lumpsum Benefit)	abcd	30	M	10,00,000	NA	NA	No	5	5	10,00,000	3,250	325

^VP: Tata AIA Vitality Protect, (A Non-Linked, Non- Participating Individual Health rider, UIN:110B046V04)

^VH Tata AIA Vitality Health, (A Non-Linked, Non- Participating Individual Health rider, UIN:110B045V03)

#Premium calculated for Term Booster on abcd is considering underwriting class as Preferred

CritiCare Plus and HospiCare benefit(s) is subject to renewal every 5 years. The premiums at the time of renewal will be based on then prevailing rates as applicable.

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST (Rs.)	1,00,000	9,309	1,09,309
Instalment Premium with First year GST (Rs.)	1,04,500	9,728	1,14,228
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	8,835	1,13,335
Instalment Premium with GST 2 nd year onwards (Rs.)	1,02,250	9,519	1,11,769

Discount applicable and Installment Premium payable 2nd year onwards will depend on the Wellness status of the Insured

Policy Year	Single/ Annualized Premium (BOY) ¹	Guaranteed							Non - Guaranteed	
		Survival Benefit (Guaranteed Payout)/ (EOY) ¹ (A)	Income Booster/Milestone Benefit (B)	Other Benefits (Guaranteed Maturity Payout), if any (C)	Maturity Benefit (EOY) ¹ (D)	Total Benefit (A+B+C)	Death Benefit ³	Min Guaranteed Surrender Value (EOY) ¹	Special Surrender Value ² (EOY) ¹	~Surrender Value Payable
1	1,00,000	0	0	0	0	0	31,69,140	0	30,017	30,017
2	1,00,000	0	0	0	0	0	31,69,140	60,000	73,339	73,339
3	1,00,000	0	0	0	0	0	31,69,140	1,05,000	1,35,956	1,35,956
4	1,00,000	0	0	0	0	0	31,69,140	2,00,000	2,20,783	2,20,783
5	1,00,000	0	0	0	0	0	31,69,140	2,50,000	2,96,843	2,96,843
6	1,00,000	0	0	0	0	0	31,69,140	3,00,000	3,82,991	3,82,991
7	1,00,000	0	0	0	0	0	31,69,140	3,50,000	4,80,283	4,80,283
8	1,00,000	0	0	0	0	0	31,69,140	4,08,000	5,90,094	5,90,094
9	1,00,000	0	0	0	0	0	31,69,140	4,77,000	7,13,770	7,13,770
10	1,00,000	0	0	0	0	0	31,69,140	5,40,000	8,53,027	8,53,027
11	1,00,000	0	0	0	0	0	31,69,140	6,16,000	10,09,503	10,09,503
12	1,00,000	0	0	0	0	0	31,69,140	6,84,000	11,84,625	11,84,625
13	0	0	0	0	0	0	31,69,140	7,08,000	12,74,311	12,74,311
14	0	0	0	0	0	0	31,69,140	7,20,000	13,70,653	13,70,653
15	0	0	0	0	0	0	31,69,140	7,44,000	14,74,601	14,74,601
16	0	0	0	0	0	0	31,69,140	7,56,000	15,86,155	15,86,155
17	0	0	0	0	0	0	31,69,140	7,80,000	17,06,899	17,06,899
18	0	0	0	0	0	0	31,69,140	7,92,000	18,36,517	18,36,517
19	0	0	0	0	0	0	31,69,140	8,16,000	19,76,593	19,76,593
20	0	0	0	0	0	0	31,69,140	8,28,000	21,26,810	21,26,810
21	0	0	0	0	0	0	31,69,140	8,52,000	22,89,070	22,89,070
22	0	0	0	0	0	0	31,69,140	8,64,000	24,64,640	24,64,640
23	0	0	0	0	0	0	31,69,140	8,88,000	26,53,521	26,53,521
24	0	0	0	0	0	0	31,69,140	9,00,000	28,58,247	28,58,247
25	0	0	0	0	0	0	31,69,140	9,24,000	30,78,820	30,78,820
26	0	0	0	0	0	0	31,69,140	9,36,000	33,17,456	33,17,456
27	0	0	0	0	0	0	31,69,140	9,60,000	35,75,741	35,75,741
28	0	0	0	0	0	0	31,69,140	9,72,000	38,55,893	38,55,893
29	0	0	0	0	0	0	31,69,140	9,96,000	41,59,179	41,59,179
30	0	0	0	0	0	0	31,69,140	10,08,000	44,88,136	44,88,136
31	0	0	0	0	0	0	31,69,140	10,32,000	48,45,932	48,45,932
32	0	0	0	0	0	0	31,69,140	10,44,000	52,33,835	52,33,835
33	0	0	0	0	0	0	31,69,140	10,68,000	56,54,697	56,54,697
34	0	0	31,69,140	0	0	31,69,140	31,69,140	0	61,11,053	61,11,053
35	0	0	0	31,69,140	31,69,140	31,69,140	31,69,140	0	31,69,140	31,69,140

Note: Annualised premium excludes underwriting extra premium, frequency loadings on premiums, the premium paid towards the riders, if any, and Goods and Services Tax.

1. EOY: End of Year, BOY: Beginning of Year

2. Special Surrender value may be revised depending on the prevailing market conditions.

3. Upon payment if death benefit the policy terminate and no further benefits are payable.

4. Income Tax benefits will 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.

5. Please read Sales Brochure carefully before concluding a sell.

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 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.

7. Surrender value illustrated above is the end of the policy year value. Surrender Value shall be payable on completion of one policy year, provided one full years' premium is paid for non-single pay policies. For Single Pay policies, the Surrender Value shall be payable immediately after it is issued.

8. Surrender value is higher of Guaranteed Surrender Value and Special Surrender Value.

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

Place:
Date: 22 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: 22 Feb 2025

Signature of Prospect / Policyholder

Unique Reference Number - L&C/Advt/2024/Dec/4006 (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