

Benefit Factor Table for Tata AIA Life Insurance POS Smart Income Plus

Option I: Regular Income Benefit

Guaranteed Payout factors:

Guaranteed Payout (GP) of 120% of the one Annualised Premium shall be payable annually.

Guaranteed Maturity Payout factors:

The GMP factors will vary as per the Age at entry and Gender selected as mentioned in the table below:

Guaranteed Maturity Payout as a % of one Annualised Premium		
Age# Band	Male	Female
3 to 10	161%	143%
11 to 15	162%	164%
16 to 20	158%	160%
21 to 25	155%	156%
26 to 30	153%	155%
31 to 35	145%	150%
36 to 40	130%	140%
41 to 45	103%	121%
46 to 50	46%	74%

#Age on last birthday

Option II: Endowment Benefit

Guaranteed Payout (GP) / Guaranteed Maturity Payout (GMP) factors:

The GP & GMP factors vary by the chosen Age and Gender as mentioned in the table below:

GP / GMP as multiple of one Annualised Premium		
Age# Band	Male	Female
3 to 10	5.57	5.52
11 to 15	5.58	5.59
16 to 20	5.57	5.57
21 to 25	5.56	5.56
26 to 30	5.55	5.55
31 to 35	5.53	5.54
36 to 40	5.49	5.51
41 to 45	5.41	5.46
46 to 50	5.26	5.36

#Age on last birthday