

Scenario 2.1: Special Date with original cash bonus: Cash Bonus[^] is payable on the chosen Special Date, first bonus is calculated by pro-rating the annual rate by number of days between the policy inception and date chosen by the policy holder

OR

Scenario 2.2: Special Date with Discounted cash bonus: Cash Bonus for all policy years shall be payable on the chosen Special Date, and shall be adjusted multiplying original Cash Bonus with Special Date Discounting Factors

Policy Inception	10 th Oct'23																				
Cash Bonus [^]	14 th Jun'24																				
Premiums																					
End of year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Age	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55

Receive last cash bonus[^] & lumpsum at maturity

Other Key benefits:

- Life Protect Feature – Continue your life cover¹ even if you need to postpone premium payment due to loss of income and/or unemployment
- Enhance your protection with optional Riders²
- Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws³

Disclaimers: • [^]These bonuses are not guaranteed in nature. The company may declare cash bonus annually in advance. The cash bonus, if declared, will be applicable provided all due premiums have been paid • ¹A monthly mortality charge will be levied. Please refer to terms and conditions for details. • ²Riders 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. • ³Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfilment 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. • All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Alternatively, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by us under the Policy. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale • This product is underwritten by Tata AIA Life Insurance Company Limited. The risk factors of the bonuses projected under the product are not guaranteed. Past performance does not constitute any indication of future bonuses. These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. The plan is not a guaranteed issuance plan and it will be subject to company's underwriting and acceptance • UIN: 110N162V03 • L&C/Misc/2024/Sep/0706

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.

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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 Value Income Plan

Name of the Prospect/Policyholder :	abcd abcd
Age (years):	30
Name of the Life Assured :	abcd abcd
Age (years):	30
Policy Term (years):	35
Premium Payment Term (years):	12
Amount of Instalment Premium (Rs.):	1,14,446
Mode of Payment of Premium:	Annual
Mode of Payment of Cash Bonus :	Annual

Proposal No:	70022240812
Name of the Product:	Tata AIA Life Insurance Smart Value Income Plan
Tag Line:	Individual, Non-Linked Participating Life Insurance Savings Plan
Unique Identification Number:	110N162V03
GST Rate :	4.50% for first year 2.25% second year onwards

How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

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 illustrations 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 dependent on a number of factors including future investment performance.

Policy Option		Policy Details	
Option 1 - Cash Bonus	Sum Assured (Rs.)	12,50,000	
Cash Bonus	Sum Assured on Death (at inception of the policy) Rs.	12,50,000	
No	Type of Cash Bonus with Special Date	NA	

Tata AIA Vitality (Wellness Program):	Rider Details		Utilisation of Rewards (if Wellness program opted)				Premium Discount					
	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 without GST (Rs.)			
	Name	Age(yrs)	Gender	Lumpsum (Rs.)						Income p.a. (Rs.)	Income Duration (yrs)	
VP - Term Booster (Lumpsum Benefit)#	abcd abcd	30	M	10,00,000	0	0	No	35	12	10,00,000	3,450	345
VP - Accidental Death (Lumpsum Benefit)	abcd abcd	30	M	12,50,000	0	0	No	35	12	12,50,000	1,088	54
VP - Accidental Total & Permanent Disability (Lumpsum Benefit)	abcd abcd	30	M	12,50,000	0	0	No	35	12	12,50,000	650	32
VP - CritiCare Plus (Lumpsum Benefit)	abcd abcd	30	M	10,00,000	0	0	No	5	5	10,00,000	1,080	108
VH - Hospi Care (Lumpsum Benefit)	abcd 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 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
1,00,000	9,518	1,09,518
1,04,500	9,946	1,14,446

Premium Summary

Installment Premium post applicable discount with First year GST (Rs.)	1,04,500	9,045	1,13,545
Installment Premium with GST 2 nd year onwards (Rs.)	1,02,250	9,732	1,11,982

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

Policy Year	Guaranteed Benefits										Non - Guaranteed Benefits @4% p.a.						Non - Guaranteed Benefits @8% p.a.						Total Benefits including Guaranteed and Non Guaranteed Benefits		
	Single/Annualised Premium	Guaranteed Additions	Survival Benefit	Guaranteed Surrender Value	Death Benefit	Maturity Benefit	Reversionary Bonus	Cash Bonus	Special Surrender Value	Surrender Benefit	Reversionary Bonus	Cash Bonus	Special Surrender Value	Surrender Benefit	Maturity Benefit, including Terminal Bonus, if any @4% (7+8+TB)	Total Maturity Benefit, including Terminal Bonus, if any @4% (7+12+TB)	Total Death Benefit, including Terminal Bonus, if any @8% (6+12+TB)	Total Death Benefit, including Terminal Bonus, if any @8% (6+12+TB)	Total Maturity Benefit, including Terminal Bonus, if any @4% (7+8+TB)	Total Maturity Benefit, including Terminal Bonus, if any @4% (7+12+TB)	Total Death Benefit, including Terminal Bonus, if any @8% (6+12+TB)				
																						3	4	5	6
1	1,00,000	0	0	0	12,50,000	0	0	26,000	26,000	26,000	0	41,000	41,000	41,000	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
2	1,00,000	0	0	60,000	12,50,000	0	0	26,000	52,000	60,000	0	41,000	82,000	82,000	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
3	1,00,000	0	0	1,05,000	12,50,000	0	0	26,000	82,053	1,05,000	0	41,000	1,23,000	1,23,000	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
4	1,00,000	0	0	2,00,000	12,50,000	0	0	26,000	1,04,000	2,00,000	0	41,000	1,64,000	2,00,000	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
5	1,00,000	0	0	2,50,000	12,50,000	0	0	26,000	2,80,656	2,80,656	0	41,000	2,92,906	2,92,906	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
6	1,00,000	0	0	3,00,000	12,50,000	0	0	26,000	3,71,400	3,71,400	0	41,000	4,05,400	4,05,400	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
7	1,00,000	0	0	3,50,000	12,50,000	0	0	26,000	4,67,723	4,67,723	0	41,000	5,12,973	5,12,973	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
8	1,00,000	0	0	4,64,000	12,50,000	0	0	26,000	5,73,897	5,73,897	0	41,000	6,33,897	6,33,897	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
9	1,00,000	0	0	5,85,000	12,50,000	0	0	26,000	6,92,237	6,92,237	0	41,000	7,65,487	7,65,487	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
10	1,00,000	0	0	7,30,000	12,50,000	0	0	26,000	8,22,995	8,22,995	0	41,000	9,02,995	9,02,995	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
11	1,00,000	0	0	8,80,000	12,50,000	0	0	26,000	9,51,539	9,51,539	0	41,000	10,55,789	10,55,789	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
12	1,00,000	0	0	10,80,000	12,50,000	0	0	26,000	10,49,026	10,80,000	0	41,000	12,35,026	12,35,026	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
13	0	0	0	10,80,000	12,50,000	0	0	26,000	10,90,906	10,90,906	0	41,000	13,06,906	13,06,906	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
14	0	0	0	10,80,000	12,50,000	0	0	26,000	11,33,046	11,33,046	0	41,000	13,82,046	13,82,046	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
15	0	0	0	10,80,000	12,50,000	0	0	26,000	11,76,698	11,76,698	0	41,000	14,59,698	14,59,698	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
16	0	0	0	10,80,000	12,50,000	0	0	26,000	12,20,611	12,20,611	0	41,000	15,40,611	15,40,611	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
17	0	0	0	10,80,000	12,50,000	0	0	26,000	12,66,414	12,66,414	0	41,000	16,24,414	16,24,414	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
18	0	0	0	10,80,000	12,50,000	0	0	26,000	13,12,730	13,12,730	0	41,000	17,12,730	17,12,730	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
19	0	0	0	10,80,000	12,50,000	0	0	26,000	13,60,063	13,60,063	0	41,000	18,04,063	18,04,063	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
20	0	0	0	10,80,000	12,50,000	0	0	26,000	14,05,162	14,05,162	0	41,000	19,00,162	19,00,162	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
21	0	0	0	10,80,000	12,50,000	0	0	26,000	14,46,405	14,46,405	0	41,000	20,00,405	20,00,405	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
22	0	0	0	10,80,000	12,50,000	0	0	26,000	14,88,044	14,88,044	0	41,000	21,06,044	21,06,044	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
23	0	0	0	10,80,000	12,50,000	0	0	26,000	15,31,081	15,31,081	0	41,000	22,17,081	22,17,081	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
24	0	0	0	10,80,000	12,50,000	0	0	26,000	15,74,892	15,74,892	0	41,000	23,21,892	23,21,892	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
25	0	0	0	10,80,000	12,50,000	0	0	26,000	16,20,480	16,20,480	0	41,000	24,27,480	24,27,480	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
26	0	0	0	10,80,000	12,50,000	0	0	26,000	16,66,222	16,66,222	0	41,000	25,39,222	25,39,222	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
27	0	0	0	10,80,000	12,50,000	0	0	26,000	17,14,371	17,14,371	0	41,000	26,55,371	26,55,371	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
28	0	0	0	10,80,000	12,50,000	0	0	26,000	17,63,306	17,63,306	0	41,000	27,78,306	27,78,306	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
29	0	0	0	10,80,000	12,50,000	0	0	26,000	18,13,278	18,13,278	0	41,000	29,02,278	29,02,278	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			
30	0	0	0	10,80,000	12,50,000	0	0	26,000	18,64,793	18,64,793	0	41,000	30,04,793	30,04,793	0	0	12,50,000	12,50,000	0	0	12,50,000	12,50,000			

(Amount in Rupees.)

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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