

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

 **Protection Solutions**

Tata AIA Life Insurance

**Smart Sampurna Raksha**

Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection.



**TATA AIA**  
— LIFE INSURANCE

**Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110)  
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**#RakshakaranKiReet**

## Tata AIA Life Insurance Smart Sampoorna Raksha

Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection.

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.

You have dreams for yourself and your loved ones, to realize your dreams, you always need to plan ahead. Keeping this in mind, we present to you "Tata AIA Life Insurance Smart Sampoorna Raksha" - A protection and savings oriented Unit Linked Insurance Plan that makes your money grow steadily over time with choice of multiple funds and also provides adequate life cover to your loved ones. Moreover, it encourages those staying invested over long term through Refund of 2X Premium Allocation Charges, Refund of 2X Mortality Charges and Cover Continuance Boosters.

Tata AIA Life Insurance Smart Sampoorna Raksha can help you fulfill your long term goals such as children's education, retirement planning and wealth creation along with safeguarding your life goal with an adequate life cover.

### Benefits of Tata AIA Life Insurance Smart Sampoorna Raksha

- Choose from 11 funds ranging from equity oriented to fixed income focused, based on your risk appetite
- Safeguard your financial goals through Death Benefit in case of unfortunate death during the policy term
- Refund of 2X Premium Allocation Charges in policy years 10, 11 and 12
- Refund of 2X Mortality Charges from 11th policy year onwards.
- Flexibility to pay Regular premium or Limited premium of 5, 10 and 12 years
- Tax benefit as per applicable tax laws

### Eligibility Criteria

Minimum/ Maximum Entry Age <sup>1</sup>	18 years   60 years
Minimum/ Maximum Maturity Age <sup>1</sup>	48 years   100 years
Policy Term	30 to 40 years
Premium Paying Term	Limited Pay – 5 /10/ 12 years Regular Pay (equal to Policy Term)

Premium Payment Frequency	Annual
Minimum Premium <sup>#</sup>	Limited Pay 5 years: ₹ 60,000 Others: ₹ 18,000 Top-up Premium: ₹ 5,000 per Top-up
Minimum / Maximum Basic Sum Assured <sup>2</sup>	10 times of Annualised Premium   No limit subject to underwriting

<sup>1</sup>Age as on last birthday

<sup>2</sup>Increase or decrease in Basic Sum Assured is not allowed

<sup>#</sup>Premiums exclude taxes, rider premiums and underwriting extra premiums on riders, if any

### Important aspects

1. Total Sum Assured under the plan is the total of Basic Sum Assured and Top-up Sum Assured.
2. The premium and any Top-up premium net of premium allocation charge will be used to purchase units in the various investment fund/s offered under this plan and as chosen by you. The units purchased in the investment fund is the monetary amount allocated to the investment fund divided by its then prevailing NAV per unit.
3. Fund Value is equal to the number of units pertaining to Regular premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit. Top-up Premium Fund Value, if any, is equal to the number of units pertaining to Top-up premiums allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.
4. Total Fund Value under this plan is the total of Fund Value and Top-up Premium Fund Value, if any. The Fund Value represents the total value of your investments to date and is the balance of all units allocated to the investment fund/s chosen by you multiplied by its then prevailing NAV per unit.

### What are your Benefits?

#### Maturity Benefit

On survival to the end of the policy term, you will receive the Total Fund Value including Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

#### Death Benefit

In case of death of the life insured during the policy term and while the policy is in force, the Nominee/legal heir will get,

#### Highest of

- (i) the Basic Sum Assured net of all "Deductible Partial Withdrawals", if any, from the Regular Premium Fund Value, or

- (ii) the Regular Premium Fund Value of this Policy or
- (iii) 105 percent of the total Regular Premiums paid up to the date of death.

**In addition to this:**

**Highest of**

- (i) the approved Top-up Sum Assured(s) or
- (ii) Top-up Premium Fund Value of this Policy or
- (iii) 105 percent of the total Top-up Premiums paid up to the date of death.

is also payable provided the Policyholder has a Top-up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured.

For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made during the last two years immediately preceding the date of death of the Insured.

**Benefit Illustration**

To illustrate the above benefits let's have a look at the following Benefit Illustration\*

The table below gives the Total Maturity Benefit for a 35 year old healthy, male non-smoker

- Fund Allocation: 50% in Large Cap Equity Fund and 50% in Whole Life Mid Cap Equity Fund
- Annualised Premium: ₹ 1,00,000

Age (Years)	Policy Term (Years)	Premium Paying Term (Years)	Annualised Premium (₹)	Premium Multiple chosen	Guaranteed Benefits	Non -Guaranteed Benefits	
					Basic Sum Assured(₹)	Higher Rate Illustration (8%)	Lower Rate Illustration (4%)
Total Maturity Benefit* (₹)							
35	40	5	60,000	10	6,00,000	24,78,672	4,21,716
35	40	10	50,000	20	10,00,000	40,09,761	8,98,981
35	40	40	20,000	30	6,00,000	33,95,965	12,53,372

\*Some benefits are guaranteed and some benefits are variable with insurance business. If your policy offers guaranteed benefits then these offer variable benefits then the illustrations will show two different rates of guaranteed and these are not the upper or lower limits of what you might including actual future investment performance. Computation of the net as applicable on charges as applicable.

returns based on the future performance of your insurer carrying on life will be clearly marked "guaranteed" in the illustration table. If your policy assumed future investment returns. These assumed rate of return are not get back, as the value of your policy is dependent on a number of factors yield excludes Mortality Charges and Goods and Services Tax and cess

**Refund of 2X Mortality Charges**

Starting from the 11th policy year, at the end of each policy month, 2 times the mortality charge deducted in the 120th month prior shall be added to the Fund Value in the form of addition of units. For instance, in the 121st policy month, 2 times the mortality charges deducted in the 1st policy month shall be added. Such additions shall continue till the policy is in force and all due premiums till date have been paid.

**Refund of 2X Premium Allocation Charges**

At the end of 10th, 11th and 12th policy years, 2 times the Premium Allocation Charges deducted 10 years prior (i.e. policy years 1,2 and 3 respectively) shall be added to the Fund Value in the form of addition of units. Such additions shall continue till the policy is in force and all due premiums till date have been paid.

**Cover Continuance Booster**

Cover Continuance Boosters shall be added in the form of addition of units as below.

Period	First 15 Policy Years	From 16th Policy Year till the end of Policy Term
<b>Timing of credit</b>	At the end of policy month if Fund Value falls below one Annual Premium	At the end of each policy month if Fund Value falls below Fund Value implied by the Target Net Yield

Cover Continuance Boosters are non-negative amounts and shall only be added if the policy is in force and all due premiums have been paid. Details of Cover Continuance Booster shall be as defined in Annexure 1.

**What are your investment avenues?**

This product offers you the flexibility to invest in a manner that suits your investment risk profile and individual needs.

You can choose from the 11 investment fund options with the option to use the Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART) portfolio strategy.

Your allocable Regular Premium and Top- Ups (if any) are invested in one or more investment funds as per your chosen asset allocation. You have an option of choosing any or all of the 11 Funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

We offer 11 investment funds ranging from 100% debt to 100% equity to suit your particular needs and risk appetite – **Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund, Large Cap Equity fund, Whole Life Mid Cap Equity fund, Whole Life Aggressive Growth fund, Whole Life Stable Growth fund, Whole Life Income fund and Whole Life Short-term Fixed Income fund.**

If you wish to diversify your risk, you can choose to allocate your premiums in varying proportions amongst the 11 investment funds.

Our wide range of funds gives you the flexibility to redirect future premiums and change your premium allocation percentages from that point onwards. Also you can switch monies from one investment fund to another at any time. Switches must however be within the investment funds offered under this plan.

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of Large Cap and Mid Cap companies. The allocation between Large Cap and Mid Cap companies will be largely a function of the relative valuations of Large Cap companies as against Mid Cap companies.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
India Consumption Fund (ULIF 061 15/07/14 ICF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The India Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments	0%	40%
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	The Top 50 Fund will invest primarily in select stocks which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD)	0%	40%
Top 200 fund (ULIF 027 12/01/09 ITT 110)	The Top 200 Fund will invest primarily in select stocks which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash / Money Market Instruments (including CP/CD)	0%	40%

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	The Super Select Equity Fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, sugar, leather, Banks and Financial Institutions. The risk profile of the fund is high. The cash holding of the Fund will be kept below 40% of the Fund or according to the prevailing regulatory guidelines at each point of time. Objective: The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation	High	Equity and Equity Linked Instrument	60%	100%
			Debt Instruments	0%	40%
			Cash/ Money Market Instruments (including CP/CD)	0%	40%
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities.	High	Equity and Equity linked Instruments	80%	100%
			Cash / Money Market Instruments	0%	20%
Whole Life Mid Cap Equity Fund (ULIF 009 04/01/07 WLE 110)	The primary investment objective of the Fund is to generate long – term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	High	Equity and Equity linked Instruments	60%	100%
			Cash/ Money Market Instruments	0%	40%
Whole Life Aggressive Growth Fund (ULIF 010 04/01/07 WLA 110)	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/ money market instruments.	Medium to High	Equity and Equity Linked instruments	50%	80%
			Debt Instruments	20%	50%
			Cash / Money Market Instruments	0%	30%
Whole Life Stable Growth Fund (ULIF 011 04/01/07 WLS 110)	The primary investment objective of the Fund is to provide stable returns by balancing the investment in Equities and debt/ money market instruments.	Low to Medium	Equity and Equity Linked instruments	30%	50%
			Debt Instruments	50%	70%
			Cash / Money Market Instruments	0%	20%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	Low	Debt Instruments	60%	100%
			Cash / Money Market Instruments	0%	40%
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Low	Debt Instruments of duration less than 3 years	60%	100%
			Cash / Money Market Instruments	0%	40%

These funds have different risk profiles based on different types of investments that are offered under these funds. The returns are expected to vary according to the risk profile of the funds chosen. Although the funds are open ended, the Company may, as per Board approved policy and subject to prior approval from IRDAI, completely close any of the funds. The Policyholder will be given at least three months' prior written notice of our intention to close any of the Funds completely or partially except in 'Force Majeure', where we may give a shorter notice.

In case of complete closure of a Fund, on and from the date of such closure, we shall cease to issue and cancel units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the Units are not switched to another Fund by the Policyholder, we will switch the said units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the IRDAI.

In such an event if the Units are not switched to another Fund by the Policyholder, we will switch the said units from the funds opted by the policyholder to the default fund as follows:

Closed Fund	Default Fund
Whole Life Mid Cap Equity Fund, Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund	Large Cap Equity Fund
Whole Life Aggressive Growth Fund	Whole Life Stable Growth Fund
Whole Life Income Fund	Whole Life Short Term Fixed Income Fund

If default Fund as mentioned in the table above is closed, then we will switch the said Units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the IRDAI.

#### Force Majeure Provisions:

- a) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
- b) The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
- c) The Company shall continue to invest as per the fund mandates as chosen by You. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 2(j) of IRDAI (Investment) Regulations, 2016] in circumstances mentioned under points (a and b) above. The exposure to of the Fund as per the fund mandates as chosen by You shall be reinstated within reasonable timelines once the force majeure situation ends.
- d) Few examples of circumstances as mentioned [in point 3 (a & b) above] are:
  - i. when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
  - ii. when, as a result of political, economic, monetary or any circumstances which are not in the control of the Company, the disposal of the assets of the fund would be detrimental to the interests of the continuing policyholders.
  - iii. in the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
  - iv. in the event of any force majeure or disaster that affects

the normal functioning of the Company.

- e) In such an event, an intimation of such force majeure event shall be uploaded on Our website for information.

#### Discontinued Policy Fund:

The investment objective for Discontinued Policy Fund is to provide capital protection and a minimum return as per regulatory requirement with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low. There is a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time

#### Asset allocation:

Instrument	Allocation
Government Securities	60% -100%
Money Market Instruments	0% - 40%

#### Choose the following PORTFOLIO STRATEGY:

##### Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART)

Enhanced SMART is a systematic transfer plan available only to the policies. It allows a customer to enter the volatile equity market in a structured manner under the Regular Premium Fund. Under Enhanced SMART, you need to choose two funds, a debt oriented fund and an equity oriented fund. Please refer to table below for the choice of available funds:

Debt Oriented Funds	Equity Oriented Funds
Whole Life Income Fund Whole Life Short-Term Fixed Income Fund	Large Cap Equity Fund Whole Life Mid Cap Equity Fund Multi Cap Fund India Consumption Fund Top 50 fund Top 200 fund Super Select Equity Fund

This strategy is applicable till premium payment term only and is not available with top-up premium fund.

Through Enhanced SMART, your entire annual allocable premium will be parked in the chosen debt oriented fund along with any existing units in that fund, if any. These combined units in the chosen debt oriented fund will be systematically transferred on a monthly basis to the chosen equity oriented fund. All your future allocable premiums will also follow the same pattern as long as Enhanced SMART is active on your plan. Switching to/from the Enhanced SMART funds to other available funds is not allowed.

Thus, while the stock market remains volatile and unpredictable, Enhanced SMART strategy offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by you.

A portion of total units in the chosen debt oriented fund shall be switched automatically into the chosen equity oriented fund in the following way:

#### Monthly Enhanced SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
.....	
Policy Month 6	1/7 of the units available at the beginning of Policy Month 6
.....	
Policy Month 11	½ of the units available at the beginning of Policy Month 11
Policy Month 12	Balance units available at the beginning of Policy Month 12

#### The following are the notable features of Enhanced SMART: -

- Enhanced SMART can be availed at the option of the policyholder, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Enhanced SMART should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary. Once chosen the strategy will be applicable for future premiums for all the premium payment terms.
- Request for commencement, change or restart of Enhanced SMART will be subject to all due premiums being paid.
- The automatic fund switches in the Enhanced SMART option are available out of the 12 free switches.
- Enhanced SMART is free of any charge.
- The policyholder will have the option to stop the Enhanced SMART at any point of time by a written request and it shall take effect from the next Enhanced SMART switching that follows the Company's receipt
- Manual fund switching for the two funds selected for activation of Enhanced SMART is not allowed. Manual fund switching is allowed on other available funds at applicable charges. For Top-up premiums, manual switching option will be available at applicable charges.
- Any amount remaining in regular premium funds other than the two funds selected for activation of Enhanced SMART, would continue to remain invested in those funds.
- Enhanced SMART Option will not be available during Discontinuance of Premium. On revival of the policy, you can opt for Enhanced SMART again.

The Company may cease offering Enhanced SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority of India.

#### Tracking and Assessing Your Investments

You can monitor your investments

- On our website ([www.tataia.com](http://www.tataia.com));

- Through the annual statement detailing the number of units you have in each investment fund and their respective then prevailing NAV; and
- Through the published NAVs of all investment funds on our website and Life council's website.

#### What are the other benefits in your policy<sup>3</sup>?

This is a Regular / limited payment policy with protection for a chosen policy term and it is in your best interest to stay invested for the entire term. This will enable you to pay for a short term and enjoy all the special benefits offered under this innovative product for the rest of your life. However, for contingency needs during the term of the policy, you may avail of the Partial Withdrawal option. In case if you have a surplus income, you may invest the same in your plan through top-ups.

#### Flexibility of Partial Withdrawals

In case you need money for any emergency or otherwise, this plan enables you to withdraw from your fund.

- The withdrawals from regular Premium Fund are allowed after five policy anniversaries from the date of issuance of your policy, provided the policy is in force.
- Partial withdrawal from the Top-up Premium Fund can be allowed any time after five policy anniversaries from the date of acceptance of each such Top-up Premium paid.
- For Regular Premium policy, minimum partial withdrawal amount is Rs. 5,000 subject to Total Fund Value (Regular + Top Up Fund) post such withdrawals being not less than an amount equivalent to one year's Annualised Regular Premium.
- Partial Withdrawals should be made first from the Top-up Premium Fund (if any) and then from the Regular Premium Fund, if amount in the Top-up Premium Fund is insufficient.
- Maximum of four (4) partial withdrawals are allowed in a policy year and we levy no charges for making the partial withdrawals.
- The partial withdrawals shall not be allowed if it would result in termination of the contract.

#### Flexibility of Top-ups

You have the flexibility to pay additional premium as 'Top-up Premium', provided the policy is in force

- Top-up premiums can be paid any time except during the last five years of the policy term, subject to underwriting, as long as all due premiums have been paid.
- The minimum Top-up amount is Rs. 5,000/-. Acceptance of Top-up Premium is subject to prevailing underwriting rules.
- Top-up premiums can be allocated in any proportion between the funds offered as chosen by the policyholder.
- Every Top-up Premium will have a lock- in period of five years from the date acceptance of such Top up premiums except in case of complete withdrawal of policy.
- At any point of time, the total Top-up premiums paid shall not exceed the sum of the total regular premiums premium paid
- Top-up premiums are subject to charges as described under "What are my Policy charges?"

## Top-up Sum Assured

Your Sum Assured will increase by Top-up Sum Assured when you avail of a Top-up, subject to underwriting

Top-up Sum Assured will be Top-Up Multiple \* Top-Up Premium

Top-up Premium Multiple is 1.25

Increase or decrease in the Top-up Sum Assured is not allowed.

## Flexibility of Premium Mode

Only Annual mode of Premium is allowed.

## Settlement Option

On survival till the maturity date, you have an option to receive the Maturity Benefit either in lump sum or in the form of periodical payments over a Settlement Period of five years from the Maturity Date. The first instalment under settlement option shall be payable on the date of maturity. The frequency of periodical payment shall be chosen by the Policyholder and can be yearly, half-yearly, quarterly or monthly. The value of such periodical payments will depend on the performance of the Funds selected for investment. Switches may be allowed during the settlement period. Partial withdrawals shall not be available to you during this period. At any time during the settlement period, you have the option to withdraw the Total Fund Value at that time. No additional charges will be levied on such withdrawal.

During this Settlement Period, life cover shall be maintained at 105% of the total premiums paid. In case of death, higher of Total Fund Value at the time of death or 105% of total premiums paid will be returned to the Nominee. During this period, Fund Management Charges and Mortality Charges will be deducted as due. Switching Charges will be levied if applicable. No other charges shall be levied. All charges are shown under "What are my Policy Charges?"

During this Settlement Period, the investment risk will be borne by the Policyholder. Refund of 2X Mortality Charges and Cover Continuance Boosters do not apply during Settlement Period.

## How is the NAV calculated?

The Net Asset Value (NAV) of the segregated funds shall be computed as:

Market value of investment held by the fund + value of current assets - (value of current liabilities and provisions, if any)

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Number of units existing on Valuation Date (before creation/redemption of units)

The Net Asset value (NAV) will be determined and published daily in various financial newspapers and will also be available on [www.tataaia.com](http://www.tataaia.com), the official website of Tata AIA Life. All you have to do is multiply the number of Units you have with the published NAV to arrive at the value of your investments.

## Credit/Debit of Units

Premiums received, after deducting the Regular Premium / Top-up Premium Allocation Charge and applicable Goods and

Services Tax and cess as applicable, will be used to purchase Units at the NAV according to your instruction for allocation of Premium. Units purchased by Regular Premium and Top-up Premium, net of payable premium allocation charge and applicable Goods and Service Tax and cess as applicable, will be deposited into the Regular Premium Fund Value and Top-up Premium Fund Value respectively.

Where notice is required (Partial Withdrawal, Complete withdrawal or death of the Insured), Units being debited shall be valued by reference to their NAV as specified in the section "Cut-off time for determining the appropriate valuation date"

## Cut-off time for determining the appropriate valuation date

The appropriate Business Day at which NAV will be used to purchase or redeem Units shall be determined in the following manner: -

### a) Purchase & Allocation of Units in respect of Premiums received or Fund Value(s) switched in:

- If the premiums, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us at or before 3:00 p.m. of a Business Day at the place where these are receivable, NAV of the date of receipt or the due date, whichever is later shall apply.
- If the premium/s, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a Business Day, at the place where these are receivable, NAV of the next Business Day following the receipt or the due date, whichever is later shall apply.
- If the premium/s is received by us by way of an outstation cheque/outstation demand draft, NAV of the date of on which these instruments are realized shall apply.
- In case of proposals or requests for Top-up Premium where underwriting or Our approval is required, the closing NAV of the day on which underwriting/approval is completed in all respects or the date of receipt of premium (in case of cash or local cheque or demand draft payable at par) or the date of cheque/demand draft realization (in case of an outstation cheque/demand draft) whichever is later shall apply.
- If premiums are received via standing instruction (such as auto pay, credit cards, electronic clearing system etc) the same procedure as for local cheques will apply with the date of sending the collection request to the relevant bank/financial institution being taken as the date of receipt of the local cheque.

### b) Sale & Redemption of Units in respect of withdrawals, surrender, Fund Value(s) switched out, death claim:

- If a valid request/application is received by us at or before 3:00 pm of a Business Day, NAV of the date of receipt shall apply.
- If a valid request/application is received by us after 3:00 pm of a Business Day, NAV of the next valuation date following the receipt shall apply.



## What are the options to manage my investments<sup>6</sup>?

We offer you ample flexibility to manage your money so that you can reap maximum benefits of your investments.

### Switching Between the Funds

During the policy term, you may switch your investment or part of investment from one fund to another as per your outlook about the markets. A total of 12 free switches are allowed in a policy year after which charges will be applicable on further switches as shown under "What are my Policy Charges?"

### Premium Re-direction

Premium Re-direction facility helps you to allocate future premiums to a different fund or set of funds. There is no Premium-Redirection charge. Premium Re-direction will not be allowed if Enhanced SMART is chosen. Premium Re-direction has 100% ceiling.

<sup>6</sup>Please contact our Insurance Advisor or visit our nearest branch office for further details

## What if I want to discontinue paying premiums?

### Discontinuance of Premiums

**Discontinuance of Premium within Five Years from the Date of Commencement (Discontinuance of the policy during lock-in period):**

Where a Regular / Limited Premium due before the fifth policy anniversary remains unpaid at the end of the Grace Period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, we shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the option to revive the policy within the revival period of three years.

- i) In case the policyholder opts to revive but does not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the policyholder at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
- ii) In case the policyholder does not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to the policyholder and the policy shall terminate.
- iii) However, the policyholder has an option to surrender the

policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

**"Proceeds of the discontinued policies"** means the fund value as on the date the policy was discontinued, after addition of interest computed at the minimum guaranteed interest rate.

### Revival of a discontinued policy during lock-in period

Upon revival, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges in accordance with the terms and conditions of the policy.

**At the time of revival, we shall:**

- i) collect all due and unpaid premiums without charging any interest or fee
- ii) levy policy administration charge and premium allocation charge as applicable during the discontinuance period
- iii) add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy

### Segregated Discontinued Policy Fund

The discontinued policy fund shall be a segregated unit fund. Only fund management charges shall be applicable on such funds. The fund management charge on discontinued policy fund shall be declared by the IRDAI from time to time. Currently, the fund management charge shall not exceed 50 basis points per annum.

### Minimum Guaranteed Interest Rate

The minimum guaranteed interest rate applicable to the discontinued fund shall be declared by the IRDAI from time to time. The current minimum guaranteed interest rate applicable to the discontinued fund is 4% per annum.

The excess income earned in the discontinued fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders.

### Surrender Value

If the policy acquires a surrender value during the first five years, it shall become payable only after the completion of the lock-in period.

**Discontinuance of Premium after Five Years from the Date of Commencement (Discontinuance of Policy after the lock-in-Period):**

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. basic sum assured multiplied by the total number of premiums paid to the number of premiums payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

On such discontinuance, Insurer shall communicate the status of the policy, within three months of the first unpaid premium, to the policyholder and provide the following options:

- (1) To revive the policy within the revival period of three years, or
- (2) Complete withdrawal of the policy.

In case the policyholder opts for (1) above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.

In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

However, the policyholder has an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

If Policy gets converted into Reduced Paid-up, policy will continue with the reduced sum assured as defined below:

#### **Revival of a discontinued policy after lock-in period**

Upon revival, the policy shall be revived restoring the risk cover in accordance with the terms and conditions of the policy. The rider may also be revived at the option of the policyholders.

At the time of revival, we:

- i) shall collect all due and unpaid premiums under base plan without charging any interest or fee
- ii) may levy premium allocation charge as applicable
- iii) shall not levy any other charges.

#### **Surrender Value**

After the lock-in period, the surrender value shall be equal to the fund value as on the date of surrender.

Reduced paid-up Sum Assured = Basic Sum Assured \* (t / n)

Where,

t = Total number of Premiums paid

n=Total number of Premiums payable for the entire premium paying term

A reduced paid-up policy will continue as per policy terms and conditions and charges as mentioned under "What are the charges in your policy?" shall continue to be deducted.

Policyholder will have an option of resuming payment of premiums with full sum assured before the end of revival period of three years from the date of first unpaid premium.

Partial Withdrawal will be allowed during the reduced paid-up status

## **What if I want to discontinue the policy?**

### **Complete Withdrawal**

The policyholder can completely withdraw his/her policy anytime during the policy term by intimating the company.

If policyholder requests for Complete Withdrawal from the policy -

- Within the lock-in period; the surrender value i.e. the fund value less applicable discontinuance charges as on the date of discontinuance shall be credited to the 'Discontinued Policy Fund' as maintained by the Company. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the policyholder after completion of the lock-in period. In case of death of the insured during this period the "Proceeds of the Discontinued Policy" shall be payable to the nominee immediately.
- After the Lock-in Period; the total fund value as on the date of complete withdrawal shall be paid to the policy holder.

Lock-in period means the period of 5 consecutive years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer, except in the case of death or upon the happening of any other contingency covered under the policy.

All the benefits in this policy shall cease on the date of complete withdrawal.

## **What are my policy charges??**

### **Premium Allocation Charge**

Premium Allocation Charge as below will be deducted from the Regular Premium. The net Regular Premium after deduction of charges are invested in Funds as per your choice.

<b>Premium Allocation Charge as a % of Annualised Premium</b>	
Policy Year	% of Annualised Premium
1	12%
2	6%
3	5%
4 year onwards	Nil

Top-up Premium Allocation Charge = 2% of Top-up premium

The premium allocation charges are guaranteed throughout the term of the policy.

The above premium allocation charges shall not exceed the maximum premium allocation charge as declared by the IRDAI which currently stands at 12.5% of Annualised Premium for any year.

### **Policy Administration Charge**

A Policy Administration Charge of 0.38% p.a. of Annualised premium from 4th policy year will be deducted by cancelling Units at the NAV from the Fund Value of the policy at the beginning of each policy month. This charge may be increased by upto a maximum of 5% p.a. compounded annually subject to a maximum of Rs.500 per month which are the current caps specified by the IRDAI and can change from time to time. The maximum Policy Administration Charge shall not exceed the limits as decided by IRDAI from time to time.

### **Fund Management Charge**

A Fund Management Charge will be charged for each fund on

each valuation date at 1/365 of the following annual rates and will be applied on the total values of the investment funds as given below

Sr. No	Fund Name	Fund Management Charge per annum
1	Multi Cap Fund	1.20%
2	India Consumption Fund	1.20%
3	Top 50 fund	1.20%
4	Top 200 fund	1.20%
5	Super Select Equity Fund	1.20%
6	Large Cap Equity Fund	1.20%
7	Whole Life Mid-cap Equity Fund	1.20%
8	Whole Life Aggressive Growth Fund	1.10%
9	Whole Life Stable Growth Fund	1.00%
10	Whole Life Income Fund	0.80%
11	Whole Life Short Term Fixed Income Fund	0.65%

Fund Management Charges are subject to revision by Company with prior approval of IRDAI but shall not exceed 1.35% per annum of the Fund value which is the maximum limit currently specified by the IRDAI and can change from time to time.

A Fund Management Charge of 0.50% p.a. shall be charged on Discontinued Policy Fund. The current cap on Fund Management Charge (FMC) for Discontinued Policy Fund is 0.50% p.a. and shall be declared by the IRDAI from time to time.

## Mortality Charge<sup>8</sup>

The Mortality Charge of the Basic Policy will be deducted by cancelling Units at the current NAV, from the Regular Premium Fund value of the Policy on each Policy Month Anniversary. In case of the Top-up Sum Assured, the same will be deducted from the Top-up Premium Fund Value. If the Regular Premium Fund Value is insufficient, then Mortality Charge will be deducted from the Top-up Premium Fund Value, if any and vice-versa.

Mortality charge = Sum at Risk (SAR) multiplied by the applicable Mortality Rate for the month, based on the attained age of the Life insured.

Sum at Risk in each month for Regular Account is the difference between:

- a) Maximum of (Basic Sum Assured net of all deductible partial withdrawals, if any, from the Fund Value or 1.05 times total premiums paid)  
and

- b) Fund Value at the time of deduction of Mortality Charge

Sum at Risk in each month for Top-up Premium Account is the difference between:

- a) Maximum of (Top-up Sum Assured, from the relevant Top-up Premium Fund Value or 1.05 times total Top-up Premiums paid)  
and

- b) Top-up Premium Fund Value at the time of deduction of Mortality Charge.

Sample mortality charges for healthy, male, non-smokers are provided below.

Sample Age	Mortality Charges per 1000 Sum at Risk (per annum)
25	0.787
35	1.016
45	2.179
55	6.348

<sup>8</sup>The Mortality Charges will be guaranteed for the period of the policy term.

For complete details on Mortality Charges visit us at [www.tataaia.com](http://www.tataaia.com)

## Discontinuance Charge

The Policyholder can discontinue paying premium anytime during the policy term by intimating to the company. However when the request for discontinuance from the policy is within the lock-in period of 5 years from policy inception, total fund value, net of discontinuance charges as on the date of discontinuance shall be put in the 'Discontinued Policy Fund'. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the Policyholder only after completion of the lock-in period.

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to Rs. 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above Rs. 50,000/-
1	Lower of 20% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 3000	Lower of 6% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 6000
2	Lower of 15% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2000	Lower of 4% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 5000
3	Lower of 10% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1500	Lower of 3% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 4000

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to Rs. 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above Rs. 50,000/-
4	Lower of 5% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 1000	Lower of 2% of Annualised Premium or Regular Premium Fund Value subject to a maximum of ₹ 2000
5 and onwards	Nil	Nil

There are no discontinuance charges applicable on the Top-up premium Fund Value.

The maximum discontinuance charge shall not exceed the limits as decided by the IRDAI from time to time.

### Partial Withdrawal Charge

There are no partial withdrawal charges under this plan.

### Fund Switching Charge

There are 12 (twelve) free switches per policy year. Thereafter a charge of ₹ 100/- per switch will be applicable. This Charge may be revised as deemed appropriate by the Company subject to prior approval of IRDAI but shall not exceed a maximum of ₹ 250/- or the maximum Switching Charge declared by the IRDAI from time to time.

### Miscellaneous Charge:

#### Premium Re-direction Charge

There is no Premium Redirection Charge.

<sup>7</sup>The Company may alter all the above charges (except Mortality Charge and Premium Allocation Charges which are guaranteed throughout the term) by giving an advance notice of at least three months to the policyholder subject to the prior approval of IRDAI and will have prospective effect.

After completion of premium paying term for regular premium policy, the policy will terminate as and when the total fund value becomes less than or equal to one Annualised Premium and the balance fund value shall be payable to you. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

## Other plan features/ terms and conditions

### Free Look Period

If You are not satisfied with the terms & conditions/features of the Policy, You have the right to cancel the Policy by giving written notice to Us stating objections/ reasons and You will receive the non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation less (a) proportionate risk premium for the period of cover (b) medical examination costs, if any and (c) stamp duty, along with Goods and Services Tax and cess as applicable on above which has been incurred for issuing the Policy. Such notice

must be signed by You and received directly by Us within 15 days after You or person authorized by you receives the Policy. This period of 15 days shall stand extended to 30 days, if the policy is sourced through distance marketing mode<sup>9</sup>.

<sup>9</sup>Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

### Grace Period

If you are unable to pay your Regular Premium on time, starting from the date of first unpaid premium, a grace period of 30 days will be offered for policies. During this period your policy will be in force with the risk cover as per the terms & conditions of the policy.

### Policy Loan

Policy Loan is not allowed in this plan.

### Exclusions

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to fund value/policy account value, as available on the date of intimation of death. Further, any charges other than Fund Management charges (FMC) recovered subsequent to the date of death shall be paid-back to the nominee or beneficiary along with death benefit.

For exclusions on the rider benefits, please refer to the respective supplementary contract.

### Tax Benefits

Income Tax benefits would be available as per the prevailing 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 in this document. Please consult your own tax consultant to know the tax benefits available to you.

### Medical Second Opinion

The life insured may avail Second Opinion / Personal Medical Case Management services from service providers affiliated to/registered with the Tata AIA Life Insurance Co. Ltd. The services are expected to assist the life insured to ascertain correct diagnosis of a medical condition and obtain due care for the life insured in case of illness.

These services are subject to:

- the availability of a suitable service provider;
- primary diagnosis has been done by a registered medical practitioner as may be authorized by a competent statutory authority; and
- the eligibility of the Life Insured as may be determined by the Company from time to time.

### Termination

All coverage under the policy shall automatically terminate on the occurrence of the earliest of the following:

- a) Date on which the company receives free look cancellation request for the benefit option within requisite period;
- b) Date of maturity of policy,
- c) Date of complete withdrawal,
- d) Date of death of the life insured,
- e) Date of end of Lock-in period / revival period, whichever is later, in case of discontinuance of premium within 5 years, provided the policy is not revived during the revival period.
- f) After completion of Premium Payment Term, the policy will terminate on the happening of earliest of the below –
  - if the Fund value becomes less than or equal to 10% of one Annualised Premium; or
  - if the Fund value is not sufficient to deduct the applicable monthly charges.

We shall pay the balance Fund Value. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

This product is also available for sales through Company's web-site [www.tataaia.com](http://www.tataaia.com)

### Assignment

Assignment allowed as per provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

### Nomination

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

### Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

### Fraud & Misrepresentation

Any non-disclosure, fraud or mis-representation under the Policy shall be dealt in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

### Annexure 1- Cover Continuance Booster

Non-negative amounts called Cover Continuance Booster shall be added in the form of addition of units as below.

Period	First 15 Policy Years	From 16th Policy Year Onwards till the end of Policy Term
Timing of credit	At the end of policy month if Fund Value falls below 10% of one Annual Premium	At the end of each policy month if Fund Value falls below Fund Value implied by the Target Net Yield

Cover Continuance Boosters shall only be added if the policy is in force and all due premiums have been paid.

Cover Continuance Booster at any point is the difference between Fund Value (Assuming no Top-Up and Partial Withdrawal) and the Fund Value implied by the Target Net Yield, where,

Target Net Yield = Gross Yield – Target Gross Reduction-in-Yield (TGRIY)

- TGRIY at the end of the Policy Term shall be,
  - A = 4.25% at the maximum Sum Assured multiple (Max. SAM) allowed in the BAUP.
  - B = As per the table below at the minimum Sum Assured multiple (i.e. 10).

PPT	5	10	12	RP
B	3.10%	2.60%	2.40%	2.00%

- C= Interpolated as per the following formula for all other Sum Assured multiples (SAM),
 
$$C = B \times (A / B)^{[(SAM - 10) / (Max\ SAM - 10)]}$$
- For each preceding policy year, applicable TGRIY goes up by 0.25%.
- TGRIY calculation assumes no top-up or partial withdrawal has been made.

TGRIY for each Policy issued shall be as defined above and be specified in the Policy Schedule.

### About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the company and AIA holds (49 per cent) through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

## DISCLAIMERS

- In this policy investments are subject to market risks.
  - Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
  - The 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. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks
  - 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. Past performance is not indicative of future performance.
  - The fund is managed by Tata AIA Life Insurance Company Limited. (hereinafter the "Company")
  - Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any).
  - 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 make your own independent decision after consulting your financial or other professional advisor.
  - The Premium paid in the 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.
  - 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 the total premiums paid.
  - The brochure is not a contract of insurance. This brochure should be read along with Benefit Illustration. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.
  - Tata AIA Life Insurance Company Ltd. is only the name of the Insurance Company and 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.
- 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.
  - Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Branch.
  - Participation by customers shall be on voluntary basis
  - Medical Second Opinion/ Personal Medical Case Management is an optional service offered to you at no additional cost. You may exercise your own discretion to avail the services and to follow the treatment path suggested by the service provider. These services shall be directly provided by the service provider. The services can be availed only where the policy is in-force. All the supporting medical records should be available to avail the service. We reserve the right to discontinue the service or change the service provider at any time. The services are being provided by third party service provider and Tata AIA Life Insurance Company Ltd will not be liable for any liability.

**BEWARE OF  
SPURIOUS/  
FRAUD PHONE  
CALLS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.