

About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons Ltd. and AIA Group Ltd (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 **customer@tataaia.com**. Visit us at: **www.tataaia.com**.

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IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



Savings solutions

Tata AIA Life Insurance
Smart Value Income Plan

Individual, Non-Linked, Participating Life Insurance Savings Plan



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TATA AIA Life Insurance Smart Value Income Plan

Individual, Non-Linked, Participating Life Insurance Savings Plan

Long term stability and security have become more important than ever before, given the times we are living in. At Tata AIA Life, we have always believed in helping you protect your dreams at various stages of life by ensuring that you are financially equipped.

To serve this objective, we present to you, Tata AIA Life Insurance Smart Value Income Plan, individual, non-linked, participating life insurance savings plan that gives you life cover and the option of choosing and receiving cash bonus (if declared) till you reach 100 years of age.

Key benefits

- Choice between 2 plan options –

1. Cash Bonus

2. Accumulating Cash Bonus

Under plan option 1: Choice of receiving cash bonus (if declared) as early as from the 1st month in your Sub-wallet!

Under plan option 2: Accumulate cash bonus (if declared) till the end of policy term and receive a hefty lump sum amount at maturity

Under Single Pay: Choice of **Sum Assured-I and Sum Assured-II**

1. Sum Assured - I: Death Benefit Multiple of 10 times Single Premium

2. Sum Assured - II: Death Benefit Multiple based on entry age

- Freedom of financial and legacy planning as per your needs with the help of multiple options of Policy Term & Premium Payment Term
- Life Protect Feature – Continue your life cover even if you need to postpone premium payment due to loss of income and/or unemployment,
- Enhance your protection with optional Riders
- Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws

¹A monthly mortality charge will be levied. Please refer section "Additional Benefits and Features" for details.

Eligibility Criteria

Plan Parameters	Minimum	Maximum		
Age at Entry (years) #	30 days	Payment Option		Maximum Entry Age
		Limited Pay		65
		Regular Pay		65
		Single Pay	'Sum Assured-I'^	45
			'Sum Assured-II'^	65
Age at Maturity (years) #	18	Payment Option		Whole Life Other than Whole Life
		Limited Pay		100 85
		Regular Pay		NA 85
		Single Pay	'Sum Assured-I'^	NA 65
			'Sum Assured-II'^	NA 85

Policy Term (PT) (years)	Payment	Option Whole Life	Other than Whole Life	
			Minimum	Maximum
	Limited Pay	100 minus Entry Age	20	50
	Regular Pay	NA	10*	30
	Single Pay	NA	10*	50
	Policy terms available in integers only			
Premium Payment Term (PPT) (years)	Payment Option	Minimum	Maximum	
	Limited Pay	5	12	
	Regular Pay	Same as Policy Term		
	Single Pay	1		
	Premium Payment Term available in integers only			
Premium (₹)	Single/Limited/Regular Pay: ₹ 24,000 p.a.		No Limit (subject to Underwriting Policy)	
Premium Payment Mode	Single/ Annual/ Half-yearly/ Quarterly/ Monthly			
Cash Bonus Payout Frequency	Annual / Half-yearly / Quarterly / Monthly			
Plan Option	Option 1 – Cash Bonus Option 2 – Accumulating Cash Bonus			

#Any reference to age is as on last birthday

^Death Multiple choice under Single Pay

*The above age, policy term and premium payment term combinations can be chosen subject to minimum maturity age of at least 18 years.

During the age of minority, the proposer (parent/grandparent/legal guardian of the minor insured) would take the policy. The proposer will also act as a policyholder during the age of minority of the insured. In the event of the life insured dying during the age of minority, the policy monies will be payable to the policyholder/proposer. The policy shall vest in the life of the minor insured once he/she attains majority i.e. 18 years.

Benefits in Detail

Regular Bonus:

The Company may declare a Regular Bonus rate² annually in advance starting from the first policy year, expressed as a % of Annualized/Single Premium.

- Under plan option 1, the Regular Bonuses will be paid out at the end of the chosen Pay-out frequency
- Under plan option 2, Regular Bonuses will vest at the end of the Policy year

Option 1 - Cash Bonus

The policyholder can choose to treat the regular bonus (if declared) as 'Cash Bonus' and utilise them in one of the following two available modes of receipt of cash bonus. The policyholder needs to make this choice at the time of purchase and then alter it during the policy term with effect from immediate next policy anniversary by writing to us.

- Paid-in Cash:** The policyholder will receive the cash bonus, as per the chosen pay-out frequency (as described later), into:
 - his/her designated bank account (as available in Company's records).
 - his 'Sub-wallet'. The Sub-wallet will earn a loyalty addition that will accrue on a monthly compounded basis. The loyalty addition rate shall be at which RBI absorbs liquidity which currently is the Standing Deposit Facility (SDF) rate.

²An interim rate of this bonus will be declared at the time of launch of this product and that rate will be applicable till the first declaration of the Regular Bonus rate of this product.

The current Standing Deposit Facility rate is 5.25% p.a. and the same shall be reviewed bi-monthly. The Company may in future change the reference rate from Standing Deposit Facility rate to some other index, subject to prior approval of IRDAI

The policyholder can withdraw the balance in part or in full, anytime during the policy term through the sub-wallet 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.. The balance in the Sub-wallet, if any, will be paid to the policyholder at the time of termination or foreclosure of the policy, subject to any recovery of any accumulated mortality charges and/or outstanding loan and interest thereon as per policy terms and conditions.

Procedure to Withdraw Balance from Sub-wallet:

Step 1 - You may visit the Company's nearest branch/contact us and apply for the withdrawal from Sub-wallet or visit the Company's Online customer portal. You may submit a request to withdraw part or full Sub-wallet balance.

Step 2 - Money transfer will be initiated into customer's designated account, subject to sufficient balance in Sub-wallet.

The company's website (www.tataaia.com) will display the details/steps that are involved in the withdrawal of cash bonus from Sub-wallet.

The Company will also look to digitize the cash bonus withdrawal process and the same will be updated on the Company's website (www.tataaia.com) from time to time.

The policyholder can dynamically set/amend the proportion of the bonus receivable into his account or Sub-wallet any time during the policy term by prior intimation to the Company.

ii. Premium Offset: Under a non-Single Pay policy, the policyholder will be able to adjust the premium payable in the policy by the cash bonus payable by the company, if any. The frequency and timing of bonus payment must match that of premium payment under this option. In the event the cash bonus exceeds the premium payable under the policy, the company shall pay such excess to the policyholder through 'Paid-in Cash' mode. However, if the cash bonus payable is not sufficient to offset the premium payable under the policy, then, the policyholder will be required to pay the balance premium to the company. The Cash Bonus will be deemed as paid when used for 'Premium Offset', at par with 'Paid in Cash'.

Option 2 - Accumulating Cash Bonus

Under this option the regular bonuses (if declared) are not paid out as cash bonus, but instead vest at the next policy anniversary. This Accumulating Cash Bonus (ACB), once vested, will accumulate daily at a benchmark-linked rate. The accumulation of interest shall continue under an in-force as well as a reduced paid-up policy. The annual benchmark-linked rate declared shall be the 10-year G-sec less 1% as on 31st March of the year of declaration of cash bonus, and would remain constant for a given tranche of vested bonus for a block of 20 years. This benchmark-linked rate will reset every of 20 year period for all the tranches of cash bonus respectively. The reset benchmark-linked rate would be calculated as then applicable rate of 10-year G-sec less 1% as on the 31st March of that respective year and will remain constant for a block of further 20 years. The 10-year G-Sec shall be sourced from Financial Benchmark India Ltd. The accumulation rate for bonus vested during FY 2023-24 based on the 10-year G-sec less 1% as of 31st March 2024 is 6.25% compounding annually.

'Accumulated Cash bonus' at a point of time will refer to the total accumulated value of vested bonuses at the rate described above. 'Non-Participating accumulation' at a point of time will refer to the excess of Accumulated Cash Bonus over the total amount of vested bonuses.

The ACB shall be payable along with the benefits payable at the time of termination of the policy in the form of death, maturity or surrender, subject to any recovery of any accumulated mortality charges and/or outstanding loan and interest thereon as per policy terms and conditions.

Death Benefit:

On death of the Life Insured for an in-force policy (all due premiums have been paid) during the policy term, the Death Benefit will be:

Sum Assured on Death **plus**

- Balance in Sub-wallet (in case of Option 1) or Accumulated Cash Bonus (in case of Option 2) **plus** Interim Bonus (if any) **plus** Terminal Bonus on Death (if declared).

Further, the Death Benefit shall be minimum 105% of Total Premiums paid (excluding modal loadings). The policy shall terminate on payment of the Death Benefit and no further benefits will be payable.

Recoveries from Death Benefit

- In case of death during the Grace Period but before the payment of the premium then due, the policy will still be valid and the death benefit shall be paid after deductions of the said unpaid premium
- In case premium payment mode other than Annual, the balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall be deducted.

"Sum Assured on Death" is defined as below:

For Limited Pay

Highest of

- $11 \times \text{Annualised Premium}$
- $\text{PPT} \times \text{Annualised Premium}$
- Basic Sum Assured

For Regular Pay

Highest of

- $11 \times \text{Annualised Premium}$
- Basic Sum Assured

For Single Pay (Sum Assured-I)

Highest of

- $10 \times \text{Single Premium}$ (including underwriting extra premium, if any); and
- Basic Sum Assured

For Single Pay (Sum Assured-II)

Highest of

- $1.25 \times \text{Single Premium}$; and
- Basic Sum Assured

"Basic Sum Assured" is equal to the Death Benefit Multiple (DBM) $\times$ Annualised/Single Premium. The DBM factors are as follows:

1. For Limited and Regular Pay – varying by Age at Entry as below

Age	DBM	Age	DBM	Age	DBM	Age	DBM	Age	DBM	Age	DBM
<=5	15	15	14	25	13	35	12	45	11	55	10.25
6	14.9	16	13.9	26	12.9	36	11.9	46	10.9	56	10.2
7	14.8	17	13.8	27	12.8	37	11.8	47	10.8	57	10.15
8	14.7	18	13.7	28	12.7	38	11.7	48	10.7	58	10.1
9	14.6	19	13.6	29	12.6	39	11.6	49	10.6	59	10.05
10	14.5	20	13.5	30	12.5	40	11.5	50	10.5	>=60	10
11	14.4	21	13.4	31	12.4	41	11.4	51	10.45		
12	14.3	22	13.3	32	12.3	42	11.3	52	10.4		
13	14.2	23	13.2	33	12.2	43	11.2	53	10.35		
14	14.1	24	13.1	34	12.1	44	11.1	54	10.3		

2. For Single Pay – constant or varying by Age at Entry as below, depending on choice of SA-I (Sum Assured – I) or SA-II (Sum Assured – II) taken at the time of purchase of the product:

a. Sum Assured-I: 10.00

b. Sum Assured-II: varying by Age at Entry as below:

Age	DBM	Age	DBM	Age	DBM	Age	DBM	Age	DBM	Age	DBM
0	1.575	11	1.520	22	1.465	33	1.410	44	1.355	55	1.300
1	1.570	12	1.515	23	1.460	34	1.405	45	1.350	56	1.295
2	1.565	13	1.510	24	1.455	35	1.400	46	1.345	57	1.290
3	1.560	14	1.505	25	1.450	36	1.395	47	1.340	58	1.285
4	1.555	15	1.500	26	1.445	37	1.390	48	1.335	59	1.280
5	1.550	16	1.495	27	1.440	38	1.385	49	1.330	60	1.275
6	1.545	17	1.490	28	1.435	39	1.380	50	1.325	61	1.270
7	1.540	18	1.485	29	1.430	40	1.375	51	1.320	62	1.265
8	1.535	19	1.480	30	1.425	41	1.370	52	1.315	63	1.260
9	1.530	20	1.475	31	1.420	42	1.365	53	1.310	64	1.255
10	1.525	21	1.470	32	1.415	43	1.360	54	1.305	65	1.250

Survival Benefit:

Option 1

Provided the policy is in force and all due premiums have been paid, the policyholder would be eligible to receive Cash Bonus until death or end of policy term, whichever is earlier.

The Cash Bonus will be in line with the description provided earlier under 'Non-Guaranteed Bonuses'.

Option 2

No survival benefit is payable

The survival benefit shall be payable as on Survival of the life insured per pay-out frequency and the "special date" chosen, if any.

Maturity Benefit:

At the end of the Policy Term, the Maturity Benefit will be:

Sum Assured on Maturity **plus**

- Balance in Sub-wallet (in case of Option 1) or Accumulated Cash Bonus (in case of Option 2) **plus** Terminal Bonus on Maturity (if declared).

The policy shall terminate on payment of the Maturity Benefit and no further benefits will be payable.

"Sum Assured on Maturity" means an absolute amount of benefit which is guaranteed to become payable at the end of the policy term i.e. on maturity of the policy. It is equal to Maturity Benefit Multiple (MBM) × Total Premiums Payable. The MBM varies by the Policy Term and Premium Payment Term as follows:

Policy Term	Regular/Limited Pay	Single Pay
10-24	60%	100%
25-29	85%	
30-40	105%	
>40	125%	

Recoveries from Maturity Benefit

If you have chosen the Life Protect Feature, any unrecovered accumulated mortality charges or amount towards outstanding policy loan and interest thereon as per the terms and conditions (if any) shall be deducted from the Maturity Benefit pay-out.

The following definitions apply:

Non-Guaranteed Bonuses:

Under the product, the Company may declare the following bonuses on an annual basis:

- Regular Bonus;
- Interim Bonus; and
- Terminal Bonus.

Such bonuses are not guaranteed, and whilst the company intends to declare bonuses every year, it is possible that it may not declare any bonus for a given year. However, once declared, the bonuses become guaranteed to be paid in line with the Benefits offered under the policy.

The bonus rates declared (if any) may vary, as per discretion of the company, by:

- the contingency such as survival, death, surrender or maturity; and/or
- the policy status either in-force with no outstanding due premiums or in-force as reduced paid-up.

Total Premiums Payable: Shall be determined as Annualised Premium * Premium Payment Term for Regular/Limited Pay and as Single Premium for Single Pay Payment Option.

Annualised Premium: Premium amount payable in a year under Regular/Limited Payment option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loading for modal premiums. The Annualised Premium will be prior to discount on premium applicable to digital/online sales and first year premium discount.

Single Premium: Premium amount payable under Single Pay Payment option chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums. The Single Premium will be prior to digital/online sales and first year premium discount applicable on the premium.

Total Premiums Paid: means total of all the premiums paid under the base product, excluding any extra premium, and taxes, if collected explicitly.

The Total Premiums Paid will be prior to discount on premium applicable to digital/online sales and first year premium discount.

Interim Bonus: In the event of a death claim, an interim bonus (if applicable) may be payable at a rate expressed as % of Annualised/Single Premium as may be declared by the Company. The interim bonus will be proportionately calculated for the period starting from later of the policy start date or the previous bonus pay-out date (Option 1) / previous policy anniversary (Option 2) till the date of exit.

Terminal Bonus: The Company may declare Terminal Bonus rates, expressed as a % of Annualised/Single Premium annually in advance. It shall be payable on Surrender, Death or Maturity.

How Does the Plan Work?

Entry Age: 30 years

Gender: Male

Premium Paying Term: 8

Policy Term: 40

Mode of Payment of Cash Bonus: Annual

Annualised Premium: ₹ 1,00,000

Basic Sum Assured: ₹ 12,50,000

Premium Frequency: Annual

Plan Option: Cash Bonus

Policy Year	Age	Annualised Premium	Guaranteed Benefits		Non- Guaranteed Benefits @4%	Non- Guaranteed Benefits @8%	Total Benefits including Guaranteed and Non Guaranteed Benefits @4%		Total Benefits including Guaranteed and Non Guaranteed Benefits @8%	
			Sum Assured on Death	Guaranteed Maturity Benefit	Cash Bonus	Cash Bonus	Maturity Benefit	Death Benefit	Maturity Benefit	Death Benefit
1	30	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
2	31	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
3	32	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
4	33	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
5	34	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
6	35	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
7	36	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
8	37	1,00,000	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
9	38	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
10	39	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
11	40	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
12	41	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
13	42	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
14	43	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
15	44	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
16	45	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
17	46	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
18	47	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
19	48	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
20	49	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
21	50	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
22	51	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
23	52	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
24	53	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
25	54	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
26	55	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
27	56	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
28	57	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
29	58	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,50,000
30	59	0	12,50,000	0	15,500	31,000	0	12,50,000	0	12,92,000
31	60	0	12,50,000	0	15,500	31,000	0	12,50,000	0	13,51,000
32	61	0	12,50,000	0	15,500	31,000	0	12,50,000	0	14,18,679
33	62	0	12,50,000	0	15,500	31,000	0	12,50,000	0	14,98,639
34	63	0	12,50,000	0	15,500	31,000	0	12,50,000	0	15,86,082
35	64	0	12,50,000	0	15,500	31,000	0	12,58,000	0	16,79,594
36	65	0	12,50,000	0	15,500	31,000	0	12,62,000	0	17,73,220
37	66	0	12,50,000	0	15,500	31,000	0	12,71,000	0	18,19,212

Policy Year	Age	Annualised Premium	Guaranteed Benefits		Non- Guaranteed Benefits @4%	Non- Guaranteed Benefits @8%	Total Benefits including Guaranteed and Non Guaranteed Benefits @4%		Total Benefits including Guaranteed and Non Guaranteed Benefits @8%	
			Sum Assured on Death	Guaranteed Maturity Benefit	Cash Bonus	Cash Bonus	Maturity Benefit	Death Benefit	Maturity Benefit	Death Benefit
38	67	0	12,50,000	0	15,500	31,000	0	12,98,000	0	19,20,000
39	68	0	12,50,000	0	15,500	31,000	0	13,26,000	0	20,29,000
40	69	0	12,50,000	8,40,000	15,500	31,000	12,88,000	13,55,000	20,12,000	21,39,000

*In case Cash Bonus has been paid out, the same shall be deducted from the Surrender benefit shown above, at the time of payout. The values shown above are for illustration purpose only. Please refer to the benefit illustration for more details. The Guaranteed values are based on minimum investment return guaranteed at the outset of policy whereas Non-Guaranteed values are based on assumed investment return of 8% p.a. and 4% p.a. These are not the upper or lower limits of what you might get back. Some Benefits are guaranteed, and some Benefits are variable (non-guaranteed) with returns based on the future performance of the opted funds and fulfilment of other applicable Policy conditions. If your Policy offers guaranteed returns, then these will be clearly marked as "guaranteed" in the illustration table on this page. If your policy offers non-guaranteed returns, then illustration will show two different rates of assumed future investment returns. The above illustration has been determined using assumed future investment returns of 8% and 4% respectively. The rates used have been set by the Life Insurance Council. These assumed rates of return are not guaranteed and there are no upper and lower limits of what you might get back at Maturity, due to the fact that the value of your Policy is dependent on a number of factors including future investment performance.

Entry Age: 30 years

Gender: Male

Premium Paying Term: 8

Policy Term: 40

Annualised Premium: ₹ 1,00,000

Basic Sum Assured: ₹ 12,50,000

Premium Frequency: Annual

Plan Option: Accumulated Cash Bonus

Policy Year	Age	Annualised Premium	Guaranteed Benefits		Non- Guaranteed Benefits @4%	Non- Guaranteed Benefits @8%	Total Benefits including Guaranteed and Non Guaranteed Benefits @4%		Total Benefits including Guaranteed and Non Guaranteed Benefits @8%	
			Sum Assured on Death	Guaranteed Maturity Benefit	Cash Bonus	Cash Bonus	Maturity Benefit	Death Benefit	Maturity Benefit	Death Benefit
1	30	1,00,000	12,50,000	0	15,500	31,000	0	12,65,500	0	12,81,000
2	31	1,00,000	12,50,000	0	31,202	63,659	0	12,81,202	0	13,13,659
3	32	1,00,000	12,50,000	0	47,107	98,064	0	12,97,107	0	13,48,064
4	33	1,00,000	12,50,000	0	63,220	1,34,311	0	13,13,220	0	13,84,311
5	34	1,00,000	12,50,000	0	79,541	1,72,496	0	13,29,541	0	14,22,496
6	35	1,00,000	12,50,000	0	96,075	2,12,725	0	13,46,075	0	14,62,725
7	36	1,00,000	12,50,000	0	1,12,824	2,55,106	0	13,62,824	0	15,05,106
8	37	1,00,000	12,50,000	0	1,29,791	2,99,754	0	13,79,791	0	15,49,754
9	38	0	12,50,000	0	1,46,978	3,46,791	0	13,96,978	0	15,96,791
10	39	0	12,50,000	0	1,64,389	3,96,344	0	14,14,389	0	16,46,344
11	40	0	12,50,000	0	1,82,026	4,48,548	0	14,32,026	0	16,98,548
12	41	0	12,50,000	0	1,99,893	5,03,546	0	14,49,893	0	17,53,546
13	42	0	12,50,000	0	2,17,991	5,61,485	0	14,67,991	0	18,11,485
14	43	0	12,50,000	0	2,36,325	6,22,525	0	14,86,325	0	18,72,525
15	44	0	12,50,000	0	2,54,897	6,86,830	0	15,04,897	0	19,36,830
16	45	0	12,50,000	0	2,73,711	7,54,575	0	15,23,711	0	20,04,575
17	46	0	12,50,000	0	2,92,769	8,25,945	0	15,42,769	0	20,75,945
18	47	0	12,50,000	0	3,12,075	9,01,133	0	15,62,075	0	21,51,133
19	48	0	12,50,000	0	3,31,632	9,80,344	0	15,81,632	0	22,30,344
20	49	0	12,50,000	0	3,51,443	10,63,792	0	16,01,443	0	23,13,792
21	50	0	12,50,000	0	3,71,512	11,51,705	0	16,21,512	0	24,01,705
22	51	0	12,50,000	0	3,91,842	12,44,321	0	16,41,842	0	25,68,321
23	52	0	12,50,000	0	4,12,436	13,41,892	0	16,62,436	0	27,58,892
24	53	0	12,50,000	0	4,33,297	14,44,684	0	16,83,297	0	29,63,684
25	54	0	12,50,000	0	4,54,430	15,52,974	0	17,04,430	0	31,83,974
26	55	0	12,50,000	0	4,75,838	16,67,058	0	17,25,838	0	34,22,058
27	56	0	12,50,000	0	4,97,524	17,87,246	0	17,47,524	0	36,78,246
28	57	0	12,50,000	0	5,19,491	19,13,864	0	17,69,491	0	39,54,864

Policy Year	Age	Annualised Premium	Guaranteed Benefits		Non- Guaranteed Benefits @4%	Non- Guaranteed Benefits @8%	Total Benefits including Guaranteed and Non Guaranteed Benefits @4%		Total Benefits including Guaranteed and Non Guaranteed Benefits @8%	
			Sum Assured on Death	Guaranteed Maturity Benefit	Cash Bonus	Cash Bonus	Maturity Benefit	Death Benefit	Maturity Benefit	Death Benefit
29	58	0	12,50,000	0	5,41,745	20,47,255	0	18,19,745	0	42,52,255
30	59	0	12,50,000	0	5,64,288	21,87,783	0	18,84,288	0	45,72,783
31	60	0	12,50,000	0	5,87,123	23,35,830	0	19,55,123	0	49,18,830
32	61	0	12,50,000	0	6,10,256	24,91,797	0	20,29,256	0	52,90,797
33	62	0	12,50,000	0	6,33,689	26,56,108	0	21,04,689	0	56,92,108
34	63	0	12,50,000	0	6,57,427	28,29,210	0	21,84,427	0	61,24,210
35	64	0	12,50,000	0	6,81,474	30,11,572	0	22,66,474	0	65,90,572
36	65	0	12,50,000	0	7,05,833	32,03,691	0	23,51,833	0	70,92,691
37	66	0	12,50,000	0	7,30,509	34,06,089	0	24,41,509	0	76,33,089
38	67	0	12,50,000	0	7,55,505	36,19,315	0	25,34,505	0	82,16,315
39	68	0	12,50,000	0	7,80,827	38,43,948	0	26,31,827	0	88,44,948
40	69	0	12,50,000	8,40,000	8,06,478	40,80,599	27,13,478	27,27,478	96,09,599	96,09,599

The values shown above are for illustration purpose only. Please refer to the benefit illustration for more details. The Guaranteed values are based on minimum investment return guaranteed at the outset of policy whereas Non-Guaranteed values are based on assumed investment return of 8% p.a. and 4% p.a. These are not the upper or lower limits of what you might get back. Premium/Benefits will vary depending upon the Option chosen. Some Benefits are guaranteed, and some Benefits are variable (non-guaranteed) with returns based on the future performance of the opted funds and fulfilment of other applicable Policy conditions. If your Policy offers guaranteed returns, then these will be clearly marked as "guaranteed" in the illustration table on this page. If your policy offers non-guaranteed returns, then illustration will show two different rates of assumed future investment returns. The above illustration has been determined using assumed future investment returns of 8% and 4% respectively. The rates used have been set by the Life Insurance Council. These assumed rates of return are not guaranteed and there are no upper and lower limits of what you might get back at Maturity, due to the fact that the value of your Policy is dependent on a number of factors including future investment performance.

Additional Benefits and Features

Life Protect Feature

Given the uncertain times we all are currently living in, we want to extend our support if you were to face loss of income/employment.

For Reduced Paid-Up policies, a policyholder may opt and the Company may allow policyholder to restore the Sum Assured on Death component of the Death Benefit, as was applicable before the policy was converted to a Reduced Paid-up status as per the below terms:

- This option can be exercised by the Policyholder during the revival period.
- The Life Insured may be subject to underwriting and as per the terms set out in the Board-approved Underwriting Policy (BAUP).
- Except as stated below, the terms and conditions and benefits applicable to a reduced paid-up policy shall continue to apply.
 - A mortality charge will be levied every month based on the age last birthday at previous policy anniversary a) on the Sum Assured on Death $\times (1 - \text{RPU Factor})$.
 - The mortality charges will be accumulated at the interest rate equal to the prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 2%. This formula will be reviewed periodically and only altered subject to prior approval of IRDAI. The interest rate will be verified & updated on our company's systems every six months (on 1st April & 1st October every year) as per the given formula. The current interest rate applicable from 1st April 2024 is 8.98% p.a. (i.e. SBI interest rate of 6.98% + 2%) compounding annually.
 - On death in Reduced Paid-up status:
 - the benefit payable will be Sum Assured on Death + Balance in Sub-wallet (Option 1) or Accumulated Cash Bonus (Option 2) + Terminal Bonus on Death, if declared;
 - the policy will terminate on death and no further benefit will be payable.
 - The policy shall be foreclosed whenever the accumulated mortality charges exceed the Surrender Value and no further benefits will be payable on such policy.
 - In case the policyholder revives the policy by paying all outstanding due premiums, then no further mortality charges will be levied. However, the previously levied mortality charges will continue to be accumulated as mentioned earlier.

- The Company will recover the accumulated mortality charges from the survival benefits, if any (Option 1). Any unrecovered accumulated mortality charges will be deducted from the Death, Maturity or Surrender benefit, as the case may be.

Flexible cash bonus pay out frequency:

The Cash Bonus in case of Option 1 shall be payable in arrears as per the chosen Bonus Pay-out frequency. The Bonus Pay-out frequency can be Annual, Half-Yearly, Quarterly or Monthly. This implies that the first pay-out will be due as per the following table, provided a rate of Cash bonus has been declared by the company

Frequency	Cash Bonus pay-out after
Annual	One year from the purchase
Half-yearly	Six months from the purchase
Quarterly	Three months from the purchase
Monthly	One month from the purchase

Pay-out frequency can be changed effective at the immediate next policy anniversary.

Cash Bonus pay-outs for frequencies other than annual shall be as specified below:

Frequency	Cash Bonus Instalment (per frequency)
Half-yearly	98% of Yearly Cash Bonus $\times \frac{1}{2}$
Quarterly	97% of Yearly Cash Bonus $\times \frac{1}{4}$
Monthly	96% of Yearly Cash Bonus $\times \frac{1}{12}$

Yearly Cash Bonus refers to the Cash Bonus pay-out in respect of Annual Pay-out frequency.

Special Date

Additionally, at the time of purchase the policyholder will have an option to choose to receive the cash bonus on a "Special date" as per their choice under 'Paid-in Cash' mode within Option 1. This Special date can be any date such as spouse's birthday, parents' anniversary, child's birthday, 15th day of every month etc. If Special Date is opted in at the time of purchase, then the policyholder shall have further two choices to receive the Cash Bonus:

1. Special Date with Original Cash Bonus: In such a case, the Cash bonus applicable for the first policy year when it is due, would be calculated by pro-rating the annual rate by the number of days between the policy inception date and the date chosen by the policyholder. All future Cash Bonuses shall be payable on the chosen Special Date and shall be of the original amount except for the last policy year where it would be calculated by pro-rating the annual rate by the no of days between the special date and policy anniversary.
2. Special Date with Discounted Cash Bonus: In such a case, the Cash Bonus for all policy years shall be payable on the chosen Special Date, and shall be adjusted by multiplying the Original Cash Bonus with the following factors:

Special Date Discounting Factors					
Duration*	Factor	Duration*	Factor	Duration*	Factor
12	92%	8	95%	4	97%
11	93%	7	95%	3	98%
10	93%	6	96%	2	99%
9	94%	5	97%	1	99%

* Duration means the difference in months between Special Date to default due date as per Pay-out frequency chosen.

If Special date is opted in at the time of purchase, then the policyholder will neither have choice to change between Original or Discounted cash bonus, the pay-out frequency for rest of the policy term, opt for any other mode of utilisation of cash bonus payouts, as described earlier nor change the chosen date in future.

Flexible premium payment modes:

You have an option to pay the premiums either Annually-single, Half-yearly, Quarterly or Monthly. A modal loading on premiums will be applicable as mentioned below:

Single Premium Rate	Multiply Single Premium Rate by 1 (i.e. No loading).
Annual Premium Rate	Multiply Annual Premium Rate by 1 (i.e. No loading)
Half Yearly Premium Rate	Multiply Annual Premium Rate by 0.51
Quarterly Premium Rate	Multiply Annual Premium Rate by 0.26
Monthly Premium Rate	Multiply Annual Premium Rate by 0.0883

Flexibility of Additional Coverage:

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

The below mentioned rider(s) would be available with the base product:

- Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V02 or any other later version)
- Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version)

These riders can be attached effective policy inception or any policy anniversary of the base plan subject to the rider premium payment term and the policy term shall not be more than the outstanding premium payment term and outstanding Policy term respectively for the base plan.

If there is overlap in benefit offered under different riders with the base product, then that benefit under the rider will not be offered.

Such rider attachments will be as per the 'Board approved underwriting policy' (BAUP) of the Company. The riders shall be offered in compliance with the provisions of Reg. 6 of IRDAI (Protection of Policyholders' Interests) Reg. 2017.

Grace Period:

If you are unable to pay your Premium on time, starting from the premium due date, a Grace Period of 15 days for monthly mode and 30 days for all other modes will be offered. During this period your

Policy is considered to be in-force with the risk cover as per the terms & conditions of the Policy. If any death claim occurs during the Grace Period, any due premiums (without interest) of the Policy for the Policy year, in which the event has occurred, will be deducted from the death claim payout.

Non forfeiture provisions:

Lapse

On discontinuance of payment of premium during the first policy year, it will lapse at the end of the grace period and no further benefits shall be paid.

The policy can be revived within the period of 5 years from the due date of first unpaid premium by payment of all due premiums together with interest (Mentioned clearly under revival section). Upon revival of the policy, all benefits shall be restored and be applicable with effect from the date of revival. Further, in case of Option 1, the survival benefits that would have otherwise been payable to a premium paying policy during the period the policy was lapsed, will be paid on the date of revival. In case of Option 2, the past regular bonuses (if declared) that would have otherwise vested to a premium paying policy during the period the policy was lapsed will vest based on the policy anniversaries elapsed and will be accumulated at the past respective non-participating accumulation rates.

The policy will be terminated at the end of revival period, if not revived.

Reduced Paid-Up

On discontinuance of payment of premium any time after the payment of first year's premium, it will be made Reduced Paid-up at the end of the grace period.

Policyholder has the choice to opt for the 'Life Protect' option as described above.

Regular bonuses (if any) may be declared/paid/vest for policies under Reduced Paid-up status.

The benefits to be paid in case of reduced paid-up policies are as follows.

- **Death Benefit:** The Death Benefit as below shall be payable:
Sum Assured on Death × RPU factor plus
 - Balance in Sub-wallet (Option 1); or Accumulated Cash Bonus (Option 2)
 - Terminal Bonus on Death, if declared
- **Survival Benefit:** Under Option 1, the policyholder will start receiving the future declared Cash Bonus, if any, after completion of the premium payment term, until death or end of policy term, whichever is earlier. No Survival Benefit will be payable under Option 2.
- **Maturity Benefit:** The Maturity Benefit as below shall be payable:
Sum Assured on Maturity × RPU factor plus
 - Balance in Sub-wallet (Option 1); or Accumulated Cash Bonus (Option 2)
 - Terminal Bonus on Maturity, if declared
- **Surrender Benefit:** The surrender benefit as detailed below shall be payable

Such reduced paid-up policies can be revived within the period of 5 years from the due date of first unpaid premium by payment of all due premiums together with interest as mentioned below. Upon revival of the policy, all benefits shall be restored and be applicable with effect from the date of revival.

In case of Option 1, the balance survival benefits that would have otherwise been payable to a premium paying policy during the period the policy was Reduced Paid-up, will be paid on the date of revival.

In case of Option 2, the past regular bonuses (if declared) that would have otherwise vested to a premium paying policy during the period the policy was Reduced Paid-up will vest based on the policy anniversaries elapsed and will be accumulated at the past respective non-participating accumulation rates.

“Reduced Paid-up (RPU) Factor” shall be a ratio calculated as the total period for which premiums have already been paid divided by the maximum period for which premiums were originally payable.

Surrender Benefit:

A Surrender value shall be payable on completion of one policy year, provided one full years' premium is paid in case of Regular/Limited Pay policy and the same shall be payable immediately on payment of the single premium in case of Single Pay policy.

Surrender Value shall be higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Option 1

GSV = Max (GSV factor × Total premiums paid (excluding modal loadings) – Survival benefits paid till date of surrender, 0) + Balance in Sub-wallet

SSV is determined by the company from time-to-time basis changing economic scenario. The Company may revise SSV based on then prevailing market conditions. Any change in the methodology/formula for calculating SSV shall be subject to IRDAI approval.

Option 2

GSV = GSV factor × Total premiums paid (excluding modal loadings)

SSV is determined by the company from time-to-time basis changing economic scenario. The Company may revise SSV based on then prevailing market conditions. Any change in the methodology/formula for calculating SSV shall be subject to IRDAI approval.

In case policyholder had chosen Special Date feature, then the survival benefit already paid in the year of surrender shall be adjusted from the surrender value payable.

Please visit the Company website www.tataaia.com for more details of the GSV and SSV Factors.

Revival

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, it may be reinstated/revived, within five years after the due date of First unpaid premium and before the date of maturity, subject to: (i) Policyholder's written application for reinstatement/revival; (ii) production of Insured's current health certificate and other evidence of insurability, satisfactory to the Company; and (iii) payment of all overdue premiums with interest.

The evidence of insurability and any medical requirements or health declarations requested at the time of reinstatement/revival will be in line with the Board-approved Underwriting Policy.

Any reinstatement/revival shall only cover loss or insured event which occurs after the reinstatement/revival date.

The applicable interest rate for revival is determined using the SBI domestic term deposit rate for '1 year to less than 2 years', plus 2%. The rate of interest on revival with effect from 1st April 2024 is 8.98% simple p.a. (i.e. SBI interest rate of 6.98% + 2%) plus applicable taxes. The interest rate applicable is reviewed every 6 months and gets updated as per the given formula. Any alteration in the formula will be subject to prior approval of IRDAI.

Options available under the product:

The following options are available under the product:

- Change of premium payment frequency
- Change of Nomination/ Assignment/ Appointee
- DOB change/correction
- Change of Cash Bonus Pay-out frequency at policy anniversary in case of Option 1
- Change of mode of utilisation of Cash Bonus at policy anniversary in case of Option 1

No other change is allowed apart from those mentioned above.

Value-added Service Feature:

Health Management Services:

Life Insureds of TATA AIA Life Insurance Smart Value Income Plan who are eligible for the Health Management Services will be eligible to avail Second Opinion / Personal Medical Case Management / Medical Consultation services from service provider(s) affiliated to/registered with the Tata AIA Life Insurance Co. Ltd. The services are expected to assist the Life Insured with an independent diagnosis of the medical condition, thus helping the Life Insured to take the required steps.

These services are subject to:

- The availability of suitable service provider(s);
- Primary diagnosis (wherever applicable) has been done by a registered medical practitioner as may be authorized by a competent statutory authority
- Health Management Service is available to be utilised throughout the policy term, subject to prevailing eligibility conditions.
- The eligibility of the Life Insured as may be determined as per the Company's extant Underwriting Policy
- The eligibility will be reviewed periodically and 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. Prior to effecting any changes, we shall inform the same to IRDAI.
- The current eligibility is of a minimum total Sum Assured of Rs. 30 lakhs [under base plan and rider/s (if any)].

Note:

- These services are aimed at improving Policyholder engagement.
- These value-added services are completely optional for the eligible Life Insured to avail
- For Life Insured availing such services, they are offered at no additional cost.
- The Premiums charged shall not depend on whether such a service(s) is offered or availed.
- The Life Insured 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 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.

Terms and Conditions

1. Free Look Period

If the Policyholder is not satisfied with the terms & conditions of the policy, s/he has the right to cancel the Policy by providing written notice to the Company and receive a refund of all premiums paid without interest after deducting a) Proportionate risk premium for the period on cover, b) Stamp duty, and c) Medical examination costs (including goods and services tax) which have been incurred for issuing the Policy. In case any Cash Bonus has been paid before processing of the Free Look cancellation amount, we shall recover the same from the refund amount due to the policyholder.

Such notice must be signed by the Policyholder and received directly by the Company within 30 days, after the policyholder receives the Policy Document whether the policy is sourced electronically or otherwise.

2. Change in Basic Sum Assured

Any change in the Basic Sum Assured is not allowed post inception of the policy.

3. Policy Loan

On completion of one policy year, provided one full year's premium is paid, policyholders may apply for a policy loan for such an amount within the extent of 80% of Surrender Value. The Policy must be assigned to Tata AIA Life.

Daily interest shall accrue on the policy loan and it will be due on each cash bonus pay-out date in case of Option 1 and on each policy anniversary in case of Option 2. The loan interest will be recovered to the extent possible from the cash bonus to be paid (if any) under Option 1. Interest in case of Option 2 and residual interest, if any, in case of Option 1 shall be payable on each due date after the loan date and until the loan is repaid. Any unpaid interest shall be added to the principal loan and bear interest at the same rate.

The loan outstanding shall be recovered from the claim proceeds under the policy. However, the policyholder has the flexibility to repay the loan principal or any part thereof at any time during the policy term before termination.

For in-force and fully paid up policies, the policy will not be foreclosed if the outstanding loan amount including interest exceeds the surrender value. However, for other than in-force and fully paid up policies, if the outstanding loan amount including interest exceeds the surrender value, the policy will be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.

In our endeavour to create a thriving ecosystem for MSME customers, we wish to encourage MSME owners who are policyholders of Tata AIA Life, by offering lower interest rate for policy loan.

Interest rate applicable to policy loan will be equal to:

- Female policyholders who are MSME owners: Prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 1%
- Non female policyholders who are MSME owners: Prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 1.5%
- Policyholders who are not MSME owners: Prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to less than 2 years' + 2%

This formula will be reviewed annually and only altered subject to prior approval of IRDAI. The interest rate on loans are verified & updated on our company's systems every six months (on 1st April & 1st October every year) as per the given formula. The current interest rate for Loan from 1st April 2024 is:

- Female policyholders who are MSME owners: 7.98% p.a. (i.e. SBI interest rate of 6.98% + 1.00%) compounding annually.
- Non female policyholders who are MSME owners: 8.48% p.a. (i.e. SBI interest rate of 6.98% + 1.50%) compounding annually.
- Policyholders who are not MSME owners: 8.98% p.a. (i.e. SBI interest rate of 6.98% + 2.00%) compounding annually.

There shall be no discretion of the Insurer in granting the policy loan to identical/similar policyholders. Further, there shall be no discretion of the Insurer in the quantum of loan granted (subject to the quantum being within permissible limits).

4. Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

5. Tax Benefits

Income Tax benefits may be available as per the prevailing Income Tax Laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

6. Assignment

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

7. Nomination

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

8. Renewal Premium in advance

Collection of renewal premium in advance shall be allowed within the same financial year for the premium due in that financial year. Additionally, the premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium.

The renewal premium so collected in advance shall only be adjusted on the due date of the premium.

9. This product is also available for sales through Company's web-site www.tataaia.com

10. Fraud, Misstatement or Suppression

Any fraud, misstatement or suppression of a material fact under the policy shall be dealt as per the provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

11. First year premium discount

Discount for Auto Premium Debit: A discount of 1% will be offered on the first-year instalment due premiums for all payments paid through any permissible electronic mode debited through an auto-debit mandate. Such discount shall be capped to a maximum of ₹ 100 over the year.

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.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Grievances/Complaints

- 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
The Insurer's portal may be accessed on 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.

DISCLAIMER:

- This product is underwritten by Tata AIA Life Insurance Company Ltd.
- This plan is also available for sale through online mode.
- Insurance cover is available under this product.
- This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- This product brochure should be read along with Benefit Illustration.
- The risk factors of the bonuses projected under the product are not guaranteed.
- Past performance doesn't construe any indication of future bonuses, and
- These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses.
- Risk cover commences along with policy commencement for all lives, including minor lives. The proposer will also act as a policyholder during the age of minority of the insured. In the event of the life insured dying during the age of minority, the policy monies will be payable to the policyholder/proposer. The policy shall vest in the life of the minor insured once he/she attains majority i.e.18 years.
- 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 all the Premiums Paid.
- In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines.
- All Premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy.
- 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 the pages 7, 8, 9 and 10. If your policy offer variable benefits then the illustrations on the pages 7, 8, 9 and 10 will show two different rates of assumed future investment returns. 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.
- No Goods and Service Tax shall be applicable on Individual life insurance products as per prevailing laws