



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:	Keshav murti V	Age (yrs) :	29
Name of the Life Assured:	Keshav murti V	Age (yrs) :	29
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	5	41	NA	Monthly	4500000	46875	46875
VPA Term Booster	5	41	Yes	Monthly	500000	5175	NA
Total Death Benefit & Premium					5000000	52050	46875
VPA Accidental Death	5	41	Yes	Monthly	4500000	17325	NA
VPA Accidental Total & Permanent Disability	5	41	Yes	Monthly	4500000	12690	NA
Total Premium						82065	46875

Premium Summary - Param Raksha Life Pro +

Particulars	Smart Sampoorna Raksha Supreme (Investible Premium)	Vitality Protect Advance	Total Installment Premium
Instalment Premium without GST (Rs.)	3,906	3,108	7,014
Instalment Premium with First year GST (Rs.)	3,906	3,248	7,154
Total Discount on First Year Instalment Premium		179	179
Instalment Premium post applicable discount with First year GST (Rs.)	3,906	3,060	6,966
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	3,906	3,177	7,083

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
Multi Cap Fund (ULIF06015/07/14MCF110)	100%

Details of Gross & Net Yield[§]

Tata AIA Smart Sampoorna Raksha Supreme Gross Yield	8%
Tata AIA Smart Sampoorna Raksha Supreme Net Yield with Twin Loyalty Booster1	7.58%

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 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 (₹)
1	46,872	35,190	82,062	3,619	0	0	36,457	38,638	50,00,000	3,619	0	0	37,215	39,396	50,00,000	45,00,000	45,00,000
2	46,872	35,190	82,062	3,667	0	0	77,145	99,418	50,00,000	3,665	0	0	80,219	1,02,492	50,00,000	45,00,000	45,00,000
3	46,872	35,190	82,062	3,736	0	0	1,19,904	1,55,084	50,00,000	3,732	0	0	1,27,072	1,62,252	50,00,000	45,00,000	45,00,000
4	46,872	35,190	82,062	3,835	0	0	1,64,751	2,33,951	50,00,000	3,827	0	0	1,77,992	2,47,192	50,00,000	45,00,000	45,00,000
5	46,872	35,190	82,062	3,956	0	0	2,08,953	2,96,928	50,00,000	3,941	0	0	2,30,400	3,18,375	50,00,000	45,00,000	45,00,000
6	0	0	0	4,135	0	0	2,06,411	2,94,386	50,00,000	4,110	0	0	2,37,356	3,25,331	50,00,000	45,00,000	45,00,000
7	0	0	0	4,362	0	0	2,03,388	2,91,363	50,00,000	4,326	0	0	2,44,351	3,32,326	50,00,000	45,00,000	45,00,000
8	0	0	0	4,631	0	0	1,99,815	2,89,923	50,00,000	4,582	0	0	2,51,332	3,41,440	50,00,000	45,00,000	45,00,000
9	0	0	0	4,937	0	0	1,95,626	2,87,866	50,00,000	4,872	0	0	2,58,249	3,50,489	50,00,000	45,00,000	45,00,000
10	0	0	0	5,288	11,249	0	2,01,993	2,96,366	50,00,000	5,204	11,249	0	2,76,285	3,70,658	50,00,000	45,00,000	45,00,000
11	0	0	0	5,664	9,244	3,619	2,09,591	3,06,097	50,00,000	5,559	9,243	3,619	2,96,704	3,93,210	50,00,000	45,00,000	45,00,000
12	0	0	0	6,090	7,417	3,667	2,14,911	3,13,550	50,00,000	5,957	7,415	3,665	3,15,992	4,14,631	50,00,000	45,00,000	45,00,000
13	0	0	0	6,571	5,611	3,736	2,17,860	3,18,631	50,00,000	6,406	5,607	3,732	3,34,047	4,34,818	50,00,000	45,00,000	45,00,000
14	0	0	0	7,124	3,835	3,835	2,18,346	3,21,250	50,00,000	6,919	3,827	3,827	3,50,757	4,53,661	50,00,000	45,00,000	45,00,000
15	0	0	0	7,757	3,956	3,956	2,18,117	3,23,154	50,00,000	7,503	3,941	3,941	3,67,854	4,72,891	50,00,000	45,00,000	45,00,000
16	0	0	0	8,485	4,135	4,135	2,17,147	3,24,317	50,00,000	8,172	4,110	4,110	3,85,359	4,92,529	50,00,000	45,00,000	45,00,000
17	0	0	0	9,335	4,362	4,362	2,15,361	3,24,663	50,00,000	8,949	4,326	4,326	4,03,255	5,12,557	50,00,000	45,00,000	45,00,000
18	0	0	0	10,325	4,631	4,631	2,12,641	3,24,076	50,00,000	9,850	4,582	4,582	4,21,484	5,32,919	50,00,000	45,00,000	45,00,000
19	0	0	0	11,482	4,937	4,937	2,09,088	3,22,656	50,00,000	10,895	4,872	4,872	4,40,214	5,53,782	50,00,000	45,00,000	45,00,000
20	0	0	0	12,827	5,288	5,288	2,04,545	3,20,245	50,00,000	12,104	5,204	5,204	4,59,367	5,75,067	50,00,000	45,00,000	45,00,000
21	0	0	0	14,375	5,664	5,664	1,98,798	3,16,631	50,00,000	13,484	5,559	5,559	4,78,806	5,96,639	50,00,000	45,00,000	45,00,000
22	0	0	0	16,135	6,090	6,090	1,91,660	3,11,626	50,00,000	15,040	5,957	5,957	4,98,425	6,18,391	50,00,000	45,00,000	45,00,000
23	0	0	0	18,107	6,571	6,571	1,82,957	3,05,056	50,00,000	16,764	6,406	6,406	5,18,134	6,40,233	50,00,000	45,00,000	45,00,000
24	0	0	0	20,268	7,124	7,124	1,72,566	2,96,797	50,00,000	18,632	6,919	6,919	5,37,895	6,62,126	50,00,000	45,00,000	45,00,000
25	0	0	0	22,605	7,757	7,757	1,60,397	2,86,761	50,00,000	20,623	7,503	7,503	5,57,709	6,84,073	50,00,000	45,00,000	45,00,000
26	0	0	0	25,086	8,485	8,485	1,46,425	2,74,922	50,00,000	22,704	8,172	8,172	5,77,644	7,06,141	50,00,000	45,00,000	45,00,000

				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 (₹)
27	0	0	0	27,684	9,335	9,335	1,30,711	2,61,341	50,00,000	24,843	8,949	8,949	5,97,859	7,28,489	50,00,000	45,00,000	45,00,000
28	0	0	0	30,363	17,420	10,325	1,20,528	2,53,290	50,00,000	27,012	9,850	9,850	6,18,589	7,51,351	50,00,000	45,00,000	45,00,000
29	0	0	0	32,994	33,031	11,482	1,24,021	2,58,916	50,00,000	29,198	10,895	10,895	6,40,146	7,75,041	50,00,000	45,00,000	45,00,000
30	0	0	0	35,645	35,339	12,827	1,28,134	2,65,162	50,00,000	31,393	12,104	12,104	6,62,908	7,99,936	50,00,000	45,00,000	45,00,000
31	0	0	0	38,345	37,538	14,375	1,32,917	2,72,077	50,00,000	33,601	13,484	13,484	6,87,291	8,26,451	50,00,000	45,00,000	45,00,000
32	0	0	0	41,131	39,670	16,135	1,38,432	2,79,725	50,00,000	35,848	15,040	15,040	7,13,712	8,55,005	50,00,000	45,00,000	45,00,000
33	0	0	0	44,043	41,788	18,107	1,44,749	2,88,175	50,00,000	38,162	16,764	16,764	7,42,571	8,85,997	50,00,000	45,00,000	45,00,000
34	0	0	0	47,138	43,995	20,268	1,51,950	2,97,509	50,00,000	40,584	18,632	18,632	7,74,188	9,19,747	50,00,000	45,00,000	45,00,000
35	0	0	0	50,476	46,385	22,605	1,60,132	3,07,823	50,00,000	43,154	20,623	20,623	8,08,815	9,56,506	50,00,000	45,00,000	45,00,000
36	0	0	0	54,129	49,087	25,086	1,69,405	3,19,229	50,00,000	45,923	22,704	22,704	8,46,586	9,96,410	50,00,000	45,00,000	45,00,000
37	0	0	0	58,162	52,223	27,684	1,79,901	3,31,858	50,00,000	48,935	24,843	24,843	8,87,533	10,39,490	50,00,000	45,00,000	45,00,000
38	0	0	0	62,645	55,925	30,363	1,91,770	3,45,860	50,00,000	52,232	27,012	27,012	9,31,571	10,85,661	50,00,000	45,00,000	45,00,000
39	0	0	0	67,640	60,418	32,994	2,05,184	3,62,395	50,00,000	55,856	29,198	29,198	9,78,540	11,35,751	50,00,000	45,00,000	45,00,000
40	0	0	0	73,212	65,747	35,645	2,20,363	3,86,469	50,00,000	59,843	31,393	31,393	10,28,203	11,94,309	50,00,000	45,00,000	45,00,000
41	0	0	0	79,410	71,967	38,345	4,13,506	4,13,506	50,00,000	64,220	33,601	33,601	12,56,234	12,56,234	50,00,000	45,00,000	45,00,000

*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.

Tata AIA Smart Sampooran Raksha Supreme: A commission of 15.00% is payable in the first year. Renewal commission of 1% is payable from year 2 to year 5.

Tata AIA Vitality Protect Advance:

I, _____ (name), have explained the premiums and benefits under the policy fully to the prospect / policyholder. Place: Date: 29 May 2025 <div>Signature of Agent/ Intermediary/ Official</div>
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I, , having received the information with respect to the above, have understood the above statement before entering into the contract. Date: 29 May 2025 <div>Signature of Prospect / Policyholder</div>
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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/Advt/2025/Apr/1624**

BEWARE OF SPURIOUS PHONE CALLS AND
FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do 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

Name of the Prospect/ Policyholder:	Keshav murti V
Age (yrs) :	29
Name of the Life Assured:	Keshav murti V
Age (yrs) :	29
Smoking Habits:	No
Amount of Instalment Premium (Rs.):	3,248
Mode of payment of premium:	Monthly

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	5	41	Yes	Monthly	500000
VPA Accidental Death	5	41	Yes	Monthly	4500000
VPA Accidental Total & Permanent Disability	5	41	Yes	Monthly	4500000

Premium Summary				
Particulars	Term Booster Benefit	Accidental Total and Permanent Disability	Accidental Death Benefit	Total Installment Premium
Instalment Premium without GST (Rs.)	457	1,121	1,530	3,108
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.)	478	1,171	1,599	3,248
Total Discount on First Year Instalment Premium	49	58	81	188
Instalment Premium post applicable discount with First year GST (Rs.)	429	1113	1518	3,060
Instalment Premium with GST and without discount 2 nd year onwards (Rs.)	467	1,146	1,564	3,177

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	Surrender Value Payable
		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	
1	35,190	0	45,00,000	45,00,000	500000	0	5,721	5,721
2	35,190	0	45,00,000	45,00,000	500000	24,633	11,789	24,633
3	35,190	0	45,00,000	45,00,000	500000	36,950	18,243	36,950
4	35,190	0	45,00,000	45,00,000	500000	70,380	25,124	70,380
5	35,190	0	45,00,000	45,00,000	500000	87,975	32,478	87,975
6	0	0	45,00,000	45,00,000	500000	87,975	33,626	87,975
7	0	0	45,00,000	45,00,000	500000	87,975	34,856	87,975
8	0	0	45,00,000	45,00,000	500000	90,108	36,172	90,108
9	0	0	45,00,000	45,00,000	500000	92,240	37,579	92,240
10	0	0	45,00,000	45,00,000	500000	94,373	39,083	94,373
11	0	0	45,00,000	45,00,000	500000	96,506	40,242	96,506
12	0	0	45,00,000	45,00,000	500000	98,639	41,489	98,639
13	0	0	45,00,000	45,00,000	500000	1,00,771	42,831	1,00,771

Policy Year	Single/ Annualized Premium	Guaranteed					Non - Guaranteed	Surrender Value Payable
		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	
14	0	0	45,00,000	45,00,000	500000	1,02,904	44,274	1,02,904
15	0	0	45,00,000	45,00,000	500000	1,05,037	45,827	1,05,037
16	0	0	45,00,000	45,00,000	500000	1,07,170	47,498	1,07,170
17	0	0	45,00,000	45,00,000	500000	1,09,302	49,295	1,09,302
18	0	0	45,00,000	45,00,000	500000	1,11,435	51,230	1,11,435
19	0	0	45,00,000	45,00,000	500000	1,13,568	53,312	1,13,568
20	0	0	45,00,000	45,00,000	500000	1,15,700	55,554	1,15,700
21	0	0	45,00,000	45,00,000	500000	1,17,833	57,971	1,17,833
22	0	0	45,00,000	45,00,000	500000	1,19,966	60,578	1,19,966
23	0	0	45,00,000	45,00,000	500000	1,22,099	63,393	1,22,099
24	0	0	45,00,000	45,00,000	500000	1,24,231	66,437	1,24,231
25	0	0	45,00,000	45,00,000	500000	1,26,364	69,734	1,26,364
26	0	0	45,00,000	45,00,000	500000	1,28,497	73,309	1,28,497
27	0	0	45,00,000	45,00,000	500000	1,30,630	77,193	1,30,630
28	0	0	45,00,000	45,00,000	500000	1,32,762	81,418	1,32,762
29	0	0	45,00,000	45,00,000	500000	1,34,895	86,019	1,34,895
30	0	0	45,00,000	45,00,000	500000	1,37,028	91,034	1,37,028
31	0	0	45,00,000	45,00,000	500000	1,39,160	96,505	1,39,160
32	0	0	45,00,000	45,00,000	500000	1,41,293	1,02,478	1,41,293
33	0	0	45,00,000	45,00,000	500000	1,43,426	1,09,004	1,43,426
34	0	0	45,00,000	45,00,000	500000	1,45,559	1,16,138	1,45,559
35	0	0	45,00,000	45,00,000	500000	1,47,691	1,23,944	1,47,691
36	0	0	45,00,000	45,00,000	500000	1,49,824	1,32,492	1,49,824
37	0	0	45,00,000	45,00,000	500000	1,51,957	1,41,862	1,51,957
38	0	0	45,00,000	45,00,000	500000	1,54,090	1,49,160	1,54,090
39	0	0	45,00,000	45,00,000	500000	1,56,222	1,57,211	1,57,211
40	0	0	45,00,000	45,00,000	500000	1,58,355	1,66,106	1,66,106
41	0	1,75,950	45,00,000	45,00,000	500000	1,58,355	1,75,950	1,75,950

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.

<div>I, _____ (name), have explained the premiums and benefits under the policy fully to the prospect / policyholder.</div> <div>Place: Date: 29 May 2025</div> <div>Signature of Agent/ Intermediary/ Official</div>	<div>I, , having received the information with respect to the above, have understood the above statement before entering into the contract.</div> <div>Date: 29 May 2025</div> <div>Signature of Prospect / Policyholder</div>
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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:	Keshav murti V
Age (yrs) :	29
Name of the Life Assured:	Keshav murti V
Age (yrs) :	29
Sum Assured (Rs.):	45,00,000
Policy Term (yrs):	41
Premium Payment Term (yrs):	5
Death Benefit Multiple:	96
Smoking Habits:	No
Amount of Instalment Premium (Rs.):	3,906
Mode of payment of premium:	Monthly

Proposal No:	70028238989	
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
Multi Cap Fund (ULIF06015/07/14MCF110)	100%	High risk

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 ₹ 46,872
Part A

(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	46,872	3,619	5,861	1,706	36,457	32,917	45,00,000	3,619	5,865	1,707	37,215	33,675	45,00,000
2	46,872	3,667	3,514	1,293	77,145	74,785	45,00,000	3,665	3,536	1,296	80,219	77,859	45,00,000
3	46,872	3,736	3,079	1,227	1,19,904	1,18,134	45,00,000	3,732	3,141	1,237	1,27,072	1,25,302	45,00,000
4	46,872	3,835	2,668	1,171	1,64,751	1,63,571	45,00,000	3,827	2,792	1,191	1,77,992	1,76,812	45,00,000
5	46,872	3,956	4,572	1,535	2,08,953	2,08,953	45,00,000	3,941	4,782	1,570	2,30,400	2,30,400	45,00,000
6	0	4,135	4,916	1,629	2,06,411	2,06,411	45,00,000	4,110	5,235	1,682	2,37,356	2,37,356	45,00,000
7	0	4,362	5,003	1,686	2,03,388	2,03,388	45,00,000	4,326	5,440	1,758	2,44,351	2,44,351	45,00,000
8	0	4,631	5,090	1,750	1,99,815	1,99,815	45,00,000	4,582	5,651	1,842	2,51,332	2,51,332	45,00,000
9	0	4,937	5,176	1,820	1,95,626	1,95,626	45,00,000	4,872	5,867	1,933	2,58,249	2,58,249	45,00,000

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	0	5,288	5,262	1,899	2,01,993	2,01,993	45,00,000	5,204	6,089	2,033	2,76,285	2,76,285	45,00,000
11	0	5,667	5,503	2,011	2,05,927	2,05,927	45,00,000	5,561	6,478	2,167	2,92,976	2,92,976	45,00,000
12	0	6,097	5,701	2,124	2,07,436	2,07,436	45,00,000	5,965	6,835	2,304	3,08,240	3,08,240	45,00,000
13	0	6,586	5,877	2,243	2,06,399	2,06,399	45,00,000	6,421	7,183	2,449	3,21,932	3,21,932	45,00,000
14	0	7,147	6,030	2,372	2,02,687	2,02,687	45,00,000	6,942	7,519	2,603	3,33,889	3,33,889	45,00,000
15	0	7,789	6,158	2,510	1,98,021	1,98,021	45,00,000	7,538	7,841	2,768	3,45,793	3,45,793	45,00,000
16	0	8,530	6,282	2,666	1,92,306	1,92,306	45,00,000	8,221	8,170	2,951	3,57,579	3,57,579	45,00,000
17	0	9,395	6,403	2,844	1,85,406	1,85,406	45,00,000	9,016	8,508	3,154	3,69,139	3,69,139	45,00,000
18	0	10,403	6,518	3,046	1,77,148	1,77,148	45,00,000	9,939	8,851	3,382	3,80,331	3,80,331	45,00,000
19	0	11,584	6,410	3,239	1,67,578	1,67,578	45,00,000	11,015	8,984	3,600	3,91,234	3,91,234	45,00,000
20	0	12,960	6,285	3,464	1,56,475	1,56,475	45,00,000	12,262	9,111	3,847	4,01,662	4,01,662	45,00,000
21	0	14,547	6,140	3,723	1,43,575	1,43,575	45,00,000	13,692	9,232	4,126	4,11,388	4,11,388	45,00,000
22	0	16,355	5,971	4,019	1,28,620	1,28,620	45,00,000	15,311	9,342	4,438	4,20,184	4,20,184	45,00,000
23	0	18,388	5,776	4,349	1,11,349	1,11,349	45,00,000	17,116	9,440	4,780	4,27,815	4,27,815	45,00,000
24	0	20,573	5,682	4,726	1,11,380	1,11,380	45,00,000	19,084	9,522	5,149	4,34,073	4,34,073	45,00,000
25	0	22,880	5,693	5,143	1,12,712	1,12,712	45,00,000	21,201	9,587	5,542	4,38,767	4,38,767	45,00,000
26	0	25,305	5,710	5,583	1,14,522	1,14,522	45,00,000	23,434	9,631	5,952	4,41,740	4,41,740	45,00,000
27	0	27,818	5,734	6,039	1,16,831	1,16,831	45,00,000	25,761	9,655	6,375	4,42,884	4,42,884	45,00,000
28	0	30,387	5,763	6,507	1,19,667	1,19,667	45,00,000	28,155	9,655	6,806	4,42,129	4,42,129	45,00,000
29	0	33,001	5,800	6,984	1,23,064	1,23,064	45,00,000	30,612	9,632	7,244	4,39,433	4,39,433	45,00,000
30	0	35,654	5,843	7,469	1,27,064	1,27,064	45,00,000	33,132	9,586	7,689	4,34,769	4,34,769	45,00,000
31	0	38,355	5,894	7,965	1,31,718	1,31,718	45,00,000	35,728	9,516	8,144	4,28,105	4,28,105	45,00,000
32	0	41,144	5,954	8,478	1,37,086	1,37,086	45,00,000	38,293	9,613	8,623	4,45,957	4,45,957	45,00,000
33	0	44,058	6,023	9,014	1,43,239	1,43,239	45,00,000	40,703	10,038	9,133	4,83,856	4,83,856	45,00,000
34	0	47,157	6,102	9,586	1,50,259	1,50,259	45,00,000	43,182	10,539	9,670	5,26,972	5,26,972	45,00,000
35	0	50,498	6,192	10,204	1,58,246	1,58,246	45,00,000	45,772	11,111	10,239	5,76,108	5,76,108	45,00,000
36	0	54,155	6,294	10,881	1,67,312	1,67,312	45,00,000	48,509	11,763	10,849	6,32,209	6,32,209	45,00,000
37	0	58,193	6,411	11,629	1,77,591	1,77,591	45,00,000	51,412	12,508	11,506	6,96,389	6,96,389	45,00,000
38	0	62,681	6,543	12,460	1,89,238	1,89,238	45,00,000	54,490	13,363	12,214	7,69,969	7,69,969	45,00,000
39	0	67,684	6,692	13,388	2,02,434	2,02,434	45,00,000	57,731	14,345	12,974	8,54,516	8,54,516	45,00,000
40	0	73,262	6,862	14,422	2,17,392	2,17,392	45,00,000	61,096	15,475	13,783	9,51,893	9,51,893	45,00,000
41	0	79,469	7,054	15,574	2,34,360	2,34,360	45,00,000	64,512	16,780	14,632	10,64,320	10,64,320	45,00,000

*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

							Gross Yield	8% p.a	Net Yield	6.97 %	(Amount in Rupees)			
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Other Charges^	Smart Lady Additions	Other Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	46,872	5,625	41,247	3,619	1,707	0	0	0	0	37,259	240	37,215	33,675	45,00,000
2	46,872	2,812	44,060	3,665	1,296	0	0	0	0	80,313	724	80,219	77,859	45,00,000
3	46,872	1,875	44,997	3,732	1,237	0	0	0	0	1,27,222	1,266	1,27,072	1,25,302	45,00,000
4	46,872	937	45,935	3,827	1,191	0	0	0	0	1,78,202	1,855	1,77,992	1,76,812	45,00,000
5	46,872	0	46,872	3,941	1,570	2,306	0	0	0	2,30,672	2,476	2,30,400	2,30,400	45,00,000
6	0	0	0	4,110	1,682	2,422	0	0	0	2,37,636	2,813	2,37,356	2,37,356	45,00,000
7	0	0	0	4,326	1,758	2,543	0	0	0	2,44,640	2,897	2,44,351	2,44,351	45,00,000
8	0	0	0	4,582	1,842	2,670	0	0	0	2,51,629	2,981	2,51,332	2,51,332	45,00,000
9	0	0	0	4,872	1,933	2,803	0	0	0	2,58,554	3,064	2,58,249	2,58,249	45,00,000
10	0	0	0	5,204	2,033	2,943	0	0	11,249	2,65,349	3,146	2,76,285	2,76,285	45,00,000
11	0	0	0	5,561	2,167	3,091	0	0	9,243	2,87,390	3,387	2,92,976	2,92,976	45,00,000
12	0	0	0	5,965	2,304	3,245	0	0	7,415	3,04,546	3,590	3,08,240	3,08,240	45,00,000
13	0	0	0	6,421	2,449	3,407	0	0	5,607	3,20,126	3,776	3,21,932	3,21,932	45,00,000
14	0	0	0	6,942	2,603	3,578	0	0	3,827	3,33,966	3,941	3,33,889	3,33,889	45,00,000
15	0	0	0	7,538	2,768	3,757	0	0	3,941	3,45,874	4,084	3,45,793	3,45,793	45,00,000
16	0	0	0	8,221	2,951	3,944	0	0	4,110	3,57,658	4,226	3,57,579	3,57,579	45,00,000
17	0	0	0	9,016	3,154	4,142	0	0	4,326	3,69,214	4,366	3,69,139	3,69,139	45,00,000
18	0	0	0	9,939	3,382	4,349	0	0	4,582	3,80,399	4,502	3,80,331	3,80,331	45,00,000
19	0	0	0	11,015	3,600	4,349	0	0	4,872	3,91,290	4,635	3,91,234	3,91,234	45,00,000
20	0	0	0	12,262	3,847	4,349	0	0	5,204	4,01,703	4,762	4,01,662	4,01,662	45,00,000
21	0	0	0	13,692	4,126	4,349	0	0	5,561	4,11,411	4,883	4,11,388	4,11,388	45,00,000
22	0	0	0	15,311	4,438	4,349	0	0	5,965	4,20,183	4,993	4,20,184	4,20,184	45,00,000
23	0	0	0	17,116	4,780	4,349	0	0	6,421	4,27,785	5,091	4,27,815	4,27,815	45,00,000
24	0	0	0	19,084	5,149	4,349	0	0	6,942	4,34,008	5,173	4,34,073	4,34,073	45,00,000
25	0	0	0	21,201	5,542	4,349	0	0	7,538	4,38,657	5,238	4,38,767	4,38,767	45,00,000
26	0	0	0	23,434	5,952	4,349	0	0	8,221	4,41,577	5,282	4,41,740	4,41,740	45,00,000
27	0	0	0	25,761	6,375	4,349	0	0	9,016	4,42,656	5,306	4,42,884	4,42,884	45,00,000
28	0	0	0	28,155	6,806	4,349	0	0	9,939	4,41,823	5,306	4,42,129	4,42,129	45,00,000
29	0	0	0	30,612	7,244	4,349	0	0	11,015	4,39,034	5,283	4,39,433	4,39,433	45,00,000
30	0	0	0	33,132	7,689	4,349	0	0	12,262	4,34,261	5,237	4,34,769	4,34,769	45,00,000
31	0	0	0	35,728	8,144	4,349	0	0	13,692	4,27,470	5,167	4,28,105	4,28,105	45,00,000
32	0	0	0	38,293	8,623	4,349	0	0	40,729	4,43,798	5,264	4,45,957	4,45,957	45,00,000
33	0	0	0	40,703	9,133	4,349	0	0	61,404	4,81,556	5,689	4,83,856	4,83,856	45,00,000
34	0	0	0	43,182	9,670	4,349	0	0	66,934	5,24,535	6,190	5,26,972	5,26,972	45,00,000
35	0	0	0	45,772	10,239	4,349	0	0	73,032	5,73,534	6,762	5,76,108	5,76,108	45,00,000
36	0	0	0	48,509	10,849	4,349	0	0	79,826	6,29,494	7,414	6,32,209	6,32,209	45,00,000
37	0	0	0	51,412	11,506	4,349	0	0	87,444	6,93,531	8,159	6,96,389	6,96,389	45,00,000
38	0	0	0	54,490	12,214	4,349	0	0	96,020	7,66,966	9,014	7,69,969	7,69,969	45,00,000
39	0	0	0	57,731	12,974	4,349	0	0	1,05,693	8,51,368	9,996	8,54,516	8,54,516	45,00,000

							Gross Yield	8% p.a	Net Yield	6.97 %	(Amount in Rupees)			
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Other Charges^	Smart Lady Additions	Other Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
40	0	0	0	61,096	13,783	4,349	0	0	1,16,602	9,48,604	11,126	9,51,893	9,51,893	45,00,000
41	0	0	0	64,512	14,632	4,349	0	0	1,28,882	10,60,903	12,431	10,64,320	10,64,320	45,00,000

							Gross Yield	4% p.a			(Amount in Rupees)			
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Other Charges^	Smart Lady Additions	Other Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
1	46,872	5,625	41,247	3,619	1,706	0	0	0	0	36,500	236	36,457	32,917	45,00,000
2	46,872	2,812	44,060	3,667	1,293	0	0	0	0	77,236	702	77,145	74,785	45,00,000
3	46,872	1,875	44,997	3,736	1,227	0	0	0	0	1,20,046	1,204	1,19,904	1,18,134	45,00,000
4	46,872	937	45,935	3,835	1,171	0	0	0	0	1,64,945	1,731	1,64,751	1,63,571	45,00,000
5	46,872	0	46,872	3,956	1,535	2,306	0	0	0	2,09,199	2,266	2,08,953	2,08,953	45,00,000
6	0	0	0	4,135	1,629	2,422	0	0	0	2,06,655	2,494	2,06,411	2,06,411	45,00,000
7	0	0	0	4,362	1,686	2,543	0	0	0	2,03,628	2,460	2,03,388	2,03,388	45,00,000
8	0	0	0	4,631	1,750	2,670	0	0	0	2,00,051	2,420	1,99,815	1,99,815	45,00,000
9	0	0	0	4,937	1,820	2,803	0	0	0	1,95,857	2,373	1,95,626	1,95,626	45,00,000
10	0	0	0	5,288	1,899	2,943	0	0	11,249	1,90,969	2,319	2,01,993	2,01,993	45,00,000
11	0	0	0	5,667	2,011	3,091	0	0	9,244	2,00,239	2,412	2,05,927	2,05,927	45,00,000
12	0	0	0	6,097	2,124	3,245	0	0	7,417	2,03,622	2,456	2,07,436	2,07,436	45,00,000
13	0	0	0	6,586	2,243	3,407	0	0	5,611	2,04,456	2,470	2,06,399	2,06,399	45,00,000
14	0	0	0	7,147	2,372	3,578	0	0	3,835	2,02,608	2,452	2,02,687	2,02,687	45,00,000
15	0	0	0	7,789	2,510	3,757	0	0	3,956	1,97,926	2,401	1,98,021	1,98,021	45,00,000
16	0	0	0	8,530	2,666	3,944	0	0	4,135	1,92,188	2,338	1,92,306	1,92,306	45,00,000
17	0	0	0	9,395	2,844	4,142	0	0	4,362	1,85,261	2,261	1,85,406	1,85,406	45,00,000
18	0	0	0	10,403	3,046	4,349	0	0	4,631	1,76,971	2,169	1,77,148	1,77,148	45,00,000
19	0	0	0	11,584	3,239	4,349	0	0	4,937	1,67,364	2,061	1,67,578	1,67,578	45,00,000
20	0	0	0	12,960	3,464	4,349	0	0	5,288	1,56,218	1,936	1,56,475	1,56,475	45,00,000
21	0	0	0	14,547	3,723	4,349	0	0	5,667	1,43,272	1,791	1,43,575	1,43,575	45,00,000
22	0	0	0	16,355	4,019	4,349	0	0	6,097	1,28,263	1,622	1,28,620	1,28,620	45,00,000
23	0	0	0	18,388	4,349	4,349	0	0	6,586	1,10,931	1,427	1,11,349	1,11,349	45,00,000
24	0	0	0	20,573	4,726	4,349	0	0	26,663	1,09,608	1,333	1,11,380	1,11,380	45,00,000
25	0	0	0	22,880	5,143	4,349	0	0	30,663	1,10,701	1,344	1,12,712	1,12,712	45,00,000
26	0	0	0	25,305	5,583	4,349	0	0	33,966	1,12,262	1,361	1,14,522	1,14,522	45,00,000
27	0	0	0	27,818	6,039	4,349	0	0	37,382	1,14,317	1,385	1,16,831	1,16,831	45,00,000
28	0	0	0	30,387	6,507	4,349	0	0	40,878	1,16,895	1,414	1,19,667	1,19,667	45,00,000
29	0	0	0	33,001	6,984	4,349	0	0	44,448	1,20,032	1,451	1,23,064	1,23,064	45,00,000
30	0	0	0	35,654	7,469	4,349	0	0	48,091	1,23,770	1,494	1,27,064	1,27,064	45,00,000
31	0	0	0	38,355	7,965	4,349	0	0	51,826	1,28,159	1,545	1,31,718	1,31,718	45,00,000
32	0	0	0	41,144	8,478	4,349	0	0	55,706	1,33,255	1,605	1,37,086	1,37,086	45,00,000
33	0	0	0	44,058	9,014	4,349	0	0	59,786	1,39,125	1,674	1,43,239	1,43,239	45,00,000

							Gross Yield	4% p.a			(Amount in Rupees)			
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality Charge	GST	Policy Admin Charge	Other Charges^	Smart Lady Additions	Other Additions to the Fund*	Fund before FMC	FMC	Fund at End of Year	Surrender Value	Death Benefit
34	0	0	0	47,157	9,586	4,349	0	0	64,146	1,45,847	1,753	1,50,259	1,50,259	45,00,000
35	0	0	0	50,498	10,204	4,349	0	0	68,867	1,53,512	1,843	1,58,246	1,58,246	45,00,000
36	0	0	0	54,155	10,881	4,349	0	0	74,048	1,62,229	1,945	1,67,312	1,67,312	45,00,000
37	0	0	0	58,193	11,629	4,349	0	0	79,784	1,72,122	2,062	1,77,591	1,77,591	45,00,000
38	0	0	0	62,681	12,460	4,349	0	0	86,173	1,83,340	2,194	1,89,238	1,89,238	45,00,000
39	0	0	0	67,684	13,388	4,349	0	0	93,314	1,96,060	2,343	2,02,434	2,02,434	45,00,000
40	0	0	0	73,262	14,422	4,349	0	0	1,01,305	2,10,486	2,513	2,17,392	2,17,392	45,00,000
41	0	0	0	79,469	15,574	4,349	0	0	1,10,237	2,26,861	2,705	2,34,360	2,34,360	45,00,000

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: 29 May 2025

Signature of Agent/ Intermediary/ Official

I, Keshav murti V, having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: 29 May 2025

Signature of Prospect / Policyholder

Unique Reference Number - L&C/Advt/2024/Dec/3951 (Rider - L&C/Advt/2022/Sep/2271)

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No. 110) (CIN: U66010MH2000PLC128403)

Registered and Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013

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For more information, Call the Tata AIA Life Insurance Company Ltd Helpline number1860-266-9966 (local charges apply) or Visit us at: www.tataaia.com