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.

This advertisement is designed for combination of Benefits of two individual and separate products named (1) Tata AIA Smart Sampoorna Raksha Supreme - A Non-participating, Unit Linked Individual Life Insurance Savings Plan (UIN: 110L179V02) and (2) TATA AIA Health Buddy, Non-Participating, Non-Linked Individual Health product. (UIN 110N183V01). These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale.

Enjoy a *fikar-free* Life with the Pro-Formula.

Param Raksha

Tata AIA
Param Raksha
Life Pro +

Introducing **Tata AIA Param Raksha Life Pro +**

A plan that comprises of a death and disability cover for protection, market-linked returns[2] for wealth creation.

What's in it for you?

- Lump sum benefit in case of death/ disability
- 10% — Sum Assured payout in case of Terminal Illness
- Lumpsum payout on maturity[1]

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TATA AIA
LIFE INSURANCE
HarWaqtKeLiyeTaiyaar

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The Benefits

Life Insurance Cover

Lump sum benefit paid to family in case of unfortunate death

Accidental Death

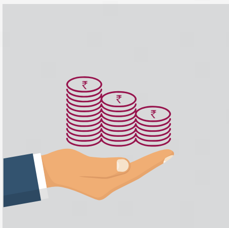
- Additional Sum Assured in case of Accidental Death
- 2X Additional Sum Assured in case of accidental death in public transport

Accidental Total & Permanent Disability

- Benefit payout in case of Total and Permanent disability due to accident.
- 2X Benefit in case of disability due to accident in public transport

Terminal Illness with Term Booster cover[3]

10% of death Sum Assured shall be paid out in case of terminal illness



Lump sum payout on Maturity[1]

Fund value on Maturity + Return of all premiums paid towards TATA AIA Health Buddy Plan

Maturity Booster[$$]

Get Additional Maturity Booster on completion of Policy Term.

Sample illustration^^ for Tata AIA Param Raksha Life Pro + (Cover till 85 years of age)

Age	PPT	PT	LP/RP	Premium^^						FV @ 4%~ (₹)	FV @ 8%~ (₹)
				SSR Supreme (₹)	TTB (₹)	ATPD (₹)	ADB (₹)	Total Health Buddy Premium^^ (₹)	Total Premium^^ (₹)		
35	5	50	LP	1,63,636	20,510	26,550	36,990	**84,050**	**2,47,686**	12,57,687	1,64,78,090
35	10	50	LP	1,01,124	11,560	14,940	20,880	**47,380**	**1,48,504**	15,03,352	1,77,85,600
35	12	50	LP	86,538	9,930	12,870	17,910	**40,710**	**1,27,248**	15,45,251	1,73,19,063
35	15	50	LP	73,171	8,340	10,800	15,030	**34,170**	**1,07,341**	16,28,210	1,69,59,381
35	50	50	RP	67,164	4,590	5,940	8,280	**18,810**	**85,974**	74,76,487	2,49,74,779
45	5	40	LP	2,81,250	34,760	22,950	31,410	**89,120**	**3,70,370**	20,27,309	1,56,03,525
45	10	40	LP	1,76,471	19,230	12,690	17,370	**49,290**	**2,25,761**	30,39,595	1,70,80,071
45	12	40	LP	1,47,541	16,510	10,890	14,940	**42,340**	**1,89,881**	29,16,611	1,61,48,796
45	15	40	LP	1,34,328	13,870	9,180	12,510	**35,560**	**1,69,888**	35,94,183	1,70,27,197
45	40	40	RP	1,45,161	8,170	5,400	7,380	**20,950**	**1,66,111**	1,21,02,652	2,78,63,165

ADB- Accidental Death Benefit • **ATPD-** Accidental Total and Permanent Disability • **PPT-** Premium Paying Term • **PT-** Policy Term • **RP-** Regular Pay • **FV-** Fund Value • **Multi Cap Fund-** 100% Premium Allocation • **SA -** 1 Cr • **TTB -** Terminal Illness with Term Booster • **LP-** Limited Pay • **Gender-** Male, Standard life • **Fund Name-** Sector Leaders index.

Maturity Benefit is inclusive of Loyalty Additions, Add-on Policy Booster, Refund of Mortality Charges, 2X Refund of Premium Allocation Charges, Cover Continuance Booster, if any. Tata AIA Health Buddy Return of premium (exclusive of applicable taxes, cesses & levies). For benefit values net of applicable taxes, cesses & levies please refer to the Benefit Illustration.

~Some Benefits are guaranteed and some Benefits are variable (non-guaranteed) with returns based on the future performance of the opted funds and fullment 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. ^^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. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Above fund values are calculated considering policy is sourced through offline channel.

Eligibility Criteria

Min / Max Entry (age last birthday)

18/65 years

Max Age at Maturity (age last birthday)

Life Cover : 100 years

ADB and ATPD Cover : 85 years

Policy Term##

30 to 82 years, subject to max. age at maturity

Premium Payment Term (PPT)##

Min: 5 years for LP, 30 years for RP

Max: Subject to Max. age of 85 years

Minimum Premium^^

Limited Pay 5-6 years: ₹ 20,000 p.a.

Limited Pay 7-9 years: ₹ 18,000 p.a.

Other Premium Payment Terms: ₹ 15,000 p.a.

Premium Mode	Annual, Half yearly, Quarterly and Monthly

Sum Assured

Min	Max
Life Cover: ₹ 60 Lakhs	Life Cover: No Limit
ADB and ATPD: ₹ 54 Lakhs	ADB and ATPD: ₹ 10 Crore

Disclaimers :

Tata AIA Param Raksha Life Pro + combination comprises of Tata AIA Smart Sampoorna Raksha Supreme, Non-participating, Unit-Linked, Individual Life Insurance savings Plan (UIN: 110L179V02) and TATA AIA Health Buddy, Non-Participating, Non-Linked Individual Health product. (UIN 110N183V01). Tata AIA Smart Sampoorna Raksha Supreme and Tata AIA Health Buddy are also available individually for sale.

• [1]On survival to the end of the policy term, the Total Fund Value including Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity will be paid. [2]Market-linked returns are subject to market risks, and terms & conditions of the product. The assumed rate of returns or illustrated amount may not be guaranteed and depends on market fluctuations. • Past performance is not indicative of future performance. Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any). • [3]The Insured Amount under this option is payable on earlier of death or diagnosis of Terminal illness of the Life Insured. Please refer Terms and Condition for more details

[$$]This is only applicable for policies sourced through online channels. For more details, please refer to Tata AIA Smart Sampoorna Raksha Supreme Brochure. • [^^]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. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. The investment income and price may go down as well as up depending on several factors influencing the market. Please know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or Policy Document issued by the Insurance Company. Please make your own independent decision after consulting your financial or other professional advisor. 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. The solution is underwritten by Tata AIA Life Insurance Company Limited. The solutions are not guaranteed issuance solutions and it will be subject to Company's underwriting and acceptance. 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 all the premium paid. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The fund is managed by Tata AIA Life Insurance Company Ltd. (hereinafter the "Company"). Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Smart Sampoorna Raksha Supreme 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. 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. Premium paid in Unit Linked Life Insurance policies are subject to investment 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 insured is responsible for his/her decisions. Past performance is not indicative of future performance. Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any). Life insurance cover is available under the solution. For details on products, associated risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. For more details on benefits, premiums and exclusions under the Tata AIA Health Buddy$, please contact Tata AIA Life's Insurance Advisor/Intermediary/ branch. Health and Life insurance cover is available under the solution. [##]For details on products, associated risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implications mentioned anywhere on this site. Please consult your own tax consultant to know the tax benefits available to you. For more details on risk factors, terms and conditions please visit us at: www.tataaia.com. • L&C/Advt/2026/Mar/2353.

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