

# BENEFIT ILLUSTRATION

## Tata AIA Life Insurance Sampoorna Raksha

### YOUR PERSONAL DETAILS

Tata AIA Life Insurance Sampoorna Raksha		Proposal No: 5124432
Non-linked Non-participating Term Assurance Plan		Proposal Date & Time: 20-12-2018,07:35 PM
UIN: 110N129V02		
<b>INSURED DETAILS</b>		<b>PROPOSER DETAILS</b>
Name: xyz	Smoker / Non Smoker: Non Smoker	Name: xyz
Age (yrs): 35	Gender: Male	Age (yrs): 35
Occupation: ADMINISTRATOR/CLERK		Occupation: ADMINISTRATOR/CLERK

### YOUR PLAN DETAILS

Plan Option	Option 1: "Sum Assured on death" payable on death		
Policy Term (yrs)	40	Total Modal Premium (C=A+B)	6550
Premium Payment Term (yrs)	40	Modal Premium for Non Standard Age Proof (D)	0
Payment Mode	Annual	Quoted Modal Premium (E=C+D)	6550
Basic Sum Assured	5000000	Goods and Services tax including Surcharge and Cess on base plan for First Year (F)	1179
Annualised Premium^	6550	Goods and Services tax including Surcharge and Cess on rider(s) (G)	0
Modal Premium for base plan(A)	6550	Total Modal Premium Payable (H = E+F+G)	7729
Modal Premium for rider(s)(B)	0	Currency	INR

Mode	Renewal Premium	Goods and Services tax including Surcharge and Cess	Total Renewal Premium	Mode	Renewal Premium	Goods and Services tax including Surcharge and Cess	Total Renewal Premium
Annual	6550	1179	7729	Quarterly	1703	307	2010
Semi-annual	3341	601	3942	Monthly	578	104	682

### Rider Details

Rider Name	Unique Identification Number (UIN)	Rider Sum Assured	Rider Coverage Term
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### Projection of Values (For Illustration Only)

Policy Year	Insured Age	Quoted Annualised Premium <sup>(1)</sup> (Exclusive of Goods and Services tax including Surcharge and Cess)	Rider Premium(s)	Total Quoted Annualised Premium (Inclusive of Rider Premium) <sup>(2)</sup>	Guaranteed Benefits	
					Death Benefit <sup>(3)</sup>	Surrender Benefit <sup>(4)</sup>
1	35	6550	0	6550	5000000	0
2	36	6550	0	6550	5000000	0
3	37	6550	0	6550	5000000	0
4	38	6550	0	6550	5000000	0
5	39	6550	0	6550	5000000	0
6	40	6550	0	6550	5000000	0
7	41	6550	0	6550	5000000	0
8	42	6550	0	6550	5000000	0
9	43	6550	0	6550	5000000	0
10	44	6550	0	6550	5000000	0
11	45	6550	0	6550	5000000	0
12	46	6550	0	6550	5000000	0
13	47	6550	0	6550	5000000	0
14	48	6550	0	6550	5000000	0
15	49	6550	0	6550	5000000	0
16	50	6550	0	6550	5000000	0
17	51	6550	0	6550	5000000	0
18	52	6550	0	6550	5000000	0
19	53	6550	0	6550	5000000	0
20	54	6550	0	6550	5000000	0
21	55	6550	0	6550	5000000	0
22	56	6550	0	6550	5000000	0
23	57	6550	0	6550	5000000	0
24	58	6550	0	6550	5000000	0
25	59	6550	0	6550	5000000	0
26	60	6550	0	6550	5000000	0
27	61	6550	0	6550	5000000	0
28	62	6550	0	6550	5000000	0

29	63	6550	0	6550	5000000	0
30	64	6550	0	6550	5000000	0
31	65	6550	0	6550	5000000	0
32	66	6550	0	6550	5000000	0
33	67	6550	0	6550	5000000	0
34	68	6550	0	6550	5000000	0
35	69	6550	0	6550	5000000	0
36	70	6550	0	6550	5000000	0
37	71	6550	0	6550	5000000	0
38	72	6550	0	6550	5000000	0
39	73	6550	0	6550	5000000	0
40	74	6550	0	6550	5000000	0

All the benefits under this plan are guaranteed.

## Notes to the Illustrations

1. "Quoted Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the Proposer, including the underwriting extra premiums and loading for modal premiums, if any.  
"Quoted Annualised Premium" will be equal to the Quoted Modal premium multiplied by the frequency of the modal premium payment.
2. Total Quoted Annualised Premium is exclusive of Goods and Services tax and applicable Surcharge/Cess. All taxes, duties, surcharge, cesses or levies, (including but not limited to Goods and Services tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder.  
^"Annualised Premium" shall be the premium paid in a year with respect to the basic sum assured chosen by the policyholder, excluding the underwriting extra premiums and loading for modal premiums, if any.
3. Death Benefit is the Sum Assured on death.  
For Option 1 & 2, Sum Assured on death shall be the highest of (a) 10 times Annualised Premium (b) 105% of all the Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity or (d) Absolute amount assured to be paid on death.  
For Option 3 & 4, Enhanced Sum Assured on death shall be the highest of (a) 10 times the Annualised Premium (b) 105% of all the Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity or (d) Absolute amount assured to be paid on death.  
Enhanced Sum Assured at the time of death shall be the Basic Sum Assured increased by a simple rate of 5% per annum at each policy anniversary subject to maximum of 200% of Basic Sum Assured chosen at policy inception. Absolute amount assured to be paid on death for Option 1 & 2 is the Basic Sum Assured & for Option 3 & 4 is the Enhanced Sum Assured at the time of death. Minimum Guaranteed Sum Assured on Maturity is nil for each of the 4 options as there is no maturity benefit under the plan.  
On selection of Plan Option 2 and 4 - Along with the Sum Assured on Death, the Nominee shall also receive an Income Benefit i.e. a monthly income equal to 1% of Basic Sum Assured for 10 years starting from the next monthly anniversary following the date of death of the Insured. Please note, for illustration purpose the amount shown under Death Benefit above is inclusive of Sum Assured on Death and Income Benefit. The Goods and Services tax and applicable Surcharge/ Cess shall be collected separately over and above the policy premiums.
4. There is no surrender benefit for Regular pay policies. In case of Limited pay policies, the policy can be surrendered provided full 2 and 3 years premiums have been paid for 5 and 10 Pay policies respectively. The surrender value payable is Surrender Value Factor \* all the premiums paid (excluding underwriting extra premiums and modal loading).
5. Insurance cover is available under this product
6. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale

## Basic Policy Exclusion:

In case of death due to suicide by the Insured, whether sane or insane, within 12 months from the date of commencement which is same as the date of inception, the nominee shall be entitled to all the Premiums Paid (excluding the underwriting extra premiums and modal loading), provided the Policy is in force. In case of death due to suicide by the Insured, whether sane or insane, within 12 months from the date of revival, the nominee shall be entitled to higher of all the Premiums Paid (excluding the underwriting extra premiums and modal loading) or the acquired surrender value as on the date of death, provided the Policy is in force.

## Disclaimers:

1. The illustration on page 1 is not an insurance contract.
2. 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.
3. This product is underwritten by Tata AIA Life Insurance Company Ltd.

## DECLARATION

### Declaration of the Proposer

I have understood the information in the sales illustration mentioned above as explained to me by the intermediary or agent and I am affixing my signature for the proof.

Proposer's Name: \_\_\_\_\_

Proposer's Signature / Thumb impression: \_\_\_\_\_

Date: \_\_\_\_\_

### Agent / Intermediary of Tata AIA Life Insurance Company Ltd.

I have explained the information in the Sales illustration to the Proposer and he has understood the same. I am affixing my signature for the proof.

Agent/Intermediary Name: \_\_\_\_\_

Agent/Intermediary Number: \_\_\_\_\_

Agent/Intermediary Signature: \_\_\_\_\_

Agent/Intermediary Contact Number: \_\_\_\_\_

Date: \_\_\_\_\_

## IN CASE THE PROPOSER AFFIXES A THUMB IMPRESSION OR SIGNING IN VERNACULAR:

I \_\_\_\_\_ holding \_\_\_\_\_ (Identity Card type) \_\_\_\_\_ (Identity Card no.) hereby declare that I have explained the contents and benefits of the illustration to the Proposer in \_\_\_\_\_ language and that the Proposer has affixed his/her signature/thumb impression on the illustration after fully understanding the contents thereof.

Witness Signature: \_\_\_\_\_ Signature/ Thumb Impression of Proposer: \_\_\_\_\_ Signature of the Person making the Declaration: \_\_\_\_\_

Unique Reference Number: L&C/Advt/2017/May/109

**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.

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](http://www.tataaia.com) or SMS 'LIFE' to 58888