Wealth solutions
Tata AIA Life Insurance
Smart Sampoorna Raksha Plus

TATA AIA
LIFE INSURANCE

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

THE LINKED INSURANCE PRODUCT DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICY HOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Fortify your family's future and get well-thier.

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Introducing **Tata AIA Life Insurance Smart Sampoorna Raksha Plus.**
A plan that comprises a life cover for protection, market-linked returns~ for wealth creation along with Tata AIA Vitality# Wellness Program.

What's in it for you?

- Lump sum benefit for family in case of unfortunate death.
- **Fund choices -** Flexibility to invest in a variety of funds
- Upfront discount[$] on rider premiums for first year of policy
- Simplified onboarding with no Medicals
- Return on maturity[1] at the end of policy term.

Tata AIA Life Insurance Smart Sampoorna Raksha Plus solution comprises of Tata AIA Life Insurance Smart Sampoorna Raksha, A Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection (UIN: 110L156V03) and Tata AIA Vitality Protect Plus, A Non-linked, Non-participating, Individual Health Rider (UIN: 110A048V03). Tata AIA Smart Sampoorna Raksha Pro is also available individually for sale.

#HarWaqtKeLiyeTaiyaar

The Benefits

Life Insurance Cover

Lump sum equal to 15 times of Annualised Premium will be paid to family in case of unfortunate death

Accidental Death[2]

- Additional Sum Assured in case of Accidental Death[2].
- 2X Additional Sum Assured in case of accidental death in public transport.
- Sum Assured equal to Base Sum Assured

Accidental Total & Permanent Disability[2]

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

Terminal illness cover with Term Booster[2]

Sum Assured equal to Base Sum Assured on Death and Terminal Illness

Return on Maturity[1] at the end of Policy Term

Fund value on Maturity + Return of all rider premiums paid

Tata AIA Vitality[#]

A science-based wellness program that helps you improve your health while also rewarding you. Get upto 10%[$] upfront discount on first year rider premium.

- Upfront discount[$] on rider premiums in first year
- Earn rewards for healthy lifestyle choices

Sample Illustration^^ for Tata AIA Life Insurance Smart Sampoorna Raksha Plus

Male | Standard Life | Age 40 (Years)				
PPT	5 Pay 40	10 Pay 40	12 Pay 40	Regular Pay 40
Premium	1,00,000	1,00,000	1,00,000	1,00,000
Tata AIA Life Insurance Smart Sampoorna Raksha Sum Assured	9,96,855	11,72,520	12,09,825	13,40,910
Tata AIA Life Insurance Smart Sampoorna Raksha Premium	66,457	78,168	80,655	89,394
Other Riders Premium*:	Sum Assured equal to Tata AIA Life Insurance Smart Sampoorna Raksha Sum Assured			
Term Booster[2] Premium	27,822	18,104	16,042	8,796
Accidental Death[2] Premium	3,310	2,157	1,912	1,046
Accidental Total and Permanent Disability[2] Premium	2,412	1,571	1,391	764
Total Life Cover, (Tata AIA Life Insurance Smart Sampoorna Raksha + Term Booster[2])	19,93,710	23,45,040	24,19,650	26,81,820
~Fund Value at 4%	4,54,997	15,70,109	19,56,559	58,72,101
~Fund Value at 8%	27,79,642	64,77,335	77,28,386	1,56,78,025
$$Return of Rider Premiums	1,67,720	2,18,320	2,32,140	4,24,240
~Return on Maturity at 4%	6,22,717	17,88,429	21,88,699	62,96,341
~Return on Maturity at 8%	29,47,362	66,95,655	79,60,526	1,61,02,265

*Above Rider Premiums is without GST & Vitality Discount

$$Return of Total Rider Premiums Paid (excluding loading for modal premiums) towards the respective Benefit Option, less any claim amount already paid out under the respective Option and any premium discounts availed under the wellness program such as premium discounts or premium cashback.

Select Fund is Whole Life Mid Cap Equity Fund[3] : 100% Premium Allocation

[3]Other fund options are also available under this plan.

Maturity Benefit is inclusive of Loyalty Additions, 2X Refund of Mortality Charges, 2X Refund of Premium Allocation Charges, Cover Continuance Booster, if any, Rider Premium and 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 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.

Boundary Conditions

Min / Max Entry (age on last birthday)	Maximum Entry Age: 5 Pay - 52 years 10,12 & Regular Pay - 55 years
Max Age at Maturity (age on last birthday)	Base Cover: 85 years Term Booster[2]: 85 years Accidental Death[2] and Accidental Total and Permanent Disability[2] - 85 years
Policy term##	30 or 40 years, subject to max. age at maturity
Premium Payment Term (PPT)##	5/ 10/ 12 and Regular pay
Premium Mode	Annual, Half yearly, Quarterly and Monthly

Sum Assured	Minimum	Maximum
	Base (Life cover) • For 5 pay – 9,00,000 • Other Premium Payment Term – 2,70,000	**Base (Life cover)** • 1,00,00,000
	• Term Booster[2], Accidental Death[2] and Accidental Total and Permanent Disability[2] - Same as base	Term Booster[2], Accidental Death[2] and Accidental Total and Permanent Disability[2] • 1,00,00,000

- Increase /Decrease in Basic Sum Assured - Not allowed
- Rider Sum Assured cannot exceed the base Sum Assured

Disclaimers :

Tata AIA Life Insurance Smart Sampoorna Raksha Plus solution comprises of Tata AIA Life Insurance Smart Sampoorna Raksha, A Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection (UIN: 110L156V03) and Tata AIA Vitality Protect Plus, A Non-linked, Non-participating, Individual Health Rider (UIN: 110A048V03). Tata AIA Smart Sampoorna Raksha Pro is also available individually for sale.

[#]Tata AIA Vitality - A Wellness Program that offers you an upfront discount at policy inception. You can also earn premium discount / cover booster (as applicable) for subsequent years on policy anniversary basis your Vitality Status (tracked on Vitality app) Please refer rider brochures for additional details on health and wellness benefits. Vitality is a trademark licensed to Tata AIA Life by Amplify Health Assets PTE. Limited, a joint venture between Vitality Group International, INC. and AIA Company Limited.

The assessment under the wellness program shall not be considered as a medical advice or a substitute to a consultation/treatment by a professional medical practitioner.

[$]On enrolling into the wellness Program, you get an upfront discount of 5% on first year premium for Accidental Death, Accidental Total & Permanent Disability,and Accidental Disability Care Benefits and of 10% on first year premiums of the other benefit options. The rewards are offered on cumulative basis and in any year, the maximum rewards in view of both the upfront rewards and annual rewards flex together shall be 15% for Accidental Death, Accidental Total & Permanent Disability,and Accidental Disability Care Benefits and 30% for all other benefit options. Discount is driven by accumulated points which is achieved through wellness status. Please refer policy document for more details. [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 along with Return of Total Rider Premiums Paid (excluding loading for modal premiums) towards the respective Benefit Option, less any claim amount already paid out under the respective Option and any premium discounts availed under the wellness program such as premium discounts or premium cashback. • 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). • [2]Term Booster(TB), Accidental Death (AD) and Accidental Total and Permanent Disability (ATPD) are benefit options available under Tata AIA Vitality Protect Plus • [^^]All Premiums, Charges, 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, charges 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. All investments made by the Company are subject to market risks. The Company does not guarantee any assured returns. 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 Life Insurance Smart Sampoorna Raksha 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. 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 Rider, please contact Tata AIA Life's Insurance Advisor/Intermediary/ branch. Health and Life insurance cover is available under the solution. • 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. 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. Goods and Services Tax and cesses, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time. • L&C/Advt/2024/Jan/0197.