



Product benefits



Acceleration of 50% of base sum assured on diagnosis of terminal illness



Inbuilt waiver of premium on terminal illness



Option to defer premiums by up to 12 months with FlexiPay Benefit

Your policy Benefits

Product Benefits	
Life Cover (including Terminal illness, if any)	₹ 3,00,00,000
Accidental Death Benefit	,50,00,000
Accidental Total and Permanent Disability	,00,00,000
Select CI 60/10	5,00,000
HospiCash	
Mode of premium	Monthly
Instalment premium with GST with applicable discount if any	7,171



Applicable Benefits	Potential Values
Preventive Health check up* & discounted Vaccination	₹ 5000
Tele consultations	₹ 28000
Medical Second Opinion & Case Management	₹ 1500
Discount on Diagnostics	₹ 500
Discount on Pharmacy	₹ 100
Total Benefits Per Annum[#]	₹ 35100

For 2nd year onwards premium details refer to below BI

*Health check up includes Thyroid Profile, HbA1C, BSL, Cholesterol, BMI, Vit B12, Vit D, CBC (For Women- Additional tests for Anaemia, PCOS, PAP Smear)

[#]Health Buddy Benefits are available only through TATA AIA Life Insurance App.

#HarWaqtKeLiyeTaiyaar

Package Benefit Summary

Policyholder Details		Plan Details		
Name of the Prospect / Policyholder:	Prakyath S Arya	SolutionName	Package	
Age (yrs):	26	Product Name under Solution		Product Type UIN
Name of the Life Assured:	Prakyath S Arya	Tata AIA Sampoorna Raksha Prmoise		Non-Linked 110N176V10
Age (yrs):	26	Tata AIA Health Buddy		Non-Linked 110N183V01
Smoking Habit:	No	This Package is a combination of Tata AIA Sampoorna Raksha Promise and Tata AIA Health Buddy		
Gender	Male			

Details of Package							
Product Name	Premium Payment Term	Policy Term	Return of Balance / Total Premium option	Payment Mode	Sum Assured (Rs)	Installment Premium without GST (Rs)	Instalment Premium post applicable discount with First year GST (Rs)
Tata AIA Sampoorna Raksha Promise	10	34	No	Monthly	3,00,00,000	4,961	4,712
Total Death Benefit & Premium					3,00,00,000	4,961	4,712
Accidental Death Benefit	10	34	No	Monthly	1,50,00,000	1,417	1,417
Accidental Total and Permanent Disability	10	34	No	Monthly	1,00,00,000	565	565
Select CI 60/10	10	30	No	Monthly	5,00,000	477	477
			No				
Total Premium					7,420	7,171	

Premium Summary - Package				
Particulars	Sampoorna Raksha Promise	Health Buddy	Total Installment Premium	
Instalment Premium without GST (Rs.)	4,961	2,459	7,420	
Instalment Premium with First year GST (Rs.)	4,961	2,459	7,420	
Total Discount on First Year Installment Premium	249	0	249	
Instalment Premium post applicable discount with First year GST (Rs.)	4,712	2,459	7,171	
Instalment Premium with GST and without discount 2nd year onwards (Rs.)	4,712	2,459	7,171	

#HarWaqtKeLiye

Summary of Package

Policy Year	Tata AIA Sampoorna Raksha Promise Annualised Premium	Health Buddy Annualised Premium	Total Premium	Guaranteed							Non-guaranteed		
				Maturity Benefit	Accidental Death Benefit	Accidental Total and Permanent Disability	Life Cover*	Select CI 60/10	HospiCash	Min Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable	
1	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	0	0	
2	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	13,708	13,708	
3	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	26,538	26,538	
4	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	38,488	38,488	
5	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	49,558	49,558	
6	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	59,749	59,749	
7	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	69,061	69,061	
8	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	77,494	77,494	
9	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	85,047	85,047	
10	56,178	27,855	84,033	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	91,722	91,722	
11	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	87,765	87,765	
12	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	83,808	83,808	
13	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	79,851	79,851	
14	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	75,894	75,894	
15	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	71,937	71,937	
16	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	67,980	67,980	
17	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	64,024	64,024	
18	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	60,067	60,067	
19	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	56,110	56,110	
20	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	52,153	52,153	
21	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	48,196	48,196	
22	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	44,239	44,239	
23	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	40,282	40,282	
24	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	36,326	36,326	
25	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	32,369	32,369	
26	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	28,412	28,412	
27	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	24,455	24,455	
28	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	20,498	20,498	
29	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	16,541	16,541	
30	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000	5,00,000		0.0	12,584	12,584	
31	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000			0.0	9,438	9,438	
32	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000			0.0	6,292	6,292	
33	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000			0.0	3,146	3,146	
34	0	0	0	0	1,50,00,000	1,00,00,000	3,00,00,000			0.0	0	0	

* Life cover includes coverage for base product only

<p>I, (name), have explained the premiums and benefits under the product fully to the prospect/ policyholder.</p> <p>Place:</p> <p>Date: _____</p>	<p>I, (name), having received the information with respect to the above, have understood the above statement before entering into the contract.</p> <p>Date: _____</p> <p>Signature of Prospect / Policyholder</p>
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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@tataaia.com**. Visit us at: **www.tataaia.com**

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BENEFIT ILLUSTRATION



Name of the Prospect / Policyholder:	Prakyath S Arya
Age (yrs):	26
Name of the Life Assured:	Prakyath S Arya
Age (yrs):	26
Smoking Habit:	No
Amount of Instalment Premium (Rs.):	2,459
Mode of payment of premium:	Monthly
Annual Limit of HosiCash (in days)	
Per day benefit of HosiCash :	
Survival Period for Critical Illness Benefit (in days):	7

Name of the Product :	Tata AIA Health Buddy
Plan Option	
Tag Line :	Non-Participating, Non-Linked Individual Health Product
Unique Identification No.:	110N183V01
GST Rate	Refer to Premium summary table

Policy Details					
Product Details	Premium Payment Term	Policy Term	Return of Balance Premium option	Payment Mode	Sum Assured (Rs.)
Accidental Death Benefit	10	34	NO	Monthly	1,50,00,000
Accidental Total and Permanent Disability	10	34	NO	Monthly	1,00,00,000
Select CI 60/10	10	30	NO	Monthly	5,00,000
			NO		

Premium Summary					
Particulars	Accidental Total and Permanent Disability	Accidental Death Benefit	Select CI 60/10	HosiCash	Total Installment Premium
Instalment Premium without GST (Rs.)	565	1,417	477		2,459
GST Rate (First year):	0.0 %	0.0 %	0.0 %	0.0 %	
GST Rate (2nd year onwards):	0.0 %	0.0 %	0.0 %	0.0 %	
Instalment Premium with First year GST (Rs.)	565	1,417	477		2,459
Total Discount on First Year Installment Premium	0	0	0		0
Instalment Premium post applicable discount with First year GST (Rs.)	565	1,417	477		2,459
Instalment Premium with GST and without discount 2nd year onwards (Rs.)	565	1,417	477		2,459

Policy Year	Single / Annualized Premium	Guaranteed						Non - Guaranteed	
		Maturity Benefit	Accidental Death Benefit	Accidental Total and Permanent Disability	Select CI 60/10	HospiCash	Min Guaranteed Surrender Value	Special Surrender Value	Surrender Value Payable
1	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	0	0
2	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	13,708	13,708
3	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	26,538	26,538
4	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	38,488	38,488
5	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	49,558	49,558
6	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	59,749	59,749
7	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	69,061	69,061
8	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	77,494	77,494
9	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	85,047	85,047
10	27,855	0	1,50,00,000	1,00,00,000	5,00,000		0	91,722	91,722
11	0	0	1,50,00,000	1,00,00,000	5,00,000		0	87,765	87,765
12	0	0	1,50,00,000	1,00,00,000	5,00,000		0	83,808	83,808
13	0	0	1,50,00,000	1,00,00,000	5,00,000		0	79,851	79,851
14	0	0	1,50,00,000	1,00,00,000	5,00,000		0	75,894	75,894
15	0	0	1,50,00,000	1,00,00,000	5,00,000		0	71,937	71,937
16	0	0	1,50,00,000	1,00,00,000	5,00,000		0	67,980	67,980
17	0	0	1,50,00,000	1,00,00,000	5,00,000		0	64,024	64,024
18	0	0	1,50,00,000	1,00,00,000	5,00,000		0	60,067	60,067
19	0	0	1,50,00,000	1,00,00,000	5,00,000		0	56,110	56,110
20	0	0	1,50,00,000	1,00,00,000	5,00,000		0	52,153	52,153
21	0	0	1,50,00,000	1,00,00,000	5,00,000		0	48,196	48,196
22	0	0	1,50,00,000	1,00,00,000	5,00,000		0	44,239	44,239
23	0	0	1,50,00,000	1,00,00,000	5,00,000		0	40,282	40,282
24	0	0	1,50,00,000	1,00,00,000	5,00,000		0	36,326	36,326
25	0	0	1,50,00,000	1,00,00,000	5,00,000		0	32,369	32,369
26	0	0	1,50,00,000	1,00,00,000	5,00,000		0	28,412	28,412
27	0	0	1,50,00,000	1,00,00,000	5,00,000		0	24,455	24,455
28	0	0	1,50,00,000	1,00,00,000	5,00,000		0	20,498	20,498
29	0	0	1,50,00,000	1,00,00,000	5,00,000		0	16,541	16,541
30	0	0	1,50,00,000	1,00,00,000	5,00,000		0	12,584	12,584
31	0	0	1,50,00,000	1,00,00,000			0	9,438	9,438
32	0	0	1,50,00,000	1,00,00,000			0	6,292	6,292
33	0	0	1,50,00,000	1,00,00,000			0	3,146	3,146
34	0	0	1,50,00,000	1,00,00,000			0	0	0

1. Above mentioned Single/Annualized Premium, Maturity Benefit & Surrender Value demonstrated are for all plan options chosen under the product

2. The Death Benefit shown above is at the end of the policy year.

3. 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 condition

I, (name), have explained the premiums and benefits under the product 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

Unique Reference Number -L&C/Advt/2025/Jul/2599

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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BENEFIT ILLUSTRATION



Tata AIA Sampoorna Raksha Promise

Name of the Prospect / Policyholder:	Prakyath S Arya	Proposal No:	C294246887
Age (years) :	26 Gender: Male	Name of the Product:	Tata AIA Sampoorna Raksha Promise
Name of the Life Assured :	Prakyath S Arya	Tag Line :	Non-linked, non-participating, pure risk, individual life insurance product
Age (years) :	26 Gender: Male	Unique Identification No.:	110N176V10
Policy Term (years):	34	GST Rate	0%
Premium Payment Term (years):	10	GST Rate Year 2 onwards:	0%
Amount of Instalment Premium (Rs.):	4,961		
Mode of Payment of Premium :	Monthly		

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

Policy Details							
Policy Option:	Life Promise		Sum Assured (Rs):				3,00,00,000
Super Retirement Benefit Option	No		Sum Assured on Death (at inception of the policy) (Rs):				3,00,00,000

Add On Benefit Details										
Add on Benefit Option	Details of Beneficiary				Benefit Payout					
	Name	Gender	Age(yrs)	Income Till Age (yrs)	Income as a % of SA on Death	Income frequency	Income (Rs.)	PPT	Premium without GST (Rs.)	
WoP on Husband' s Accidental Death				NA	NA	NA	NA			
Child Education Protect										
Total Add on Benefit Premium without GST										

Rider Details												
Tata AIA Vitality (Wellness Program)	Yes		Utilization 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)						

Premium Summary										
Base Plan				Add on Benefits				Riders		Total Instalment Premium
Instalment Premium without GST (Rs.)				4,961				0		4,961
Instalment Premium with First year GST (Rs.)				4,961				0		4,961
Instalment Premium post applicable discount with First year GST (Rs.)				4,712				0		4,712
Instalment Premium with GST 2nd year onwards (Rs.)				4,712				0		4,712

Preferred Discount (5.00% every year)
Total discount excluding autopay is capped at 30.00%

(Amount in Rupees)

Policy Year	Single/ Annualised Premium			Guaranteed					Non-Guaranteed	
	Base Plan	Add on benefit	Total Premium	Survival Benefit / Loyalty Additions	Other Benefits, if any	Maturity Benefit	Death Benefit	Min Guaranteed Surrender Value	Special Surrender Value	Surrender Value^
1	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
2	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
3	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
4	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
5	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
6	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
7	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
8	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
9	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
10	56,178	0	56178.0	0	NA	0	3,00,00,000	0.0	0	0
11	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
12	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
13	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
14	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
15	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
16	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
17	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
18	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
19	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
20	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
21	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
22	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
23	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
24	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
25	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
26	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
27	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
28	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
29	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
30	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
31	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
32	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
33	0	0	0	0	NA	0	3,00,00,000	0.0	0	0
34	0	0	0	0	NA	0	3,00,00,000	0.0	0	0

Note: "Annualized Premium" shall be the premium payable in a year under a non-single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any.

"Single Premium" shall be the premium payable under a single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, if any.

The benefits illustrated are as at the end of the policy year.

Policy sourced through Digital/Online mode.

[^]Surrender value (if applicable) will be higher of GSV (Guaranteed Surrender value) and SSV (Special Surrender Value)

*During policy years where Super Retirement Benefit Value is applicable, the amount payable on policy termination will be higher of Surrender value and Super Retirement Value.

For Self Employed/ Business Owner customer

I _____ (name), have explained the premiums and benefits under the product fully to the prospect/ policyholder.	I _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.
Place:	
Date: Signature of Agent/ Intermediary/ Official	Date: Signature of Prospect/ Policyholder

Unique Reference Number - L&C/Advt/2026/Jan/0075

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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