

# Tata AIA Life Insurance Param Rakshak

## Disclaimers

- 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.
- <sup>1</sup> 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. Tata AIA Life Insurance Smart Sampoorna Raksha is also available individually for sale. The customer is advised to refer the detailed sales brochure of respective individual product and riders mentioned herein before concluding sale. The solutions are not guaranteed issuance solutions and it will be subject to Company's underwriting and acceptance. Benefits stipulated are available only if all the premiums are paid as per the premium paying term and the policies are in force till the completion of entire policy term opted for. 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. 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). 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 solutions are is underwritten by Tata AIA Life Insurance Company Limited. 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. For more details on benefits, premiums and exclusions under the Rider(s), please refer to the Rider Brochures or contact Tata AIA Life's Insurance Advisor/Intermediary/ Branch. Riders are available for a nominal extra cost. 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. ● **L&C/Advt/2020/Dec/1496**
- #PMCM is available to eligible customers of Tata AIA Life Insurance. PMCM feature is optional. It is the customer's sole discretion to avail PMCM and to follow the treatment path suggested by service provider. All medical-related dealing will be directly with service provider and not with Tata AIA Life Insurance. Availing this feature grants permission to service provider to contact the customer about PMCM. It is available only for Life Insured of active policies for select products/solutions/riders and for select diseases only, wherein primary diagnosis has been done by a registered practitioner. All supporting medical records should be available to avail the feature. This feature can be discontinued or service provider may be changed at any time at the insurer's discretion. This feature is provided by a third party service provider and Tata AIA Life Insurance shall not be liable for any liability arising due to customer opting to avail this feature.