

Tata AIA Life Insurance Smart Income Plus

Disclaimers

- *Guaranteed Returns are defined as Guaranteed Payout (GP)/ Guaranteed Maturity Payout (GMP) under both Plan Options. For Regular Income option, GP is 120% to 160% of the Annualised Premium (AP) and GMP is 46% to 405% of AP for male lives and 74% to 408% of AP for female lives. Please refer survival benefit factor under regular income option. For Endowment option, GP is 5.26 to 15.03 times of AP for Male lives and 5.36 to 15.04 times of AP for female lives and GMP is equal to GP, provided the policy is in-force and all due premiums have been paid. The GP/GMP factors under both the plan options will depend on premium payment term, age and gender of the Life Insured.
- ¹Riders are not mandatory and is available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Riders, please contact Tata AIA Life's Insurance Advisor/ branch.
- ²Income 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 on this site. Please consult your own tax consultant to know the Tax Benefits available to you.
- 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 Premiums Paid.
- 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.
- In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines.
- For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale

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