About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the company and AIA holds (49 per cent) through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

Axis Bank Limited ("Axis Bank") is registered with Insurance Regulatory & Development Authority of India ("IRDAI") as a Corporate Agent (Composite), IRDAI Registration No. CA0069 (valid till 31st March 2025) for distribution of Insurance Products. Axis Bank currently has a corporate agency agreement with Tata AIA Life Insurance Company Limited and does not underwrite the risk or act as an insurer. Axis Bank Ltd., Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai - 400025. Purchase by the Axis Bank's clients in the Insurance products is purely on a voluntary basis and not linked to availment of any other facility from the Bank. The contract of Insurance is between Tata AIA Life and the Insured and not between Axis Bank and the Insured.

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.**

Unique Reference Number: **L&C/Advt/2026/Mar/1810** • UIN: **110L184V01**

AXIS BANK

TATA AIA LIFE INSURANCE

HarWaqtKeLiye Taiyaar

Distributed by Axis Bank

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.

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/ WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Tata AIA Health SIP

AXIS BANK

TATA AIA LIFE INSURANCE

HarWaqtKeLiye Taiyaar

Distributed by Axis Bank

Tata AIA Health SIP

A Non-Participating, Unit Linked, Individual Health Insurance Plan

Introduction

No matter how unpredictable life gets, having the right health protection means you're never facing challenges alone. It equips you with the financial security and peace of mind to focus on recovery without worrying about the burden of medical expenses. With Tata AIA Health SIP, A Non-Participating, Unit Linked Individual Health Insurance Plan, you and your loved ones are protected every step of the way.

Tata AIA Health SIP empowers you to stay ahead of rising medical costs by linking your health savings to market growth. It helps you build a dedicated health fund to cover unexpected treatments due to illness, disabilities and accidents, which provides a strong financial cushion during medical emergencies.

Key Features

- Option to choose Zero Premium Allocation charges
- Option to choose waiver of premium benefit
- Customize your health benefits with sub option: Lumpsum Payout in case of Accidental Total and Permanent Disability and Death/Terminal illness
- Enhanced coverage with optional Benefits: Critical Illness, Cancer, Cardiac and Family Coverage
- Benefit of Fund Enhancements: Wealth Booster, Return of charges and Extra Allocation for Females
- Benefit of Market linked growth and tax-free withdrawals for health expenses

Plan Options

1. **Wealth Secure**

   Provides you with an opportunity to invest your entire premium with zero premium allocation charge and earn market linked returns with a flexibility for unlimited fund switches to get the most out of your investment.

2. **Future Secure**

   This plan ensures that future for your loved ones are fulfilled even in your absence. In case of occurrence of covered event, the respective health benefit is paid to the nominee, future premiums (if applicable) are funded by Tata AIA Life Insurance and the policy benefit continues as is.

3. **Goal Secure**

   This solution is designed to secure your family's financial goals. In case of occurrence of covered event, the nominee gets a combined payout of the health benefit, and the total Fund value accrued till that point.

4. **Family Secure**

   This plan option helps securing family's needs. In addition to benefit applicable under Future Secure get, a monthly income of 1% of Health sum assured.

   Covered event for the health benefit is defined by sub plan option below.

Sub Plan Options:

In addition to above plan option, you can customize your covered Health benefit by opting for below sub options:

1. **Plus:** Under this option, the Primary Life Assured is covered for Accidental total and Permanent disability only.
2. **Pro:** Under this option, the Primary Life Assured gets option to be covered for Accidental total and Permanent disability and Term and Terminal Illness benefit.

Boundary conditions: -

Plan Benefits	Base Benefit(s)		Optional Benefit(s)			
Parameters	**Plus: Accidental Total and Permanent Disability (ATPD)**	**Pro: Accidental Total and Permanent Disability (ATPD) & Term and Terminal Illness (TTI)**	**Mega CI**	**Cancer Care**	**Cardiac Care**	**Family Cover****
Entry Age (Age as on Last Birthday)	18 to 65 Years					18 to 65 Years Min - 12 year for children
Maturity Age	23 to 100 Years		23 to 85 Years			Adult Lives: 23 to 100 Years Minor Lives : 17 Years

Plan Benefits	Base Benefit(s)		Optional Benefit(s)			
Parameters	Plus: Accidental Total and Permanent Disability (ATPD)	Pro: Accidental Total and Permanent Disability (ATPD) & Terminal Illness withTerm Booster (TTI)	Mega CI	Cancer Care	Cardiac Care	Family Cover**
Policy Term	Single Pay - 5 Years to 82 Years Regular Pay - 5 Years to 82 Years Limited Pay - 10 Years to 82 Years		Single Pay - 5 Years to 30 Years Regular Pay - 5 Years to 30 Years Limited Pay - 10 Years to 30 Years			Same as chosen base benefit
Premium Payment Term	Single Pay - 1 Year Regular Pay - 5 Years to Policy Term Limited Pay - 5 Years to (Policy Term - 1)		Charges are deducted by way of cancellation of units from the fund value			

Basic Sum Assured

Minimum -

Premium Payment Term	Basic Sum Assured for Age 49 & below	Basic Sum Assured for Age 50 & above
Single Pay	1.25 times Single Premium	1.1 times Single Premium
Regular Pay	7 times Annualised Premium	5 times Single Premium
Limited Pay	7 times Annualised Premium	5 times Single Premium

Maximum - As per Board approved Underwriting Policy (BAUP)

Parameters	Base Benefit(s)	Optional Benefit(s)
Premium	Minimum- ₹ 5,000 p.a for Limited/Regular Pay and ₹ 1,000 for Single Pay Maximum – As per maximum Sum Assured, subject to Board Approved Underwriting Policy	*Minimum- ₹ 24,000 p.a for Limited/Regular Pay and ₹ 10,000 for Single Pay Maximum – As per maximum Sum Assured, subject to Board Approved Underwriting Policy
Top- Up Premium	Minimum – ₹ 1,000 Maximum – subject to Board Approved Underwriting Policy (BAUP)	

Top- Up Sum Assured

Top-Up Sum Assured will be applicable on chosen Sub-Option of Base Benefit

Premium Payment Term	Basic Sum Assured for Age 49 & below	Basic Sum Assured for Age 50 & above
Single Pay	1.25 times Single Premium	1.1 times Single Premium

Frequency of Premium Payments

Premiums are payable in Yearly, half-yearly, quarterly & monthly modes.
The Modal Premium of the policy is arrived at as below: -

If monthly paid	Annualised Premium X (1/12)
If quarterly paid	Annualised Premium X (1/4)
If half-yearly paid	Annualised Premium X (1/2)
If yearly paid	Annualised Premium * 1

* When any Optional benefit chosen with Base Benefit

**Family cover is only applicable with Sub-Option Plus

What are your benefits?

1. Health Benefit(s):

A. Base Benefit(s):

a. Accidental Total and Permanent Disability:

If you're left permanently disabled due to an accident, we ensure your financial goals don't fall apart. Under this benefit, you'll receive 100% of the Insured Amount (as listed below) helping you cover medical costs, lifestyle adjustments, and income loss, provided the disability occurs within 180 days of the accident. The following disability shall be covered under this benefit:

i. Loss of sight in both eyes
ii. Loss of both arms or both hands

iii. Loss of one arm and one leg
iv. Loss of one arm and one foot
v. Loss of one hand and one foot
vi. Loss of one hand and one leg
vii. Loss of both legs
viii. Loss of both feet
ix. Removal of the entire lower jaw
x. Loss of one hand and loss of sight in one eye
xi. Loss of one foot and loss of sight in one eye

Double Benefit:

The amount of benefit payable will be doubled if the Injury for which the benefit is payable occurs under any of the following circumstances:

1. While the Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a

bus, tram or train. A taxi or any form of transport chartered for private travel is excluded.

2. While the Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers; or
3. As a direct result of the burning of the following public buildings ONLY: theatre, cinema, public auditorium, hotel, school and hospital.
4. When the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

The Basic Sum Assured will be payable if the accident occurs within the benefit coverage term even if the disability occurs beyond the benefit option term (however within 180 days of the accident) and the option shall terminate on earlier of valid claim of policy due to other covered contingency being triggered or expiry of the term.

b. Term and Terminal Illness:

In the event of diagnosis of Terminal Illness or death (whichever happens first) of the primary life insured, the benefit amount is paid.

The benefit is payable only once during the benefit option term and the option shall terminate on the earlier of death, diagnosis of terminal illness, closure of policy due to any other covered contingency being triggered or expiry of the term.

B. Optional Benefit(s) -

Along with the above Base Benefit(s), you have a flexibility of choosing some optional benefits as mentioned below which needs to be chosen at inception and once selected, the Primary life assured cannot opt out:

a. Mega CI Benefit:

When faced with a serious health crisis, financial stability can make all the difference. Mega CI provides strong, tailored protection against life-altering illnesses, helping you focus on recovery—not expenses.

You can choose from three plan options based on the level of protection you need:

- Mega CI 10: Coverage for 10 major critical illnesses
- Mega CI 21: Coverage for 21 major critical illnesses
- Mega CI 60: Coverage for 60 major critical illnesses

You may choose any one of these options at policy inception. Once selected, the option cannot be changed during the policy term. On diagnosis of any of the covered Major Critical Illness 100% of the Insured Amount under Benefit Option.

The detailed list of covered critical illnesses is provided below:

Sr. No.	Name of CI / Surgery	Mega 10	Mega 21	Mega 60
1	Cancer of Specified Severity	✓	✓	✓
2	Myocardial Infarction (First Heart Attack of specific severity)	✓	✓	✓
3	Open Chest CABG	✓	✓	✓
4	Open Heart Replacement or Repair of Heart Valves	✓	✓	✓
5	Multiple Sclerosis with Persisting Symptoms	✓	✓	✓
6	End Stage Liver Failure	✓	✓	✓
7	Major Organ / Bone Marrow Transplant	✓	✓	✓
8	Permanent Paralysis of Limbs	✓	✓	✓
9	Kidney Failure Requiring Regular Dialysis	✓	✓	✓
10	Stroke Resulting in Permanent Symptoms	✓	✓	✓
11	Loss of Limbs	-	✓	✓
12	Coma of Specified Severity	-	✓	✓
13	Blindness	-	✓	✓
14	Deafness	-	✓	✓
15	End Stage Lung Failure	-	✓	✓
16	Motor Neuron Disease with Permanent Symptoms	-	✓	✓
17	Loss of Speech	-	✓	✓
18	Major Head Trauma	-	✓	✓
19	Primary (Idiopathic) Pulmonary Hypertension	-	✓	✓
20	Third Degree Burns	-	✓	✓
21	Benign Brain Tumor	-	✓	✓
22	Severe Rheumatoid Arthritis	-	-	✓
23	Systemic Lupus Erythematosus with Lupus Nephritis	-	-	✓
24	Crohn's Disease	-	-	✓
25	Alzheimer's Disease	-	-	✓
26	Aorta Graft Surgery	-	-	✓
27	Fulminant Hepatitis	-	-	✓
28	Loss of Independent Existence (cover up to Insurance age 74)	-	-	✓
29	Parkinson's disease	-	-	✓
30	Apallic Syndrome	-	-	✓
31	Bacterial Meningitis	-	-	✓
32	Brain Surgery	-	-	✓
33	Cardiomyopathy	-	-	✓

Sr. No.	Name of CI / Surgery	Mega 10	Mega 21	Mega 60
34	Chronic Adrenal Insufficiency	-	-	✔
35	Creutzfeldt-Jakob disease	-	-	✔
36	Dissecting Aortic aneurysm	-	-	✔
37	Eisenmenger's Syndrome	-	-	✔
38	Elephantiasis	-	-	✔
39	Encephalitis	-	-	✔
40	Hemiplegia	-	-	✔
41	Infective Endocarditis	-	-	✔
42	Medullary Cystic Disease	-	-	✔
43	Myasthenia Gravis	-	-	✔
44	Pheochromocytoma	-	-	✔
45	Progressive Supranuclear Palsy	-	-	✔
46	Progressive Scleroderma	-	-	✔
47	Poliomyelitis	-	-	✔
48	Tuberculosis Meningitis	-	-	✔
49	Muscular Dystrophy	-	-	✔
50	Amputation of Feet Due to Complications from Diabetes	-	-	✔
51	Myelofibrosis	-	-	✔
52	Necrotising Fasciitis	-	-	✔
53	Other Serious Coronary Artery Disease	-	-	✔
54	Severe Ulcerative Colitis	-	-	✔
55	Terminal Illness	-	-	✔
56	Pneumonectomy	-	-	✔
57	Aplastic Anaemia	-	-	✔
58	Chronic Relapsing Pancreatitis	-	-	✔
59	Ebola	-	-	✔
60	Multiple system atrophy	-	-	✔

The illness must be the first-ever diagnosis of that condition in the insured's lifetime and must occur after policy issuance.

b. Cancer Care:

In the event of diagnosis of cancer and while the policy is in-force, the chosen Cancer Sum Assured is paid as a lump-sum. The lump-sum amount is based on diagnosis of Minor or Major stage cancer as defined below. The cancer care benefit shall cease on earlier of policy maturity or Primary life assured attaining 85 years or on claiming 100% of Cancer Sum Assured.

Stages / on occurrence	Percentage of Cancer Sum Assured
Minor Stage Cancer	25% of the sum Assured or INR 10 lacs; whichever is lower, is payable
Major Stage Cancer	100% less previous claims paid under Cancer care

a) Minor Stage Cancer –

On diagnosis of a Minor stage cancer, 25% of the Cancer Sum Assured or INR 10 Lacs, whichever is lower will be paid.

- Any claim is applicable only for Cancer Conditions as defined.
- A particular minor cancer can be claimed only once during the benefit option coverage term.
- For multiple minor stage claims, there needs to be a period of at least 180 days between the date of diagnosis of a minor stage cancer and date of diagnosis of the subsequent minor stage cancer claim. However, this requirement of 180 days is not applicable in case of diagnosis of a major stage claim following a minor stage claim.
- Post Payout of minor claim, the morbidity charge continues to be deducted on full cancer sum assured, until exhaustion of complete Cancer Care Sum Assured.

b) Major Stage cancer –

On diagnosis of a major stage of cancer, 100% of the Cancer Sum Assured less any previously paid claim will be paid

In case the benefit option payout is less than 100% of the Cancer Sum Assured, the benefit option will continue for the balance Cancer Sum Assured. The benefit will terminate on payment of a cumulative 100% of Cancer Sum Assured and no morbidity charges shall be deducted thereafter.

Following Cancer related conditions are covered under the plan.

Minor Stage Conditions:	Major Stage
- Early-stage Cancers	- Cancer of Specified Severity
- Carcinoma-in-Situ	

The benefit will be payable only if the diagnosis of any of the covered cancer after policy issuance is the first diagnosis of cancer in the lifetime of the individual covered. Survival Period for availing the Cancer Care benefit is 7 days.

Please refer "Definitions & Exclusions" Annexure on our website www.tataaia.com for definitions and exclusions covered under this plan

c. Cardiac Care:

Take care of your heart—because every heartbeat matters.

The Cardiac Care benefit offers a financial safety net when it's needed most—upon the diagnosis of serious heart-related conditions. A lump sum payout ensures you and your family can focus on recovery without financial worry.

Covered Cardiac Conditions:

Sr No	Minor Stage Conditions
1	Angioplasty
2	Percutaneous Transluminal Balloon Valvuloplasty or Valvotomy
3	Cardiac Arrest requiring permanent Cardiac Pacemaker or ICD Insertion
4	Pericardiectomy (irrespective of technique)
	Major Stage Conditions
1	Open Chest CABG
2	Myocardial Infarction (First Heart Attack of specified severity)
3	Stroke resulting in permanent symptoms
4	Open Heart Replacement or Repair of Heart Valve
5	Major Organ Transplant – Heart
6	Aorta Graft Surgery
7	Cardiomyopathy
8	Primary (Idiopathic) Pulmonary Hypertension

The payout structure would be as follows:

Stages	% Of Sum Assured payable
Minor Stage Condition	25% of the sum Assured or INR 10,00,000; whichever is lower, is payable
Major stage Condition	100% of sum Assured less any minor claim already paid is payable

You can make claim under the Cardiac Care, subject to following conditions:

1. A specific minor condition is eligible for only one claim during the benefit term. After that, the coverage for other minor conditions under this benefit terminate.
2. Coverage continues for the remaining amount if partial payout is made. Benefit ends once a cumulative 100% payout is reached.
3. If there are more than one condition diagnosed within 48 hours, only one claim with the highest benefit pay-out payout will be considered.
4. Post Payout of minor claim, the morbidity charge continues to be deducted on full Cardiac Care Sum Assured, until exhaustion of complete Cardiac Care Sum Assured.

d. Family Coverage Benefit:

The policyholder can choose to add his / her family members under the policy for additional ATPD cover only. Family members shall include spouse, children, dependent parent(s), dependent parent(s) in law, grand parent(s). The addition of family member(s) between

the age of 12-65 years shall be allowed. The policyholder may choose to include one or more of the family members under the policy.

In the event of Accidental Total and Permanent Disability of the family member(s) covered under Family Cover and while the policy is in-force, a lump sum equivalent to respective ATPD sum assured will be paid for that family member(s) as mentioned in section Health Benefit section above. The ATPD benefit will be paid, provided Total and Permanent Disability is due to an accident within the policy term and the disability occurs within 180 days from that accident.

Addition of family member(s) shall be allowed at inception or anytime during the policy term, subject to underwriting. In case of addition of family member(s) after inception, cover for the additional family member(s) shall commence from next monthly policy anniversary. Exit of existing family member(s) other than due to death during policy term will be allowed on policy anniversaries only.

The morbidity charges, applicable for each of the respective family member(s) will be deducted by way of cancelling the units. The benefit coverage will terminate on payment of the lumpsum benefit for that family member(s) and no morbidity charges shall be deducted thereafter for that life. The coverage and applicable morbidity charges shall continue for the remaining family member(s).

Enhance your coverage with these Add-on Benefits:

a. Ambulance Cost Benefit:

In times of emergency, quick transportation can make all the difference. This benefit provides a lump sum payout towards ambulance expenses incurred for transferring the Primary life assured to a hospital, provided a claim is admissible under any of the following benefit options:

Mega CI/ Cancer Care/ Cardiac Care: Minimum of (1% of respective benefit sum assured or INR 5000).

This benefit is payable only once per policy year. In case more than one benefit option chosen and the claim is triggered for more than one benefit option at the same time, the ambulance cost payable in a policy year shall be the respective benefit option's ambulance benefit. The ambulance cover shall continue for the other optional benefits (excluding the one for which the payment has been made) for the remainder of the policy year.

In case more than one optional benefit option chosen and the claim is triggered for one optional benefit, the respective benefit option's ambulance cost shall be payable in a policy year subject to the maximum limit of ₹ 5,000.

For more details on the condition and benefits Please refer to Policy Document and "Definition & Exclusions" Annexure on our website www.tataaia.com for all definitions and exclusions covered under this plan.

2. How are the Health Benefit(s) applicable:

Health Benefits as available under the plan, are applicable as per below table:

Plan Option	Sub-Option: Plus	Sub-Option: Pro	
Event occurrence	In case of disability of the primary Life Insured during the policy term and while the policy is in force, the primary Life Insured shall get:	In case of disability of the primary Life Assured or in the event of diagnosis of Terminal Illness or death of the Primary life insured (whichever happens first) during the policy term and while the policy is in force, the Primary Life Assured/nominee shall get:	What happens to the policy post respective health benefit is paid?
Wealth Secure	Highest of, i. the Basic Sum Assured Less Deductible partial withdrawals, or ii. the Regular / Single Premium Fund Value of this Policy or iii. 105 percent of the total Regular / Single Premiums received up to the date of even occurrence less Deductible partial withdrawals.	Highest of, i. the Basic Sum Assured (as per the contingency for which the claim is made) Less Deductible partial withdrawals, or ii. the Regular / Single Premium Fund Value of this Policy or iii. 105 percent of the total Regular / Single Premiums received up to the date of disability/diagnosis of terminal illness or death of the primary life insured Less Deductible partial withdrawals	i. The policy will terminate on payment of 100% Sum Assured of respective covered contingency ii. Optional benefit's coverage terminates, and no further morbidity charges are deducted for all the covered benefits.
Future Secure	Highest of, I. the Basic Sum Assured or II. 105 percent of the total Regular / Single Premiums received up to the date of event occurrence less Deductible partial withdrawals	Highest of, i. the Basic Sum Assured (as per the contingency for which the claim is made) or ii. 105 percent of the total Regular / Single Premiums received up to the date of disability/diagnosis of terminal illness or death of the Primary life insured Less Deductible partial withdrawals	i. Primary Life Assured/Nominee gets a lumpsum benefit as applicable on covered contingency and the company fund all the future premium, policy continues till the end of the policy term for any optional benefits and maturity benefit. ii. Fund value including Top-up fund value, if any will remain invested as per the chosen funds/Investment strategy iii. Only Fund management charges and Policy administration charges will be levied iv. Upon policy maturity benefit is paid as mentioned in "Maturity Benefit section"

Goal Secure			i. i.The policy will terminate on payment of 100% Sum Assured of respective covered contingency ii. Along with the fund value available on the date of intimation of covered contingency iii. When optional benefits are opted and Primary life assured is alive, the policy continues as is till maturity given remaining premiums are paid by the Policyholder. On occurrence of the last optional benefit event post health benefit is paid, respective sum assured as on date of optional benefit event shall be payable and policy will terminate thereafter.
Family Secure			i. In addition to Future Secure option's benefit the Nominee/Policyholder shall get income of 1% of Basic Sum Assured per month till the end of policy term subject to minimum of 36 months and maximum period of 120 months from date of death/Disability/ Diagnose of terminal illness (as applicable basis sub-option chosen) ii. In case of covered event occurs with less than 36 months left till end of policy period, there will be lump sum payment of remaining instalments (sum of 36 instalments less instalments already paid) iii. At any time during income period, Primary Life Assured/Nominee has an option to receive the remaining instalments at commuted value, discounted at 10-year Gsec yield prevailing at time of commutation +2%

In addition to above:

Highest of:

i. the approved Top-Up Sum Assured(s) (as per the contingency for which claim is made) or

ii. Top-Up Premium Fund Value of this Policy will be paid

Top-Up premium fund value shall not be paid for (Future Secure, Goal Secure and Family Secure Plan options)

The morbidity charges will be deducted by way of cancelling the units.

The policy will terminate on payment of 100% of applicable Basic Sum Assured and Top-Up Sum Assured(s).

For purpose of determining the Health Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made during the last two years immediately preceding the date of Accidental total and Permanent Disability, Terminal Illness or death of the insured, as applicable basis the chosen Plan/Sub-Plan option(s)

The above health benefits are paid subject to below conditions under Future Secure and Family Secure option:

a. The Primary Life assured (in case of ATPD or terminal illness occurrence) will not be able to surrender the policy before premium payment term (except in Goal Secure) but will be allowed to make partial withdrawals, fund switching, premium redirection, change in portfolio strategy, paying top-up premiums, opting for settlement option.

b. Nominee (in case of Death of Primary life assured) will only be allowed to make partial withdrawal during policy term, will not be allowed to surrender policy before premium payment term and perform mentioned alteration in point (a).

c. On death of the policyholder, the coverage for optional benefits for the primary life assured shall cease from the date of death of primary life assured.

For more details on terms and condition please refer to the policy document.

3. Death Benefit:

In case of death of the primary Life Assured and while the policy is in-force, nominee shall get the highest of :

Refer to the below table for death benefit for respective Plan /Sub-Plan option(s)

Plan Option	Sub-Option: Plus / Sub-Option: Pro*
Wealth Secure	• The Regular / Single Premium Fund Value of this Policy or • 105 percent of the total Regular / Single Premiums received up to the date of death Less Deductible partial withdrawals
Future Secure**	
Goal Secure	
Family Secure**	

In addition to the above the Top-Up Premium Fund Value of this Policy is also payable provided the policyholder has Top-up premium Fund Value

The Policy shall terminate on death of Primary Life Assured, in case of Wealth Secure and Goal Secure (without optional benefits).

For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made during the last two years immediately preceding the death of the insured.

*The claim will either be permissible under Health Benefit or Death benefit, but not both, in case of death of the Primary Life Assured.

**For Future Secure and Family Secure: -

a. If the death of the Primary life insured occurs after the occurrence of covered benefit basis chosen sub-option, while the policy is in force: There will be no payout, and the policy will continue till the end of original policy term.

b. In case of any future income payable, the commuted value of such income discounted at 10-Year Gsec yields prevailing at the time of commutation +2% shall be payable at the time of complete withdrawal of the policy.

4. Maturity Benefit

On Survival of primary Life assured or Policy being in force on the Maturity Date , the Maturity Benefit payable will be Total Fund value which is sum of Single/Regular Premium Fund Value and Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

The policy will terminate after payment of maturity benefit.

5. Fund Enhancements

i. Refund of allocation charges (ROAC)

Starting from the 11th policy year, at the end of each policy month, two times the premium allocation charge (excluding taxes) deducted in the 120th month prior shall be added to the Fund Value in the form of addition of units. For instance, in the 121st policy month, the premium allocation charges deducted in the 1st policy month shall be added. Such additions shall continue till the policy is in force and all due premiums till date have been paid.

This amount will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation.

ii. Refund of Morbidity charges (ROMC)

Starting from the 11th policy year, at the end of each policy month, the morbidity charge (excluding underwriting extra, and taxes) collected for any of the chosen optional benefit : Mega CI, Cancer Care or Cardiac Care deducted in the 120th month prior shall be added to the Fund Value in the form of addition of units. On completion of the optional benefit coverage term (with coverage term >=15 years), X% of total morbidity charge collected over the last 10 years shall be added to the Fund Value in the form of additional units.

Optional Benefit Coverage Term*	% Refund of charges collected in last 10 years (X%)
15-19 Years	50%
20 Years and above	100%

*no additional return applicable for coverage term <15 years.

The refund of morbidity charge shall with respect to a particular optional benefit shall be added to the fund until a period where the optional benefit coverage is active and no claim for this benefit has been availed. Upon payout for a valid claim (including a minor claim), no future refund of charges shall be added. Similarly, post X% payout at end of the coverage term, optional benefit coverage shall terminate and no further addition shall be applicable.

For example, for a policy with 12 years coverage, in the 121st policy month, the morbidity charges deducted in respected of optional benefit : Mega CI, Cancer Care or Cardiac Care in the 1st policy month shall be added. Such additions shall continue till the policy is in force and all due premiums till date have been paid without any claim being made in respect of the optional benefit cover.

This amount will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation.

iii. Wealth Booster:

To reward the persisting policyholders, the Company shall provide Wealth Boosters.

The Wealth Booster shall be added in the form of addition of units as below.

Wealth Booster = "x%" of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters will be added to the Fund value in the form of addition of units.

Where the "x%" is as follows:

Policy Year	Booster %	Policy Year	Booster %
10	1.50%	50	2.75%
15	1.75%	60	3.00%
20	2.00%	70	3.25%
30	2.25%	80	3.50%
40	2.50%		

- The above will not be applicable in case of a Surrendered, Discontinued or Paid-up Policy, and will be payable provided all due Regular Premiums/Single Premium under the Policy have been paid up to date.
- The above will be allocated to the Fund(s) in the same proportion of the Fund value as on the date of allocation of such booster
- Wealth Boosters are guaranteed non-negative amounts and shall not be revoked by the company provided the policy is in force and all due premiums have been paid till date.

iv. Staff Discount:

The Company shall offer the following additional benefit to the staff who purchases the policy. Staff shall include Employees of the promoter group namely, the Tata and the AIA group, its Subsidiaries, fellow subsidiaries, Joint Ventures (which shall include Tata AIA Life Insurance Company Limited amongst others) and their Associates:

o 0.50% of the Annualized Premium or 0.25% of Single Premium shall be added to the Fund Value at the time of allocation of first year's or Single premium respectively, subject to a cap of ₹ 5,000.

v. Smart Lady Benefit

For Female lives, 0.50% of the Annualized Premium shall be added to the Fund Value at the time of allocation of first year's premium respectively.

6. Premium rebates/discounts

Auto Debit:

All payments for first year installment due premiums paid through any permissible electronic mode debited through an auto-debit mandate shall be eligible for additional unit allocation to the fund. Such benefit shall be capped to a maximum of ₹10 per month and ₹120 over the year.

Sample Benefit Illustration

To illustrate the above benefits let's have a look at the following Benefit Illustration

Mr. Kumar is a 35-year-old person, working at an MNC and is looking for an all-in-one plan that helps cater all health and wealth needs.He then reaches out to Tata AIA to buy Health SIP, where he could choose from various available plan/sub-plan options that will help him invest his money without any Premium Allocation charge. With his investment of ₹ 1,00,000, he gets the below benefits throughout his policy term.

The table below gives the Total Maturity Benefit for Mr. Kumar aged 35 years at standard age:

- Fund Allocation: 100% in Top 200 Alpha 30 Index Fund
- Annualised Premium: ₹ 1,00,000
- Base benefit multiple – 10X
- Policy Term – 15 Years
- Premium Payment Term – 5 Years
- Mode of payment: Annual

Plan Option	Sub-Option	ATPD Sum Assured (₹)	TTI Sum Assured (₹)	Fund Value @ 4% (₹)	Fund Value @ 8% (₹)
Wealth Secure	Plus	10,00,000	NA	653,995	1,081,577
	Pro	10,00,000	10,00,000	634,452	1,063,423
Future Secure	Plus	10,00,000	NA	6,52,781	10,79,572
	Pro	10,00,000	10,00,000	6,11,741	10,25,721
Goal Secure	Plus	10,00,000	NA	6,52,948	10,79,850
	Pro	10,00,000	10,00,000	6,13,682	10,28,949
Family Secure	Plus	10,00,000	NA	6,51,149	10,77,228
	Pro	10,00,000	10,00,000	5,85,191	9,89,159

The above sample illustrations are basis digital mode

**No Goods and Service Tax shall be applicable on Individual life insurance products as per prevailing laws. Tax laws are subject to amendments from time to time.

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. Currently the gross investment returns are stipulated as 4% p.a. and 8% p.a. These assumed rate of return are not guaranteed, and these 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 actual future investment performance.

What are your investment avenues?

This product offers you the flexibility to invest in a manner that suits your investment risk profile and individual needs.

a) Policyholder can choose from the wide range of funds OR

b) Choose from the PORTFOLIO STRATEGY offered

i) Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART)

ii) Life-stage based portfolio strategy

a) You can choose from a variety of funds

We offer wide range of investment funds ranging from 100% debt to 100% equity to suit your particular needs and risk appetite. If you wish to diversify your risk, you can choose to allocate your premiums in varying proportions amongst the available investment funds. You have an option of choosing any or all of the funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

Summary of Wide range of Investment Fund options to choose from

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Emerging Opportunities Fund (ULIF 064 12/09/22 EOF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that offer opportunities in the Mid Cap space and emerging leaders in the new age sectors offering significant long-term wealth creation. The fund can invest up to 30% of the portfolio in equity and equity related instruments falling outside the mid-cap range.	High	Equity	80%	100%
			Debt Instruments	0%	10%
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	20%
Sustainable Equity Fund (ULIF 065 12/09/22 ESG 110)	To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.	High	Equity	80%	100%
			Debt Instruments	0%	20%
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	20%
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of Large Cap and Mid Cap companies The allocation between Large Cap and Mid Cap companies will be largely a function of the relative valuations of Large Cap companies as against Mid Cap companies.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The India Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%
Top 200 fund (ULIF 027 12/01/09 ITT 110)	The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation	High	Equity and Equity linked Instruments	60%	100%
			Debt Instruments	0%	40%
			Cash/ Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities.	High	Equity and Equity linked Instruments	80%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Mid Cap Equity Fund (ULIF 009 04/01/07 WLE 110)	The primary investment objective of the Fund is to generate long – term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	High	Equity and Equity linked Instruments	60%	100%
			Cash/Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Dynamic Advantage Fund (ULIF 066 12/09/22 DAF 110)	The primary investment objective of the Fund is to maximize the returns with medium risk	Medium	Equity	20%	80%
			Debt Instruments	20%	80%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Aggressive Growth Fund (ULIF 010 04/01/07 WLA 110)	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/ money market instruments.	Medium to High	Equity and Equity Linked Instruments	50%	80%
			Debt Instruments	20%	50%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	30%
Whole Life Stable Growth Fund (ULIF 011 04/01/07 WLS 110)	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/ money market instruments.	Low to Medium	Equity and Equity Linked instruments	30%	50%
			Debt Instruments	50%	70%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	Low	Debt Instruments	60%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Low	Debt Instruments of duration less than 3 years	60%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Flexi Growth Fund (ULIF 068 25/04/23 FGF 110)	The primary investment objective of the fund is to generate capital appreciation in the long term by investing in a portfolio of stocks across market capitalization.	High	Equity Instruments	70%	100%
			Debt Instrument	0%	10%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	30%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Constant Maturity Fund (ULIF 069 17/05/23 CMF 110)	The fund aims to provide reasonable returns over long term by investing in portfolio of Government Securities while maintaining constant average maturity of the portfolio (ex - Cash/Money Market Instruments, Bank Deposits and Mutual Funds) in range of 8-12 years	Medium	Debt Instruments – Government Securities such that weighted average portfolio maturity of around 10 years (in the range of 8-12 years)* *Any deviation from defined maturity range of 8-12 years, due to happening of any unusual situation like major inflow/outflow of a money in a Fund etc. it will be corrected in 10 working days	80%	100%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	20%
Target Maturity Fund (ULIF 070 17/05/23 TMF 110)	The fund aims to provide reasonable returns over long term by investing in portfolio of Government Securities. The fund shall have the maturity on 31st Dec 2053. The residual maturity of any Government Securities forming part of the portfolio shall be between the fund maturity date and date 5 years before the fund maturity date (i.e., 1st Jan 2049)	Medium	Government Securities (Residual maturity of any Government Securities forming part of the portfolio shall be between the fund maturity date and date 5 years before the fund maturity date (i.e., 1st Jan 2049)	80%	100%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	20%
Small Cap Discovery Fund (ULIF 071 22/05/23 SCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks in small-cap market capitalization. The fund will primarily invest in carefully selected small-cap companies that offer opportunities for long-term value creation. Minimum 65% equity and equity related instruments portfolio will comprise of small-cap stocks	High	Equity	70%	100%
			Debt Instrument	0%	10%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	30%
Business Cycle Fund (SFIN: ULIF 072 15/01/24 BCF 110)	The investment objective of the Fund is to generate capital appreciation by investing predominantly in equity and equity-related securities with a focus on investing in companies and sectors to participate in the business cycles through active portfolio allocation.	High	Equity instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Rising India Fund (SFIN: ULIF 073 17/01/24 RIF 110)	The objective of the fund is to generate capital appreciation by investing predominantly in equity and equity-related securities with a focus to invest in growth stories across the Indian corporate landscape.	High	Equity instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Midcap Momentum Index Fund (SFIN: ULIF 075 09/05/24 MIF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty Midcap 150 Momentum 50 Index Fund.	High	Equity Instruments	80%	100%
			Debt	NA	NA
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	20%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Flexi Growth Fund II (ULIF 074 02/05/24 FG2 110)	The objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks across market capitalization. The fund maintains flexibility to invest in carefully selected companies that offer opportunities across large, mid or small capitalization space	High	Equity Instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Whole Life Income Fund II (ULIF 076 06/06/24 WI2 110)	The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.	High	Equity Instruments	60%	100%
			Debt	0%	40%
Nifty Alpha 50 Index Fund (ULIF 077 30/09/24 NAF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty Alpha 50 Index	High	Equity Instruments	80%	100%
			Debt	NA	NA
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	20%
Multicap Momentum Quality Index Fund (SFIN: ULIF 078 31/12/24 MQI 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that are aligned to the Multicap Momentum Quality Index	High	Equity and Equity related instruments	80%	100%
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Tax Bonanza Consumption Fund (ULIF 088 31/03/25 TBC 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story	High	Equity & Equity related instruments	60%	100%
			Debt Instruments	0%	40%
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	40%
Top 200 Alpha 30 Index Fund (ULIF 090 30/06/25 TAF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty 200 Alpha 30 Index	High	Equity & Equity related instruments	80%	100%
			Debt Instruments	NA	NA
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Momentum 50 Index Fund (ULIF 092 25/08/25 MFI 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that are aligned to the Top 500 Momentum 50 Index	High	Equity & Equity related instruments	80%	100%
			Debt	NA	20%
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	NA
Sector Leaders Index Fund (SFIN: ULIF 093 15/09/25 SLI 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that are aligned to Sector Leaders Index, customized as per IRDAI regulatory requirements. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error. The fund will invest 80%-100% in Equity and Equity related instruments and 0%-20% in Cash and Money Market Securities.	High	Equity and Equity related Instruments	80%	100%
			Debt Instruments	NA	
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Multicap Opportunities Fund (SFIN: ULIF 095 31/12/25 MUF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks across market capitalization. The fund maintains flexibility to invest in carefully selected companies that offer opportunities across large, mid or small capitalization space. The fund will invest 60%-100% in Equity and Equity related instruments and 0%-40% in Debt and Money Market Securities.	High	Equity and Equity related Instruments	60%	100%
			Debt Instruments	0%	40%
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Enhanced Value Index Fund (SFIN: ULIF 098 16/02/26 EVI 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that are aligned to the Enhanced Value Index, customized as per IRDAI regulatory requirements. The objective of the fund is to invest in companies with similar weights as in the index and generate returns as closely as possible, subject to tracking error. The fund will invest 70%-100% in Equity and Equity related instruments and 0%-20% in Cash and Money Market Securities.	High	Equity and Equity related Instruments	70%	100%
			Debt Instruments	NA	NA
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	30%

These funds have different risk profiles based on different types of investments that are offered under these funds. The returns are expected to vary according to the risk profile of the funds chosen.

Although the funds are open ended, the Company may, as per Board approved policy and subject to prior approval from IRDAI, completely close any of the funds. The Policyholder will be given at least three months' prior written notice of our intention to close any of the Funds completely or partially except in 'Force Majeure', where we may give a shorter notice.

In case of complete closure of a Fund, on and from the date of such closure, we shall cease to issue and cancel units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the Units are not switched to another Fund by the Policyholder, we will switch the said units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Authority.

In such an event if the Units are not switched to another Fund by the Policyholder, we will switch the said units from the funds opted by the policyholder to the default fund as follows:

Closed Fund	Default Fund
Whole Life Mid Cap Equity Fund, Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund, Emerging Opportunities Fund, Sustainable Equity Fund, Flexi Growth Fund, Small Cap Discovery Fund, Business Cycle Fund	Large Cap Equity Fund

Closed Fund	Default Fund
Rising India Fund, Midcap Momentum Index Fund, Flexi Growth Fund II, Nifty Alpha 50 Index Fund, Multicap Momentum Quality Index Fund, Tax Bonanza Consumption Fund, Top 200 Alpha 30 Index Fund, Momentum 50 Index Fund	Large Cap Equity Fund
Whole Life Aggressive Growth Fund, Dynamic Advantage Fund, Constant Maturity Fund, Target Maturity Fund	Whole Life Stable Growth Fund
Whole Life Income Fund, Whole Life Income Fund II, Sector Leaders Index Fund, Multicap Opportunities Fund, Enhanced Value Index Fund	Whole Life Short Term Fixed Income Fund

If default Fund as mentioned in the table above is closed, then we will switch the said Units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Authority.

The NAV of the segregated funds shall be computed as:

$$\frac{\text{Market value of investment held by the fund + value of current assets – (value of current liabilities and provisions, if any)}}{\text{Number of units existing on Valuation Date (before creation/redemption of units)}}$$

The various funds offered under this product are the names of the funds and do not in any way indicate the quality of these funds, their future prospects and returns.

b) Choose from the PORTFOLIO STRATEGY offered

- ENHANCED SYSTEMATIC MONEY ALLOCATION & REGULAR TRANSFER (Enhanced SMART)

Enhanced SMART is a systematic transfer plan available only to the policies with the annual mode of payment. It allows the policyholder to enter the volatile equity market in a structured manner under the Regular Premium Fund. Under Enhanced SMART, the policyholder needs to choose two funds, a debt-oriented fund and an equity-oriented fund. Please refer to table below for the choice of available funds:

Debt oriented funds	Equity oriented funds
• Whole Life Income Fund • Whole Life Short-Term Fixed Income Fund • Constant Maturity Fund • Target Maturity Fund • Whole Life Income Fund II	• Large Cap Equity Fund • Whole Life Mid Cap Equity Fund • India Consumption Fund • Multi Cap Fund • Super Select Equity Fund • Top 50 Fund • Top 200 fund • Emerging Opportunities Fund • Sustainable Equity Fund • Flexi Growth Fund • Small Cap Discovery Fund • Business Cycle Fund • Rising India Fund • Midcap Momentum Index Fund • Flexi Growth Fund II • Nifty Alpha 50 Index Fund • Multicap Momentum Quality Index Fund • Tax Bonanza Consumption Fund • Top 200 Alpha 30 Index Fund • Momentum 50 Index Fund • Sector Leaders Index Fund • Multicap Opportunities Fund • Enhanced Value Index Fund

This option is applicable till premium payment term only. Enhanced SMART strategy is not available with top-up premium fund.

Through Enhanced SMART, Policyholder's entire allocable premium will be parked in the chosen debt-oriented fund along with any existing units in that fund, if any. The policyholder is allowed to change funds on policy anniversaries. The policyholder has an option to change the debt/equity-oriented fund to other debt/equity funds available respectively. These combined units in the chosen debt-oriented fund will be systematically transferred on a monthly basis to the chosen equity-oriented fund. All the future allocable premiums will also follow the same pattern as long as Enhanced SMART is active on the plan. Switching

to/from the Enhanced SMART funds will not be applicable from/to other available funds.

Thus, while the stock market remains volatile and unpredictable, Enhanced SMART Strategy offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by the Policyholder.

A portion of total units in the chosen debt-oriented fund shall be switched automatically into the chosen equity oriented fund in the following way:

Monthly Enhanced SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
....	
Policy Month 6	1/ 7 of the units available at the beginning of Policy Month 6
....	
Policy Month 11	½ of the units available at the beginning of Policy Month 11
Policy Month 12	Balance units available at the beginning of Policy Month 12

The following are the notable features of Enhanced SMART: -

1. Enhanced SMART can be availed at the option of the policyholder, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Enhanced SMART should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary. Once chosen the strategy will be applicable for future premiums for all the premium payment terms.
2. Request for commencement, change or restart of Enhanced SMART will be subject to all due premiums being paid.
3. Enhanced SMART option is available only to the policies with the Annual Mode of payment.
4. The automatic fund switches in the Enhanced SMART option are available without any charge.
5. Enhanced SMART is free of any charge.
6. The policyholder will have the option to stop the Enhanced SMART at any point of time by a written request and it shall take effect from the next Enhanced SMART switching that follows the Company's receipt.
7. Manual fund switching for the two funds selected for activation of Enhanced SMART is not allowed. Manual

fund switching is allowed on other available funds without any charge. For Top-Up premiums, manual switching option will be available without any charge.

8. Any amount remaining in regular premium funds other than the two funds selected for activation of Enhanced SMART, would continue to remain invested in those funds.
9. Enhanced SMART Option will not be available during Discontinuance of Premium. On revival of the policy, the policyholder can opt for Enhanced SMART again.

The Company may cease offering Enhanced SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority of India. In such a situation, the policyholder can choose to stay invested in the existing funds and/or switch to other funds offered by the company at the time. Such switching will be without any charge.

- **LIFE-STAGE BASED PORTFOLIO STRATEGY**

Under the Life-stage based Portfolio Strategy, policyholder's portfolio will be structured as per age and risk profile (Conservative, Moderate or Aggressive) as selected by the policyholder.

Under Life-Stage based strategy, the Policyholder needs to choose two funds, a debt oriented fund and an equity oriented fund. Please refer to table below for the choice of available funds:

Debt Oriented Funds	Equity Oriented Funds
• Whole Life Income Fund • Whole Life Short-Term Fixed Income Fund • Constant Maturity Fund • Target Maturity Fund • Whole Life Income Fund II	• Whole Life Mid Cap Equity Fund • Large Cap Equity Fund • Multi Cap Fund • India Consumption Fund • Super Select Equity Fund • Top 50 Fund • Top 200 fund • Emerging Opportunities Fund • Sustainable Equity Fund • Flexi Growth Fund • Small Cap Discovery Fund • Rising India Fund • Flexi Growth Fund II • Nifty Alpha 50 Index Fund • Multicap Momentum Quality Index Fund • Tax Bonanza Consumption Fund • Top 200 Alpha 30 Index Fund • Momentum 50 Index Fund • Sector Leaders Index Fund • Multicap Opportunities Fund • Enhanced Value Index Fund

Through this strategy, Policyholder's allocable premium will be parked in the chosen equity oriented and debt oriented fund in a predetermined proportion based on the selected risk profile and age.

As the policyholder ages, Policyholder's Fund value will be shifted automatically from chosen equity oriented fund to chosen debt oriented fund according to then applicable Equity-Debt proportion as per the age group.

If opted for this strategy, the policyholder shall not be allowed to exercise the Premium-Redirection or Fund-Switching option.

However, the policyholder has an option to opt out of this strategy anytime during the Policy Term, by notifying the company atleast 30-days prior to the policy anniversary. The policyholder will be allowed to exercise free Switches or Premium Redirection options after opting out of this strategy.

The percentage allocation to equity oriented fund according to age and risk profile is given below. The remaining percentage allocation out of 100% shall be in the debt oriented fund.

Age Group	Risk Profile		
	Aggressive	**Moderate**	**Conservative**
1-30	90%	70%	50%
31-40	80%	60%	50%
41-50	70%	50%	30%
51-60	55%	35%	15%
61-70	40%	20%	0%
71 & above	25%	5%	0%

Units shall be rebalanced as necessary to achieve the above proportions of the Fund Value in the equity oriented fund and the debt oriented fund on the last day of each Policy quarter.

The following are the notable features of Life-Stage Based Strategy:-

1. The Life-Stage Based strategy can be availed at the option of the Policyholder, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Life-Stage Based Strategy should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary.
2. Request for commencement, change or restart of the strategy will be subject to all due premiums being paid.
3. Life-Stage Based Strategy is free of any charge.
4. The Policyholder will have the option to stop the Life-Stage Based Strategy at any point of time by a written request at least 30 days prior to policy anniversary and the strategy shall stop at the following policy anniversary

5. Manual fund switching or Premium- Redirection shall not be allowed under this strategy.
6. Life-Stage Based Strategy Option will not be available during Discontinuance of Premium. On revival of the policy, the Policyholder can opt for Life-Stage Based Strategy again.

EXCEPTIONAL CIRCUMSTANCES

Under exceptional circumstances investment in Cash / Money Market Instruments in all above funds may go up to 100%, subject to prior approval of IRDAI. Exceptional circumstances may include:

a) Global financial or credit crisis.
b) War like situation.
c) Political uncertainty
d) Events like Political/ Communal disturbance which affects Indian economy and in turn impacts severely on Fixed Income/ Equity market.

The company reserves the right to defer the payment of benefits (other than death and health benefit) under this policy for a period not exceeding 30 days from the date of payment that would have been normally effected if not for Exceptional circumstances (external to the company), which situations such as where the Insurer on receipt of the request for claim, is not able to liquidate the investments quickly owing to market circumstances.

Examples of such circumstances are:

a) When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed otherwise than for ordinary holidays.
b) During periods of extreme volatility of markets during which complete withdrawals and switches would, in our opinion and based on the Board approved Investment Policy, be detrimental to interest of the policyholder.
c) In case of natural calamities, strikes, wars, civil unrest & riots.
d) If so directed by IRDAI

This provision will be applicable only when exceptional circumstances external to the company arise.

Force Majeure provisions

a) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.

b) The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
c) The Company shall continue to invest as per the fund mandates as chosen by You. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Schedule III – Part-I – 1(8) of IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024] in circumstances mentioned under points (a and b) above. The exposure to of the Fund as per the fund mandates as chosen by You shall be reinstated within reasonable timelines once the force majeure situation ends.
d) Few examples of circumstances as mentioned above are:
   i. when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
   ii. when, as a result of political, economic, monetary or any circumstances which are not in the control of the Company, the disposal of the assets of the fund would be detrimental to the interests of the continuing policyholders.
   iii. in the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
   iv. in the event of any force majeure or disaster that affects the normal functioning of the Company.
e) In such an event, an intimation of such force majeure event shall be uploaded on Our website for information.

What are the other benefits in your policy?

Flexibility of Partial Withdrawals

Health Care Benefit

The primary life assured will be entitled to Health Care Benefit incurred by him/her towards the health-related expenditure for self and family. Health Care Benefit is allowed any time after five completed policy anniversaries from date of issuance of the policy from Single/Regular Premium Fund Value and date of acceptance of Top-Up Premium; if applicable.

Withdrawals other than Health Care Benefit

Partial Withdrawals are allowed any time after five policy anniversaries from the date of issuance of the policy from Single/Regular Premium Fund Value and date of acceptance of Top-Up Premium Fund Value; if applicable. Under this facility, the policyholder can also opt for Systematic Withdrawal Plan (SWP), Chosen-rate Withdrawal Plan (CWP) and Index based Withdrawal Plan (IWP).

1) Systematic Withdrawal Plan (SWP):

This partial withdrawal facility allows policyholder to withdraw from the fund at pre-determined intervals. Such withdrawals can be a pre-determined percentage of the fund value or a pre-determined absolute amount.

For example, if the policyholder chooses 6% of the fund value to be withdrawn yearly, then an amount equal to 6% of the fund value would be paid as per the specified payout frequency.

Following conditions shall apply on SWP:

- The policyholder has option to choose the percentage ranging from 1% to 15%.
- This facility can be opted at policy inception or anytime during the policy term. The policyholder may modify or opt-out of the facility by notifying the Company at least 30-days prior to the policy anniversary. Policyholder may choose to opt-in again as per the requirements on a later date.
- It is allowed only after five policy anniversaries from the date of issuance of the policy.
- The payouts can be taken monthly, quarterly, half-yearly, yearly or on specified date(s). The first payout will be made on the withdrawal start date as chosen by the policyholder.
- All conditions applicable for partial withdrawals such as minimum and maximum withdrawal amount, age, etc. will be applicable for Systematic Withdrawal Plan as well. Both SWP and partial withdrawal can be availed simultaneously provided the fund value in any given year is not less than two years' annualized premiums for Limited/ regular pay and 5% of single premium paid for single pay.

2) Chosen-rate Withdrawal Plan (CWP)

Under this partial withdrawal facility, a payout, as per the payout frequency chosen, will be processed in case the performance of the fund(s) where policyholder has invested their premium is higher than the chosen rate of return by the policyholder.

For example, if the actual fund value on the date of withdrawal is more than the fund value basis the chosen rate of return , then the positive difference between the two fund values shall be paid out to the policyholder. If the actual fund value is less than the fund value basis the chosen rate, then no payout shall be processed.

The following conditions shall apply on CWP:

- o The T&Cs applicable to SWP, shall be applicable to CWP. Both SWP and CWP can not be opted together.
- o Both CWP and partial withdrawal can be availed simultaneously provided the fund value in any given year is not less than two years' Annualized premiums for Limited/ regular pay and 5% of Single premium paid for single pay

3) Index based Withdrawal Plan (IWP)

This option works similar to CWP. But instead of choosing a rate of return, the policyholder can link rate of return to an external index. If the performance of the fund(s) where policy holder has invested their premium in is higher than their index based return, then the positive difference between the two fund values shall be paid out to policy holder as per the payout frequency chosen.

The policyholder shall have an option to choose from a list of indices such as

1) Compound Annual Growth Rate (CAGR) of benchmark fund as on date of withdrawal
2) 10-year G-Sec rate dated 1st April of each year as published by M/s. Financial Benchmarks India Pvt Ltd shall be applicable during the period of twelve months, beginning 1st May of the relevant financial year.
3) SBI's Savings A/c rate basis April 1 of the relevant year shall be applicable during the period of twelve months, beginning 1st May of the relevant financial year
4) SBI's 5-year term deposit rates basis April 1 of the relevant year shall be applicable during the period of twelve months, beginning 1st May of the relevant financial year
5) CPI Inflation rate as published by mospi.gov.in for March shall be applicable during the period of 12 months, beginning 1st May of the next financial year.

The following conditions shall apply on IWP:

- o The list of indices shall be specified by the company from time to time. The policyholder shall have the flexibility to change the index by notifying the company at least 30 days prior to the policy anniversary.
- o The T&Cs applicable to SWP, shall be applicable to IWP as well.
- o Both IWP and partial withdrawal can be availed simultaneously provided the fund value in any given year is not less than two years' annualized premiums for Limited/ regular pay and 5% of single premium paid for single pay.

Note: Only one plan out of SWP/CWP and IWP can be chosen by the policyholder. However, partial withdrawal can be availed along with any of the above plans provided all the conditions are being met.

Conditions for Partial Withdrawal

- Policy shall be in force (including when the policy is reduced paid up).

- In case of withdrawal from Single/Regular Premium Fund Value/Top-Up Premium Fund Value, the amount payable is equal to the number of Units multiplied by the NAV of the relevant Fund where the applicable NAV is as specified under the paragraph "Cut-off time for determining the appropriate valuation date".
- Withdrawal from Top-Up premium fund is allowed any time after five policy anniversaries from the date of acceptance of each such Top-Up Premium paid.
- The permissible minimum amount is ₹ 500 per event. Company may revise the minimum amount subject to Board Approved Underwriting Policy.
- Amount shall be paid first from the Top-Up Premium Fund, if eligible, and then from Single/Regular Premium Fund, if Top-Up Fund is insufficient.
- The maximum amount is subject to total fund value (Single/Regular + Top Up Fund) post such payout not being less than an amount equivalent to two years' Annualised Regular Premium. However, the total amount of payout in a policy year shall not exceed 25% (in case of "Withdrawals other than Health Care Benefit") or 50% (in case of "Health Care Benefit") of the total fund value (Regular + Top Up Fund) or result in termination of contract.
- No charges shall be levied on the above payouts.

Wallet Benefit:

The policyholder can choose to withdraw and utilize the fund value through a digital health wallet/ heath card for health-related expenses provided by service provider(s) empaneled by the Company, from time to time. Such an arrangement, can be done with entities that are regulated by Department of Payment and Settlement Systems (DPSS), Reserve Bank of India, and are governed by Master Directions on Prepaid Payment Instruments, or other entities licensed/ authorized by the relevant regulator/ authority, to provide additional payment options to the policyholder - such as IMPS, virtual prepaid cards or other similar options to withdraw money from the Prepaid Payment Instrument or other appropriate account/ instrument as authorized by the relevant regulator.

Wallet Benefit is allowed any time after five completed policy anniversaries from date of issuance of the policy from Single/Regular Premium Fund Value and date of acceptance of Top-Up Premium, if applicable.

Flexibility of Top-ups

You have the flexibility to pay additional premium as 'Top-up Premium', provided the policy is in force

- Single Premium top up is allowed anytime except during last five years of the policy term.
- Minimum Single top-Up Premium is ₹ 1,000/-.

- Single Top-Up premiums can be allocated in any proportion between the funds offered as chosen by the policyholder, provided percentage chosen is integral percentage for each funds and sums to 100%.
- Acceptance of Top up Premium is subject to prevailing underwriting rules.
- Top-Up Premiums are subject to charges as described under "What are my policy charges?" Section below.
- Every Top up Premium will have a lock in period of five years from the date of approval of that top up Premium. This rule is not applicable in case of complete withdrawal of policy.
- Top up premium will not be accepted while the policy is in Discontinuance.
- Top up premium wouldn't be allowed if the policy is in Reduced Paid-Up status.

TOP-UP SUM ASSURED

- The Top-Up Sum Assured will be applicable to Accidental Total and Permanent Disability benefit (ATPD) and/or Term and Terminal Illness (TTI) benefit as per the choice of the Sub-options.
- Primary life assured will be provided an additional sum assured equal to Top-Up Sum Assured Multiple times Top-Up Premium, subject to underwriting.
- The morbidity charges for TTI and ATPD benefit will be deducted by way of cancelling the units at the current NAV from the Top-Up Premium Fund Value.
- Top-Up Sum Assured = Top-Up Sum Assured Multiple * Top-Up Premium
- Top-up Sum Assured Multiple for ATPD and/or TTI is as per the table below:

Age at Entry	Top-Up Multiple
Less than 50 Years	1.25 times single premium
50 years and above	1.10 times single premium

Increase in Policy Term

The Policyholder can opt for lifelong increase in term of the policy (not applicable for Optional benefits : Cancer Care/ Cardiac Care / Mega CI) any time during the policy term subject to max maturity age. The increase in policy term will be exercised at the end of policy term by paying additional Premium(s) / charges subject to Board Approved Underwriting Policy (BAUP). The following conditions will apply:

- The policyholder will be eligible for increase in policy term provided the policy is in force and all due premiums till date have been paid.
- Policyholder can select policy term and premium payment term as per minimum/maximum limits mentioned in "Eligibility criteria" section above.

- Health benefit(s) shall continue as per the outstanding coverage applicable at the time of increase of the policy term. Increase in policy term will not be applicable for the health benefit(s) wherein the outstanding coverage is zero.
- Death, Maturity and Surrender benefits will be applicable as per the original terms.
- In case of regular pay policy, the policyholder would be required to continue to pay the level premium for the extended policy term
- Above such regular premium, can be allocated in any proportion between the funds offered as chosen by the policyholder.
- Premium Allocation Charge and Lock-in period will not be applicable on these Single/Regular Premium.
- Charges will continue to be deducted as per the then prevailing mortality/morbidity charge schedule and attained age. The charges will be based on respective Basic Sum Assured and respective family member's ATPD Sum Assured (if opted)

Change in Plan Option

Not Applicable.

Change in Premium

After payment of premiums for first five completed policy years, the policyholder shall have an option to decrease the premium up to 50% of the original Annualized Premium, subject to limits specified under "boundary condition " section

Change in Sum Assured

Change in Sum Assured is as per subject to BAUP.

Change in Premium Payment Term

The policyholder will not be allowed to change the premium payment term of the policy opted at the outset except if increase in policy term is opted.

Change in Premium Payment Mode

Policyholder is allowed to change the frequency of regular premium payments by written request anytime when policy is in force, subject to our minimum premium requirements and approval and provided the policy is in-force, unless Enhanced SMART is active where annual mode is compulsory.

Premiums payable monthly shall be paid by auto-deduction through a bank, unless we agree otherwise in writing.

Settlement Option

Provided insured is alive on the maturity date or upon demise of the primary Life Assured, there is an option to receive Maturity Benefit or Death Benefit either in lump sum or in the form of periodical payments over a Settlement Period of five years from the Maturity Date or date of Death. The first instalment under settlement option shall be payable on the

date of maturity/death. The frequency of periodical payment shall be chosen by the Policyholder and can be yearly, half-yearly, quarterly or monthly. The value of such periodical payments will depend on the performance of the Funds selected for investment.

During this Settlement Period post maturity of the policy, life cover shall be maintained at 105% of the total premiums paid. In case of death post maturity, higher of Total Fund Value at the time of death or 105% of total premiums paid will be returned to the Nominee.

Switches may be allowed during the settlement period. Partial withdrawals shall not be allowed during this period.

During this period, Fund Management Charges and Mortality Charges will be deducted as due. No other charges shall be levied.

At any time during the Settlement Period, the Policyholder/Nominee has the option to withdraw the Total Fund Value at any time without any additional charges levied.

During this Settlement Period, the investment risk will be borne by the Policyholder/Nominee.

Optional Riders

You have further flexibility to customize your product by adding the following optional riders

Set of Unit Deducting riders

1. Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V01 or any later version)
2. Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V01 or any later version)
3. Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V01 or any later version)
4. Tata AIA Health Secure Rider (UIN: 110A050V01 or any later version)

The unit-deducting riders can be attached subject to the following:

- The policy term of Waiver of Premium Rider and Waiver of Premium Plus Rider should not be more than the outstanding premium paying term of the base policy
- The policy term of Accidental Death and Dismemberment Rider should not be more than the outstanding policy term of the base policy.
- The policy term of Health Secure Rider should not be more than the outstanding policy term of the base policy. The sum assured for any attaching rider(s) will not exceed the Basic Sum Assured except for accidental riders. The cost of any attaching rider benefit/cover will be levied either through rider charge or rider premium but not both.

How is the NAV calculated?

The Net Asset Value (NAV) of the segregated funds shall be computed as:

Market value of investment held by the fund + value of current assets - (value of current liabilities and provisions, if any)

Number of units existing on Valuation Date (before creation/redemption of units)

The Net Asset value (NAV) will be determined and published daily in various financial newspapers and will also be available on www.tataaia.com, the official website of Tata AIA Life. All you have to do is multiply the number of Units you have with the published NAV to arrive at the value of your investments.

Credit/Debit of Units

Premiums received, after deducting the Single/Regular/Top-Up Premium Allocation Charge and applicable Goods and Services Tax, will be used to purchase Units at the NAV according to policyholders' instruction for allocation of Premium. Units purchased by Regular and Top-Up Premium, net of payable Allocation charges and applicable Goods and Services Tax, will be deposited into the Single/Regular Premium Fund Value and Top-Up Premium Fund Value respectively.

Where notice is required (Partial Withdrawal, Complete withdrawal occurrence of any covered contingency or death of the Assured), Units being debited shall be valued by reference to their NAV as specified in the section "Cut-off time for determining the appropriate valuation date" under Fund Provisions.

Cut-off time for determining the appropriate valuation date

The appropriate business day at which NAV will be used to purchase or redeem Units shall be determined in the following manner: -

a) **Purchase & Allocation of Units in respect of Premiums received or Fund Value(s) switched in:**

- If the premiums, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us at or before 3:00 p.m. of a business day at the place where these are receivable, NAV of the date of receipt or the due date, whichever is later shall apply.
- If the premium/s, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a business day, at the place where these are receivable, NAV of the next business day following the receipt or the due date, whichever is later shall apply.

- If the premium/s is received by us by way of an outstation cheque/outstation demand draft, NAV of the date of on which these instruments are realized shall apply.

b) **Sale & Redemption of Units in respect of withdrawals, surrender, Fund Value(s) switched out, death claim:**

- If a valid request/application is received by us at or before 3:00 pm of a business day, NAV of the date of receipt shall apply.
- If a valid request/application is received by us after 3:00 pm of a business day, NAV of the next business day following the receipt shall apply.

What are the investment options to manage investment?

We offer you ample flexibility to manage your money so that you can reap maximum benefits of your investments.

Fund switching

The Policyholder may send the Company a written request to switch investment between available Funds. The written request must specify the Fund(s) from which Units are to be redeemed and the Fund(s) to which Units are being allocated.

Unlimited switches are allowed without any fees. The change will be effected on the applicable NAV as specified under the paragraph "Cut-off time for determining the appropriate valuation date".

Switching may be restricted if the portfolio strategy is chosen. Please refer to the respective portfolio strategy for details.

Premium Re-direction

Premium redirection is allowed for future regular premium/(s), provided percentage chosen is integral percentage for each funds and sums to 100%. There is no premium re-direction charge applicable under this Product.

Premium Re-direction will not be allowed if Enhanced SMART is chosen.

What if I want to discontinue paying premiums?

Discontinuance of Premium within Five Years from the Date of Commencement

For Regular/Limited Pay

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, we shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period.

a) In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.

b) In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.

c) However, the policyholder has an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

   The Waiver of premium benefit under Base Benefit: Future Secure and Base Benefit: Family Secure along with Income Benefit under Base Benefit: Family Secure will not be applicable if the policy is in the discontinued status.

For Single Pay:

The policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

"Proceeds of the discontinued policies" means the fund value as on the date the policy was discontinued, after addition of interest computed at the minimum guaranteed interest rate.

Revival of a discontinued policy during lock-in period : Upon revival, the policy shall be revived restoring the risk cover(s) for self and family members (if applicable), along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges.

At the time of revival, we shall:

i) collect all due and unpaid premiums without charging any interest or fee

ii) add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy

Segregated Discontinued Health Policy Fund: The discontinued health policy fund shall be a segregated unit fund. Only fund management charges shall be applicable on such funds. The fund management charge on discontinued policy fund shall be declared by IRDAI from time to time. Currently, the fund management charge shall not exceed 50 basis points per annum.

Minimum Guaranteed Interest Rate: The minimum guaranteed interest rate applicable to the discontinued fund shall be declared by IRDAI from time to time. The current minimum guaranteed interest rate applicable to the discontinued fund is 4% per annum.

The excess income earned in the discontinued fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders.

Surrender Value: If the policy acquires a surrender value during the first five years, it shall become payable only after the completion of the lock-in period.

Discontinuance of Premium after Five Years from the Date of Commencement

For Regular/Limited Pay:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid-up policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the morbidity/mortality charges shall be deducted based on the reduced paid up sum assured only.

On such discontinuance, Insurer shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

i) To revive the policy within the revival period of three years, or

ii) Complete withdrawal of the policy.

iii) Continue the policy till the revival period with original sum Assured

In case the policyholder opts (i), i.e., to revive but does not revive the policy during the revival period, the fund value (including any Top-Up fund value) shall be paid to the policyholder at the end of the revival period

The death benefit during the revival period for the primary life assured shall be,

Highest of,

- the Single/Regular Premium Fund Value of this Policy or
- 105 percent of the total Single / Regular Premiums paid up to the date of death les partial withdrawals made during two-year period immediately preceding the death of the life assured, if any.

Plus the

Top-Up Premium Fund Value of this Policy, if any is also payable provided the Policyholder has a Top-Up Premium Fund Value.

In case of a death claim made when Term and Terminal Illness is chosen for, the disability/contingent event benefit mentioned below would be payable.

The disability/Contingent event benefit during the revival period for the primary life assured shall be

Highest of

- Reduced Paid-up Basic Sum Assured
- 105 percent of the total Regular Premiums/Single Premium

plus

Highest of, Top-up Sum Assured(s), if any or Top-up Premium(s), if applicable, received up to the date of disability

- The ATPD sum assured for added family members (in case Family Option is opted) during the revival period shall be the Reduced Paid-Up ATPD Sum Assured, as applicable for respective family members.
- The Mega CI/Cancer Care/ Cardiac Care benefit during the revival period shall be the Reduced Paid-Up Mega CI/Cancer Care/ Cardiac Care Sum Assured, if the mentioned optional benefit were opted at inception.

In case the policyholder opts (ii), i.e., to withdraw the policy completely, then the policy will be surrendered, and the fund value (including any Top-Up fund value) shall be paid.

In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

In case the policy is in reduced paid-up status, the below benefits shall not be applicable

- Waiver of premium benefit under Base Benefit: Future Secure
- Waiver of premium benefit under Base Benefit: Family Secure
- Income Benefit under Base Benefit: Family Secure

However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund (including any Top-Up fund value) shall be payable.

Revival of a discontinued policy after lock-in period

Upon revival, the policy shall be revived restoring the original risk cover(s) for self and family members in accordance with the terms and conditions of the policy. The rider may also be revived at the option of the policyholders.

At the time of revival, we:

i) Shall collect all due and unpaid premiums under base plan without charging any interest or fee

ii) Shall not levy any other charges

Surrender Value : After the lock-in period, the surrender value shall be equal to the fund value (including any Top-Up fund value) as on the date of surrender.

REDUCED PAID UP

As per section "Discontinuance of Premium after Five Years from the Date of Commencement" above.

Reduced Paid-Up Basic Sum Assured (For ATPD and TTI both) = Basic Sum Assured * (t / n)

Where,

t = Total number of Premiums paid

n= Total number of Premiums payable for the entire premium paying term

Reduced Paid-Up Sum Assured on Death = Sum Assured on Death * (t / n)

The death benefit applicable for Reduced Paid-up policy shall be,

Highest of,

(i) Single/Regular Premium Fund Value of the policy

(ii) 105% of the total Regular Premiums paid up to the date of death net of all "Deductible Partial Withdrawals", if any

In addition to this the Top-Up premium fund value of the policy is also payable provided the policyholder has a Top-up Premium Fund Value

In case of a death claim made when Term and Terminal Illness is chosen for, the disability/contingent event benefit mentioned below would be payable.

Reduced Paid-Up ATPD Sum Assured as applicable for each respective family members added under Family Cover Option = ATPD Sum Assured of respective family member * (t / n)

Reduced Paid-Up Cancer Care Sum Assured = Cancer Care Sum Assured * (t / n)

Reduced Paid-Up Cardiac Care Sum Assured = Cardiac Care Sum Assured * (t / n)

Reduced Paid-Up Mega CI Sum Assured = Mega CI Sum Assured * (t / n)

What if I want to discontinue the policy?

Surrender Benefit and Surrender Terms & Conditions

Complete withdrawal of this Policy within five Policy Years: On complete withdrawal of the Policy, Proceeds of the Discontinued Policy shall be payable at the end of Lock-in-period or date of Complete Withdrawal, whichever is later. All benefits in this Policy shall cease on the date of complete withdrawal. In case of complete withdrawal before the end of Lock-in period, the proceeds will be invested in the Discontinued Policy Fund from which Fund Management Charge shall be deducted.

The current cap on Fund Management Charge (FMC) for Discontinued Policy Fund is 0.50% p.a. and shall be declared by IRDAI from time to time. No risk cover shall be available during the Discontinuance Period.

Complete withdrawal of Policy after five Policy Years: Upon complete withdrawal of the Policy after five Policy Years, the fund value (including any Top-Up fund value) as on the date of complete withdrawal, shall be payable.

Discontinued Health Policy Fund (SFIN: ULIF 067 30/11/22 DHF 110):

The investment objective for Discontinued Health Policy Fund is to provide capital protection and a minimum return as per regulatory requirement with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low. There is a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time

Asset allocation:

Instrument	Allocation
Debt Instruments (Government securities and Corporate Debt)	60% -100%
Money Market Instruments, Bank Fixed Deposits, Cash & Mutual Funds	0% - 40%

What are my policy charges?

Premium allocation charges

Premium Allocation Charge as below will be deducted from the Regular Premium. The net Regular Premium after deduction of charges are invested in Funds as per your choice.

Policy Year	Offline Mode		Online Mode
	% of Annualised Premium		% of Annualised Premium
	<2 Lacs	>= 2 Lacs	For all Premiums
1-5	3%	2%	0%
6-10	2%	2%	0%
11 onwards	Nil	Nil	0%

For Single Premium policies, the Premium Allocation charge will be 3% of Single Premium

Top-Up Premium Allocation Charge

1.5% of Single Top-Up Premium

The regular premium & top-up premium allocation charges are guaranteed throughout the term of the policy.

The above premium allocation charges shall not exceed the maximum premium allocation charge as declared by IRDAI which currently stands at 12.5% of Annualised Premium for any year.

Discontinuance Charges:

The policy holder can discontinue paying premium anytime during the policy term by intimating to the company. However, when the request for discontinuance from the policy is within the lock-in period of 5 years from policy inception, total fund value, net of discontinuance charges as on the date of discontinuance shall be put in the 'Discontinued Policy Fund'. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the policyholder only after completion of the lock-in period.

The applicable discontinuance charges are as given below.

For Single Pay:

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to ₹ 3,00,000/-
1	Lower of 2% of Single Premium or Single Premium Fund Value subject to a maximum of ₹3,000/-
2	Lower of 1.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2,000/-
3	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹1,500/-
4	Lower of 0.5% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 1,000/-
5 and onwards	Nil

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium above ₹ 3,00,000/-
1	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of ₹6,000/-
2	Lower of 0.70% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 5,000/-
3	Lower of 0.50% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 4,000/-
4	Lower of 0.35% of Single Premium or Single Premium Fund Value subject to a maximum of ₹ 2,000/-
5 and onwards	Nil

For Regular/Limited Pay:

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Annualized Premium up to ₹ 50,000/-
1	Lower of 20% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 3,000
2	Lower of 15% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2 000
3	Lower of 10% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1,500
4	Lower of 5% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1,000
5 and onwards	Nil

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Annualized Premium above ₹ 50,000/-
1	Lower of 6% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 6,000
2	Lower of 4% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 5,000
3	Lower of 3% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 40,00
4	Lower of 2% of Annualised Premium or Regular Premium Fund Value subject maximum of ₹ 2,000
5 and onwards	Nil

There are no discontinuance charges applicable on Top-Up

Premium fund value

The maximum discontinuance charge shall not exceed the limits as decided by IRDAI from time to time.

Partial Withdrawal Charges:

No charges on partial withdrawal.

Monthly Policy Administration Charge:

Policy Administration Charge shall be deducted during 10 policy year. The policy administrative charge shall be minimum of the following:

- 0.41% of Annualised Premium for Regular/Limited Pay and 0.041% for Single Premium, per month
- INR 500 per month which is the current cap as per IRDAI

  The maximum Policy Administration Charge shall not exceed the limits as decided by IRDAI from time to time.

Fund Switching Charge: Not applicable

Fund Management Charges:

Fund Name	Fund Management Charge per annum
Emerging Opportunities Fund (SFIN: ULIF 064 12/09/22 EOF 110)	1.20%
Sustainable Equity Fund (SFIN: ULIF 065 12/09/22 ESG 110)	1.20%
Dynamic Advantage Fund (SFIN: ULIF 066 12/09/22 DAF 110)	1.35%
Super Select Equity Fund (SFIN: ULIF 035 16/10/09 TSS 110)	1.20%
Top 50 Fund (SFIN: ULIF 026 12/01/09 ITF 110)	1.20%
Top 200 fund (SFIN: ULIF 027 12/01/09 ITT 110)	1.20%
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	1.20%
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	1.20%
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	1.20%
Whole Life Mid Cap Equity Fund (ULIF 009 04/01/07 WLE 110)	1.20%
Whole Life Aggressive Growth Fund (ULIF 010 04/01/07 WLA 110)	1.10%
Whole Life Stable Growth fund (ULIF 011 04/01/07 WLS 110)	1.00%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	0.80%

Fund Name	Fund Management Charge per annum
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	0.65%
Discontinued Health Policy Fund (ULIF 067 30/11/22 DHF 110)	0.50%
Flexi Growth Fund (ULIF 068 25/04/23 FGF 110)	1.20%
Constant Maturity Fund (ULIF 069 17/05/23 CMF 110)	0.80%
Target Maturity Fund (ULIF 070 17/05/23 TMF 110)	0.80%
Small Cap Discovery Fund (ULIF 071 22/05/23 SCF 110)	1.20%
Business Cycle Fund (SFIN: ULIF 072 15/01/24 BCF 110)	1.20%
Rising India Fund (SFIN: ULIF 073 17/01/24 RIF 110)	1.20%
Midcap Momentum Index Fund (SFIN: ULIF 075 09/05/24 MIF 110)	1.20%
Whole Life Income Fund II (SFIN: ULIF 076 06/06/24 WI2 110)	1.35%
Flexi Growth Fund II (SFIN: ULIF 074 02/05/24 FG2 110)	1.35%
Nifty Alpha 50 Index Fund (ULIF 077 30/09/24 NAF 110)	1.35%
Multicap Momentum Quality Index Fund (SFIN: ULIF 078 31/12/24 MQI 110)	1.35%
Tax Bonanza Consumption Fund (SFIN: ULIF 088 31/03/25 TBC 110)	1.35%
Top 200 Alpha 30 Index Fund (SFIN: ULIF 090 30/06/25 TAF 110)	1.35%
Momentum 50 Index Fund (SFIN: ULIF 092 25/08/25 MFI 110)	1.35%
Sector Leaders Index Fund (SFIN: ULIF 093 15/09/25 SLI 110	1.35%
Multicap Opportunities Fund (SFIN: ULIF 095 31/12/25 MUF 110)	1.35%
Enhanced Value Index Fund (SFIN: ULIF 098 16/02/26 EVI 110)	1.35%

Fund Management Charge of 0.5% p.a. will be charged on Discontinued Policy Fund

The current cap on Fund Management Charge (FMC) for Discontinued Policy Fund is 0.50% p.a. and shall be declared by IRDAI from time to time.

All Fund Management Charges above are subject to revision by Company with prior approval of IRDAI but shall not exceed

1.35% per annum of the Fund value, which is the maximum limit currently specified by IRDAI and can change from time to time.

Mortality/Morbidity Charges:

The Mortality/Morbidity Charge shall be deducted by cancelling Units at the current NAV, from the Fund value of the Policy at the beginning of each Policy Month. In case of the Top-Up Sum Assured, the same will be deducted from the Top-Up Premium Fund Value. If Single/Regular Premium Fund Value is insufficient, then mortality/morbidity charge will be deducted from the Top-Up Premium Fund Value, if any and vice-versa.

Mortality/Morbidity charge for APTD and TTI = Sum at Risk (SAR) multiplied by the applicable Mortality /Morbidity Rate for the month, based on the attained age of the life insured.

SAR is defined as: (Applicable for ATPD and TTI):

	SAR in each month:
Wealth Secure	SAR in each month for regular account is the difference between a and b as mentioned below; a. Maximum of (Basic Sum Assured or 105% times total premium paid) less Deductible Partial Withdrawals preceding the date of disability/diagnosis or terminal illness or death of the Primary life assured b. Single/Regular Premium Fund Value at the time of deduction of Morbidity/Mortality Charge
Future Secure	Maximum of [(Basic Sum Assured or 105% times total premium paid] Less partial withdrawals made during the two-year period immediately preceding the date of disability/diagnosis of terminal illness or death of the Primary life assured In addition to the above, an additional morbidity/mortality charge for Waiver of Premium shall be deducted by cancelling Units at the current NAV, from the Fund value of the Policy at the beginning of each policy month, which will be calculated as: Factor A * Annualised Premium * applicable Morbidity/Mortality Rate for the month, based on the attained age of the insured.
Goal Secure	Maximum of [(Basic Sum Assured or 105% times total premium paid] Less partial withdrawals made during the two-year period immediately preceding the date of disability/diagnosis of terminal illness or death of the primary life assured

	SAR in each month:
Family Secure	In addition to SAR calculation of Future Secure, an additional morbidity/mortality charge for guaranteed regular income payable post death of the primary life assured shall be deducted by cancelling units at the current NAV, from the fund value of the policy at the beginning of each policy month, which will be calculated as factor B Factor B * 1% of Basic Sum Assured * applicable Mortality/Morbidity Rate for the month, based on the attained age of the insured.

For more details on SAR calculation please refer to the policy document.

For SAR calculation on Top-up and death, refer to policy document.

Morbidity charge for Cancer Care/Cardiac Care/Mega CI = Cancer Care/Cardiac Care/Mega CI Sum Assured multiplied by the applicable morbidity rate for the month, based on the attained age and gender of the Life Assured

The Mortality/Morbidity Charges will be guaranteed for the policy term.

The Company may alter all the above charges (except Premium Allocation Charges, Mortality Charge which are guaranteed throughout the term) by giving an advance notice of at least 3 months to the policyholder subject to prior approval of Insurance Regulatory and Development Authority of India and will have prospective effect

SAR for Reduced Paid-up Policies

The SAR in each month for policies in reduced paid-up status is the difference between:

i) Maximum of (Reduced Sum Assured or 105% times total premium paid) Less partial withdrawals made during the two-year period immediately preceding the date of disability/diagnosis of terminal illness or death of the life assured

and

ii) Fund Value at the time of deduction of Mortality Charge

Sum at Risk (SAR) in each month for Top-Up Account is the difference between:

i) Top-Up Sum Assured, from the relevant Top-Up Premium Fund Value

and

Top-up Premium Fund Value at the time of deduction of Mortality Charge.

Miscellaneous Charge:

1. Premium Re-direction Charge: Fund redirection is allowed for future regular premium/(s), provided percentage chosen is integral percentage for each funds and sums to 100%. There is no fund re-direction charge applicable under this Product.

Premium Re-direction will not be allowed if Enhanced SMART or Life-Stage Based Portfolio strategy is chosen

2. Minimum Guarantees available (e.g. Benefits, cash surrender values, paid up value, charges etc.) :

The policy offers Return of premium allocation and morbidity charges as per section 3.2.3 and 3.2.4. There is no investment guarantee in the product.

POLICY TERMINATION

All coverage under this Policy shall automatically terminate on the occurrence of the earliest of the following:

(1) Date of Maturity of policy

(2) Date of complete withdrawal

(3) Date of Death of the Assured, only if Base Benefit: Wealth Secure was opted for, or

(4) Date of end of lock-in-period/revival period, whichever is later in case of Discontinuance of Premium within 5 years, provided the policy is not revived during the revival period.

(5) Date of end of lock-in period in case of withdrawal request raised during first five years for a single Pay policy.

(6) After completion of premium paying term, the policy will terminate as and when the total fund value becomes less than or equal to one Annualised Premium in case of Regular Premium policy; except if any of the following conditions is true:

   a. Five policy years have not elapsed since the inception of the contract

   b. If the policy is in-force premium paying

   On such termination the balance fund value shall be payable to the policyholder. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

TERM AND CONDITIONS:

Free Look Period

If the policyholder is not satisfied with the terms & conditions, he/she can cancel the policy by giving written notice to the Company and receive the non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation less) (a) Extra Premium Allocation (if any), (b) proportionate risk premium for the period of cover (c) medical examination costs, if any and (d) stamp duty, along with Goods and Services Tax on above which has been incurred for issuing the Policy. Such notice must be signed by the policyholder and received directly by the Company within 30 days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise.

Grace Period

If you are unable to pay your Regular Premium on time, starting from the date of first unpaid premium, a grace period of 30 days will be offered for policies on Annual, Half-Yearly or Quarterly Modes. For Policies on monthly mode the grace period would be 15 days. During this period your policy will be in force with the risk cover as per the terms & conditions of the policy.

Policy Loan

Policy Loan is not allowed in this plan

Waiting Period

'Waiting Period' means a period during which specified diseases/treatments which have been diagnosed and/or have received medical advice/treatment are not covered.

In the event of occurrence of any of the scenarios mentioned above, during the applicable waiting period,

- No benefit shall be payable
- In case of Mega CI, Cancer Care and Cardiac Care Benefit option chosen, the charges deducted towards the benefit option during the waiting period will be refunded without any interest and this benefit option shall terminate and no future charges deducted and no benefits shall be payable.
- For all other benefit option, the policy will continue with future charges deducted and benefits shall be payable in case claim occurred after the waiting period.

'Waiting period' is not applicable if the insured event occurs as a result of an Accident (eg: Major Head Trauma due to an accident)

Name of Benefit option	Waiting Period (in Days)
Accidental Total and Permanent Disability Benefit (ATPD)	Not Applicable
Term and Terminal Illness (TTI)	Not Applicable
Mega CI	A waiting period of 90 days is applicable on the first diagnosis of any of the major illness covered under these benefits. No waiting period applies for Critical illness claims arising due to an accident.
Cancer Care Benefit	A waiting period of 90 days is applicable on the first diagnosis of any of the major stage cancer covered under the benefit. A waiting period of 180 days is applicable on the first diagnosis of any of the minor stage cancer covered under the benefit.
Cardiac Care	A waiting period of 90 days is applicable on the first diagnosis of any of the major illness covered under the respective benefits. A waiting period of 180 days is applicable on the first diagnosis of any of the minor

The waiting period for each benefit option shall be applicable from later of

- Risk Commencement Date, if benefit option is opted at inception. In case of family coverage option, the risk commencement date for the family member shall be the date on which they are added into the policy.
- Policy anniversary at which benefit option is opted (if benefit option is opted for on the policy anniversary).
- Date of revival (in case of revival of the benefit option).

Survival Period:

The following survival periods are applicable to different benefit options:

Benefit Option	Survival Period
Mega CI	7 days
Cancer Care	0 days
Cardiac Care	7 days

Survival Period is not applicable for other benefit options.

Survival period refers to the period from the diagnosis and fulfilment of the definition of the conditions covered which the life assured must survive before the benefit will be paid.

Claim payment will only be made with confirmatory diagnosis of the conditions covered while the insured is alive (i.e., a claim would not be admitted if the diagnosis is made post-mortem).

Exclusions

Suicide Exclusion -

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges (FMC), recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

Please refer "Definitions and Exclusions" annexure from our website www.tataaia.com

Tax Benefit

Income 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.

Value-added Service Feature:

Health Management Services

Eligible life Insured(s) of TATA AIA Life Insurance plans may avail Health Management Services offered under TATA AIA Health Buddy Wellness Program from service provider(s) associated with the Tata AIA Life insurance Co. Ltd. The insurer may also facilitate additional discounts and redeemable vouchers through such service providers, wherever applicable.

Health Management Services are complimentary services in the areas of prevention, diagnosis, treatment, or recovery which may include services such as Medical Consultation, coaching, second opinion, personal medical case management with the objective of health management and improvement. The insured(s) may be incentivised under the TATA AIA Health Buddy Wellness Program for favourable claims experience and preventive and wellness habits as per eligibility from time to time.

These services under the TATA AIA Health Buddy Wellness Program are subject to:

- The availability of suitable service provider(s);
- primary diagnosis has been done by a registered medical practitioner as may be authorized by a competent statutory authority as per applicability.
- the eligibility of the life assured(s) as may be determined by Board Approved Underwriting Policy which will be reviewed periodically and updated on our website. The changes shall apply without any discrimination to all existing and new customers of the product.
- In case of any change, the eligibility details will be displayed on Our website (www.tataaia.com) or You may contact Our helpline number 1-860-266-9966 (local charges apply), before using the services. Whenever the eligibility criteria changes or the service is withdrawn, the same shall be communicated to all the policyholders.

Note:

- These services under the TATA AIA Health Buddy Wellness Program are aimed at improving Policyholder engagement and reducing exits from the Company's in-force book.

- The cost of these services is expected to be offset by either lower costs of claims or better economies of scale or higher revenue due to better persistency.
- These value-added services are completely optional and are offered at no additional cost to the Life Assured.
- Premiums charged to the policyholder shall not depend on whether such a service(s) is availed by the Policyholder.
- These services have been transparently stated in the Policy Kit.
- The Life Assured may exercise his/her own discretion to avail the services.
- These services shall be directly provided by the service provider(s).
- The services can be availed only where the policy / rider is in-force.
- All the supporting medical records should be available to avail the service.
- We reserve the right to discontinue the service or change the service provider(s) at any time.
- The services are being provided by third party service provider(s) and we will not be liable for any liability.

Loyalty Program Reward –

If you are a member of the loyalty program administered by a service provider empaneled by the Company, You shall be entitled to the Loyalty Program Reward upon the purchase of the policy and upon meeting the eligibility criteria. The loyalty programs foster long-term customer relationship and offer redemption benefits through the service provider's eco-systems based on applicable terms and conditions. Such reward shall accrue as percentage of the Annualized Premium or Single Premium (as applicable) and shall be made available by the service provider to you in the form of benefits (points, coins, etc.) in the first policy year by loyalty program service provider. The quantum of reward shall be determined by the Company's extant policy and shall be disclosed in the Company's website from time to time.

The loyalty program rewards benefit shall be subject to the below:

a) The availability of "Loyalty Program Reward" shall be subject to the availability of suitable service provider(s).

b) The Loyalty Program reward shall be directly provided by the service provider(s). The rights and liabilities of the Policyholder/ Life Insured with respect to the Loyalty Program, shall be governed by the terms and conditions applicable to loyalty program.

c) The Loyalty Program service is being provided by third party service provider(s) and the Company shall not be liable for such services.

d) The liability of the Company is limited to the transfer of the value of the reward to the service provider, so empaneled.

e) The Company reserves the right to discontinue the service or change the service provider(s) at any time and such changes shall be updated on the Company's website (www.tataaia.com).

f) The eligibility conditions including the quantum of reward shall be determined as per the Company's extant Policy and subject to change. Please refer our website (www.tataaia.com) for updated list of eligibility conditions, list of empaneled service providers, loyalty programs and the quantum of rewards. Any changes shall be applicable prospectively.

Assignment

Assignment allowed as per provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

Nomination

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time

Grievances Redressal Mechanism

- Contact details of Grievance Redressal Officer of the Insurer:

  Customers can email to GRO@tataaia.com or write to – Grievance Redressal Officer (GRO)

  Tata AIA Life Insurance Company Limited,

  9th Floor, B - Wing, I-Think Techno Campus,
  Behind TCS (Lodha),
  Thane (West), Mumbai – 400 607

- Link for registering the grievance with the insurer's portal: www.tataaia.com

  Where the redressal is not satisfactory despite the escalations, you may represent to the Ombudsman. For further information or latest updated list of Ombudsman Office addresses, kindly visit the IRDA of India website https://www.cioins.co.in/Ombudsman - Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com.

Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Cancellation of Policy

Within 3 years of policy inception on cancellation/ termination of the respective health benefit option or base plan by us on grounds of misrepresentation, fraud or non- disclosure established in terms of Section 45 of the Insurance Act, 1938 as amended from time to time , the premium collected shall be refunded, after deducting any claims made under the policy

DISCLAIMERS

- The Product is also available for sales through online mode including Company's Website www.tataaia.com
- Investments are subject to market risks.
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
- The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks
- The performance of the managed portfolios and funds is not guaranteed and the value may increase or decrease in accordance with the future experience of the managed portfolios and funds. Past performance is not indicative of future performance.
- The Premium paid in the Unit Linked Life Insurance Policies are subject to market risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the Assured is responsible for his/her decisions.
- Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the Surrender Value payable may be less than the total premiums paid.
- The brochure is not a contract of insurance. This brochure should be read along with Benefit Illustration. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.
- Tata AIA Life Insurance Company Ltd. is only the name of the Insurance Company and Tata AIA Health SIP is only the name of the Unit Linked Life Insurance Contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- This product is underwritten by Tata AIA Life Insurance Company Ltd. This 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.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Branch.
- Participation by customers shall be on voluntary basis