

TATA AIA

 **LIFE INSURANCE**



Protection Solutions

Tata AIA Life Insurance

Maha Raksha Supreme

Non Linked, Non Participating, Individual
Life Insurance, Pure Risk Premium Product

“Power to Plan”

Empowers the Customer With

Multiple Options

to

Plan Multiple Events of Life

Profile

Name: Ajay Malhotra

Age: 32, Married

Occupation: IT Professional.

Frequent International Traveler



He realizes that the world is reeling from unpredictable 'Health Crisis' making him vulnerable and at risk.

Martial Status: Married
Ajay has been recently married
He has moved to a new house
Bought with the help of a Home Loan



He realizes he now has

- Dependent &
- Liability
- Expenses Increased

**Ajay has a new member in his family
He has bought a Car on Loan**



- He realizes now he has
- 2 Dependents
 - Liability Increased – Home & Car
 - Expenses Increased

Ajay has set a new GOAL

- **Best education for his kids**
- **Best standard of living**



He realizes now he has

- 3 Dependents &
- Liability Increased
- Education Expense
- Expenses : 1 Lac p.m.

**Ajay is @ age 90 with his
Grand Child**

**Ajay's lifestyle makes him vulnerable to
unknown fatal illness anytime any day**



Ajay worries that a Terminal illness,
if occurred, may put his family in
great distress



He realizes that his Legacy
Planning will certainly help his
Grandchild



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Ajay can choose his life cover till **Age 85 or for Whole life**



Ajay has various **flexible premium payment option** from Single, Regular to 5/10/12 years or to age 60.



increase in cover at future milestone events with **Life Stage Plus Option** would help Ajay ensure the standard of living of his loved ones without compromise.



He is now ensured that the burden of debts & loans does not become a **burden for his family & their happiness.**



Terminal illness:
Ajay can avail **Inbuilt Payout Accelerator Benefit**, which would pay him 50% advance of Basic Sum Assured on diagnosis proved and the rest amount on death.



With **Whole Life Option Ajay** successfully has created a Legacy for his Grandchild

Introducing



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3D

Plan

Introducing...



3D

Death

Disease

Terminal Illness cover

Development

Life Stage Plus Option

A Complete Protection Plan

Key Benefits



Life Cover up to 85 years of age; or option for Whole Life coverage (till age 100 years)



Choice of Single or Regular or Limited (5/10/12 Years or Pay till Age 60) Premium Paying Term



Life Stage Plus Option* - Additional Sum Assured on Marriage and Child Birth



Inbuilt Payout Accelerator Benefit on Diagnosis of Terminal Illness (advance of 50% Sum Assured is paid)



Lower premiums rates for Non Smokers and Female lives



Large Sum Assured discount for Higher Coverage



Enhance your protection with Optional ADDL Rider

Plan at a Glance

Non Whole Life

Premium Paying Term	Min Policy Term	Max Policy Term	Min Issue Age*	Max issue Age*	Max Maturity age*
Single pay	10	50	18	70	85
Regular Pay	10	50	18	70	85
Limited Pay 5	10	(85-age at entry)	18	70	85
Limited Pay 10	15	(85-age at entry)	18	65	85
Limited Pay 12	15	(85-age at entry)	18	65	85
Pay to Age 60	NA	NA	NA	NA	NA

*All reference to age is as on Last birthday

Plan at a Glance

Whole Life

Premium Paying Term	Min Policy Term	Max Policy Term	Min Issue Age*	Max issue Age*	Min / Max Maturity age*
Single pay	NA	NA	NA	NA	NA
Regular Pay	NA	NA	NA	NA	NA
Limited Pay 5	100 – age at entry	100 – age at entry	18	70	100
Limited Pay 10			18	65	100
Limited Pay 12			18	65	100
Pay to Age 60			18	45	100

*All reference to age is as on Last birthday

Plan at a Glance

Plan Parameters	Description
Minimum Sum Assured	₹50,00,000 (Sum Assured in multiple of ₹5,00,000)
Premium Payment Mode	Annual/ Half-yearly/ Quarterly/ Monthly
Increase / Decrease in Basic SA	Not Allowed
Maturity Benefit	There is no Maturity Benefit in this plan

Life Stage Plus Option is a benefit that gives an option to increase the life cover over and above the life cover chosen at policy inception

- This Additional Sum Assured is available to life assured in future, only if this option is written/ selected in application form
- It can be exercised in the future subject to occurrence of any of the “lifestyle events” as mentioned below
 - Marriage of the Life Assured (Marriage certificate required)
 - Child Birth (Birth Certificate Required)/Legal adoption (Adoption deed required) - first two children in both cases
- LSPO is available in single pay and regular pay options only

The Plan offers an inbuilt Payout Accelerator Benefit which accelerates the death benefit payable in case Life assured is diagnosed with a Terminal Illness. 50% of the Basic Sum Assured (chosen at inception) is paid out on diagnosis of Terminal Illness and death benefit as defined will be paid to the nominee in case of death within policy term, provided the policy is in force.



This benefit shall be subject to the following conditions:

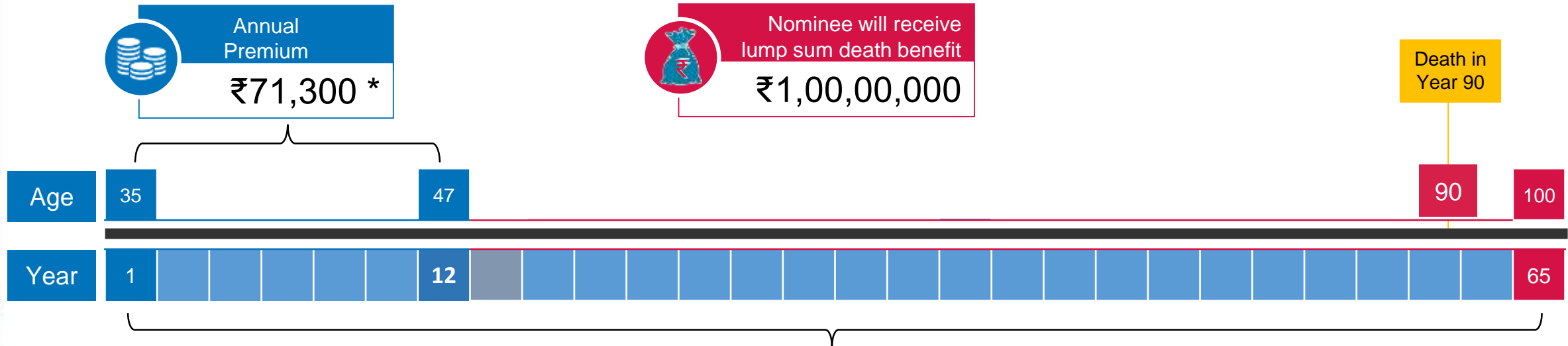
- This benefit will commence after two years from the date of issue of the Policy.
- This is an accelerated benefit - On payment of this benefit, the death benefit under the Policy is automatically reduced by the amount paid under this benefit
- The Policyholder will continue to pay the original premiums as and when due under the Policy even after terminal illness claim is admitted
- Payout Accelerator benefit is not available on Additional Sum Assured increased thru Life Stage Plus Option
- If the Death doesn't occur within the six-month period the death benefit will be paid on actual Death if occurred within the Policy Term provided the Policy is in force

“**Terminal Illness**” means an irreversible terminal medical condition of the Insured:

- i. the signs or symptoms of which first occur or commence after 2 years of continuous cover under this Policy or endorsement; as the case may be
- ii. for which the diagnosis is supported by evidence of the advanced stage of the medical condition such as clinical, radiological & laboratory evidence; and
- iii. that is expected to result in death of the Insured within 6 months of diagnosis, and is certified to be so by two physicians or registered medical practitioners specializing in treatment of such illness and approved by the company, at least one year before the expiry date of the Policy.

How does it Work?

Age	35 Years M	Sum Assured	₹1,00,00,000
PT'	65 Yerars (upto 100 Age)	Annual Premium	₹71,300
PPT'	12 years	Without Life Stage Plus	Non Smoker



Life cover of **1 Crore from day 1**

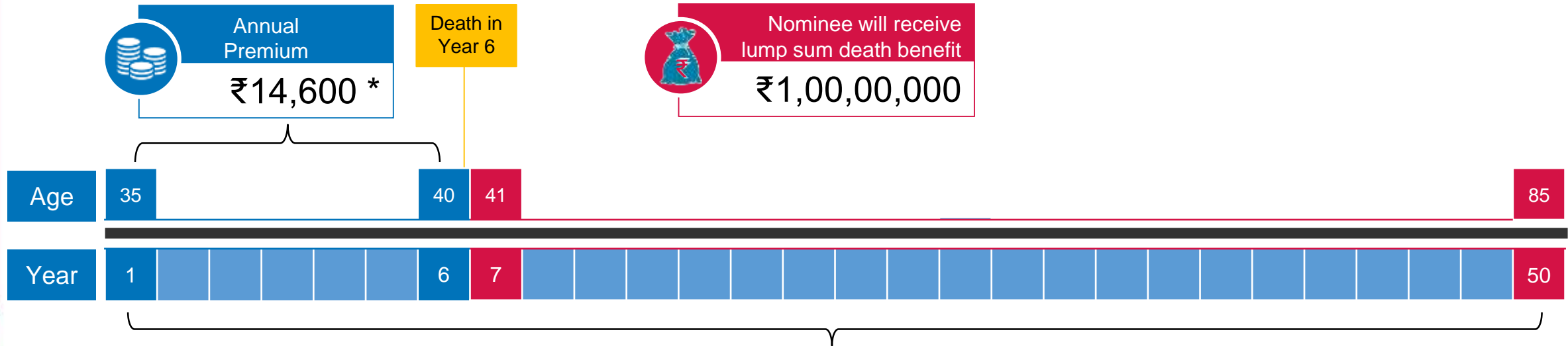
Total Premium Paid | ₹8,55,600

Total Benefit Received | ₹1,00,00,000

'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium, M-Male and F-Female | * The premium shown in the example and the illustration above are for healthy non-smoker individuals and standard lives exclusive of applicable taxes, cesses & levies.. All taxes, duties, cesses or levies, (including but not limited to TDS, Surcharge or Cess) are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including applicable taxes, Surcharge or Cess and TDS), as imposed by the Government or any statutory authority from time to time. Kindly refer the sales illustration for the exact premium.Rider chargers are not taken into account in this illustration.

How does it Work?

Age	35 Years M	Sum Assured	₹1,00,00,000
PT'	50 years	Annual Premium	₹14,600
PPT'	50 years	With Life Stage Plus	Non Smoker



Life cover of
1 Crore from day 1

Total Premium Paid | ₹87,600

Total Benefit Received | ₹1,00,00,000

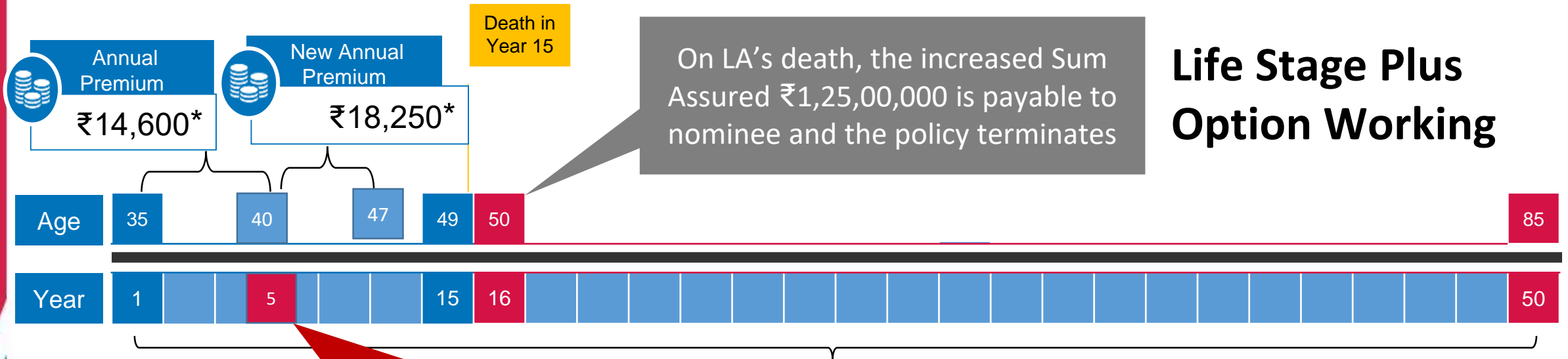
'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium, M-Male and F-Female | * The premium shown in the example and the illustration above are for healthy non-smoker individuals and standard lives exclusive of applicable taxes, cesses & levies.. All taxes, duties, cesses or levies, (including but not limited to TDS, Surcharge or Cess) are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including applicable taxes, Surcharge or Cess and TDS), as imposed by the Government or any statutory authority from time to time. Kindly refer the sales illustration for the exact premium. Rider chargers are not taken into account in this illustration.

How does it Work?

LSPO is available in single pay and regular pay options only

Age	35 Years M	Sum Assured	₹1,00,00,000
PT'	50 years	With Life Stage Plus	Non Smoker
PPT'	50 years		

Life Stage Option – Increase in Sum Assured exercised



@5th Policy Year - Increase Sum Assured to ₹1,25,00,000 with Life Stage Plus Option (1st Child Birth)

Total Benefit Received ₹1,25,00,000

'PT – Policy Term, PPT – Premium Payment Term, SA- Sum Assured, AP – Annual Premium, M-Male and F-Female | * The premium shown in the example and the illustration above are for healthy non-smoker individuals and standard lives exclusive of applicable taxes, cesses & levies.. All taxes, duties, cesses or levies, (including but not limited to TDS, Surcharge or Cess) are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including applicable taxes, Surcharge or Cess and TDS), as imposed by the Government or any statutory authority from time to time. Kindly refer the sales illustration for the exact premium. Rider charges are not taken into account in this illustration.

How does it Work?

LSPO is available in single pay and regular pay options only

Age	35 Years M	Sum Assured	₹1,00,00,000
PT'	50 years	With Life Stage Plus	Non Smoker
PPT'	50 years		

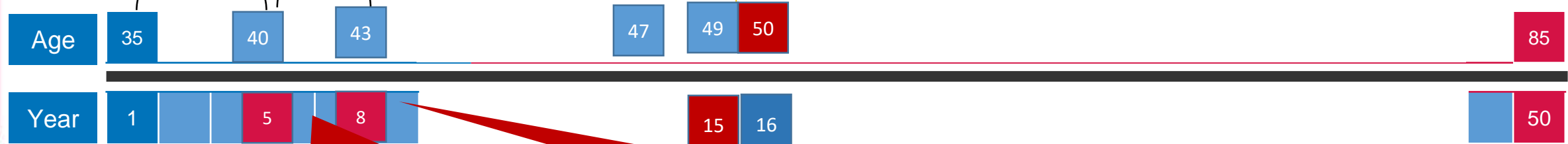
Life Stage Option – Increase in Sum Assured exercised twice



Death in 15th Year

Nominee will receive lump sum death benefit and policy terminate
₹1,50,00,000

Life Stage Plus Option Working



@5th Policy Year - Increase Sum Assured to ₹1,25,00,000 with Life Stage Plus Option (1st Child Birth)

@8th Policy Year - Increase Sum Assured to ₹1,50,00,000 with Life Stage Plus Option (2nd Child Birth)

Total Benefit Received ₹1,50,00,000

'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium, M-Male and F-Female | * The premium shown in the example and the illustration above are for healthy non-smoker individuals and standard lives exclusive of applicable taxes, cesses & levies.. All taxes, duties, cesses or levies, (including but not limited to TDS, Surcharge or Cess) are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including applicable taxes, Surcharge or Cess and TDS), as imposed by the Government or any statutory authority from time to time. Kindly refer the sales illustration for the exact premium.Rider chargers are not taken into account in this illustration.

How does it Work?

Terminal Illness

Age	35 Years M	Sum Assured	₹1,00,00,000
PT'	50 years	Annual Premium	₹40,800
PPT'	12 years	Limited 12 Pay	Non Smoker

Payout Accelerator Benefit Working

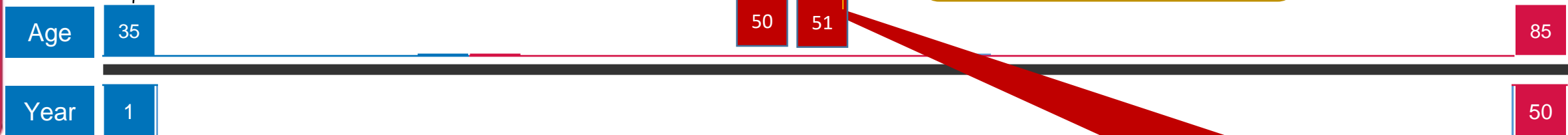
Annual Premium
₹40,800 *

Terminal Illness Proved in 15th Year

Death Due to Terminal Illness

Payout Accelerator : ₹50,00,000 on diagnosis of Terminal Illness

Payout Accelerator Benefit Working



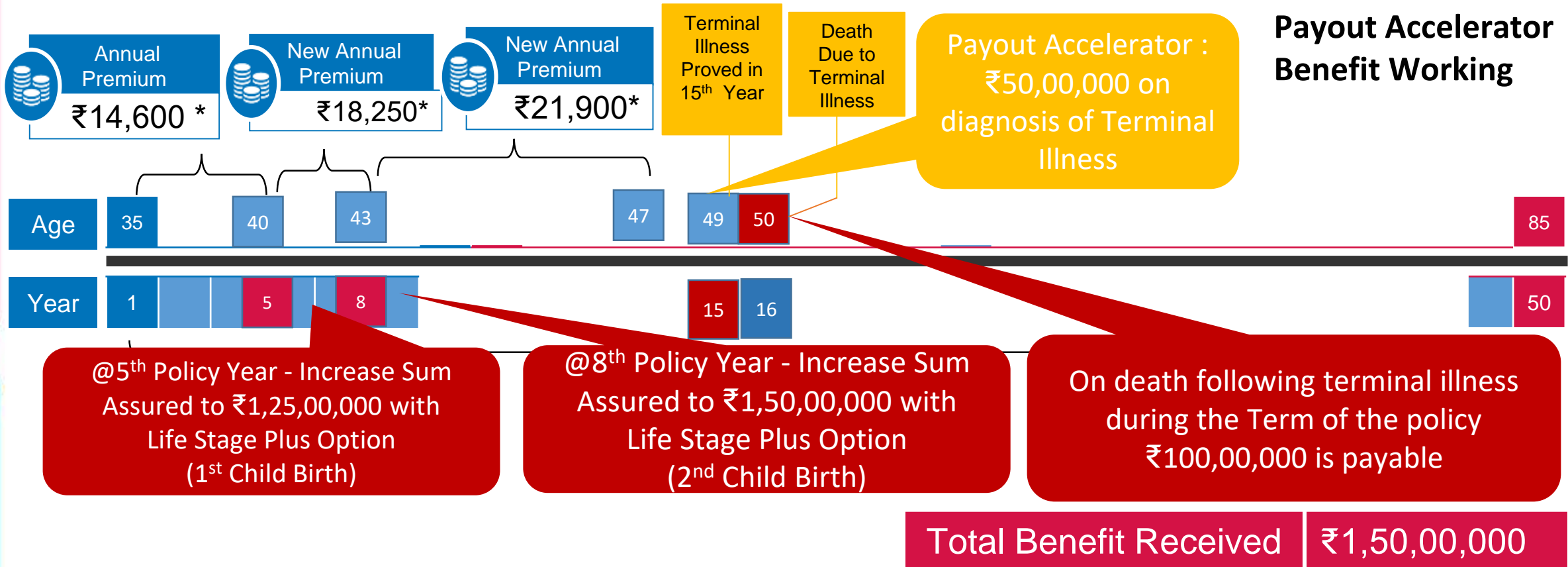
Total Benefit Received | ₹1,00,00,000

'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium, M-Male and F-Female | * The premium shown in the example and the illustration above are for healthy non-smoker individuals and standard lives exclusive of applicable taxes, cesses & levies.. All taxes, duties, cesses or levies, (including but not limited to TDS, Surcharge or Cess) are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including applicable taxes, Surcharge or Cess and TDS), as imposed by the Government or any statutory authority from time to time. Kindly refer the sales illustration for the exact premium.Rider chargers are not taken into account in this illustration.

How does it Work?

Age	35 Years M	Sum Assured	₹1,00,00,000
PT'	50 years	With Life Stage Plus	Non Smoker
PPT'	50 years		

Life Stage Option – Increase in Sum Assured exercised twice



'PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium, M-Male and F-Female | * The premium shown in the example and the illustration above are for healthy non-smoker individuals and standard lives exclusive of applicable taxes, cesses & levies.. All taxes, duties, cesses or levies, (including but not limited to TDS, Surcharge or Cess) are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including applicable taxes, Surcharge or Cess and TDS), as imposed by the Government or any statutory authority from time to time. Kindly refer the sales illustration for the exact premium.Rider chargers are not taken into account in this illustration.

Death Benefit

Upon death of the Insured during the term of the Policy, provided the Policy is in force, the death benefit payable to the Nominee will be the Sum Assured on death along with Additional Sum Assured under Life Stage Plus Option, if any less Payout Accelerator Benefit already paid, if any.

“Sum Assured on death” shall be defined as the highest of the following for regular and limited pay:

- Basic Sum Assured
- 10 times the Annualized Premium
- 105% of the Total Premiums Paid up to the date of death

“Sum Assured on death” shall be defined as the highest of the following for Single Pay:

- Basic Sum Assured
- 125% of the Single Premium

The Policy will terminate upon death of the Insured and no other benefit under the Policy shall be payable.

Annualized Premium shall be the premium amount payable in a year chosen by the policy holder, excluding the taxes, rider premiums, underwriting extra premiums and loading for modal premiums, if any.

Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.



Death Benefits - Life Stage Plus Option

Scenario	Description	Sum Assured	Benefit Payable on Death
1	Initial Sum Assured opted ₹1,00,00,000	₹1,00,00,000	₹1,00,00,000
2	On event of Marriage : Sum Assured increased by say 25%	₹1,25,00,000	₹1,25,00,000
3	On event of First Child Birth : Sum Assured increased by say 10%	₹1,35,00,000	₹1,35,00,000
4	On event of Second Child Birth: Sum Assured increased by say 15%	₹1,50,00,000	₹1,50,00,000

Death Benefits - Payout Accelerator Benefit

Life Stage Plus Option chosen: Initial Sum Assured opted ₹1,00,00,000

Description	Sum Assured	Benefit Payable Diagnosis of Terminal Illness	Benefit Payable on Death
On event of Terminal Illness diagnosed and Proved	Basic Sum Assured considered: ₹1,00,00,000	Advance 50% of the Basic Sum Assured paid - ₹50,00,000	₹50,00,000

Flexibility of Additional Coverage

ADDL Rider

Ensures your family stays financially protected with the

Tata AIA Life Insurance Accidental Death and Dismemberment (Long scale) (ADDL) Rider

UIN: 110B028V03



Special Premium Rates

- A healthy lifestyle should be rewarded hence we offer special rates for non-smokers. Additionally, preferential rates are also offered to female lives.

High Cover Discount

- For those who opt for high level of protection, High Protection Discount is as below

Basic Sum Assured Size (₹)	Regular Pay	Single Pay
₹50,00,000 to 99,99,999	No discount	No discount
₹1,00,00,000 and above	0.2 Per 1000 Basic Sum Assured	0.5 Per 1000 Basic Sum Assured

For **Limited Pay**, high cover discounts are built in the premium rates.

For Limited Pay, premium rate tables at Basic Sum Assured (BSA) 50L, 1Cr, 2Cr and 5Cr have been provided. For all sums assured between consecutive premium rate tables, the premium rate shall be linearly interpolated – e.g. premium rate applicable for BSA 1.5Cr shall be arrived at by linearly interpolating between the 1Cr and 2Cr premium rate table. For SA above 5Cr, the premium rates filed at 5Cr shall be applicable.



Flexible premium payment modes

- You have an option to pay the premiums either Annually, Half Yearly, Quarterly and Monthly modes. Loading on premiums will be applicable as mentioned in the table below

Mode	Modal Loading
Single Premium	SP*1
Annual Premium Rate	AP*1
Half-Yearly Premium Rate	AP*0.51
Quarterly Premium Rate	AP*0.26
Monthly Premium Rate	AP*0.0883

Lapse

- If any due Premium remains unpaid at the end of its Grace Period, the Policy shall lapse from the due date of the first unpaid premium.

Revival

If a premium is in default beyond the grace period, it may be reinstated/revived, within five years from the due date of the first unpaid premium and before the date of maturity, subject to: (i) Policyholder's written application for reinstatement/revival; (ii) production of Insured's current health certificate and other evidence of insurability, satisfactory to the Company; and (iii) payment of all overdue premiums with interest.

The evidences and any medical requirements called for are in line with the prevailing underwriting rules/ practices & the health declaration by the life assured.

Any reinstatement/revival shall only cover loss or insured event which occurs after the revival date.

Any evidence of insurability requested at the time of reinstatement/revival will be based on the prevailing underwriting guidelines duly approved by the Board. The reinstatement/revival will be based on the Board approved underwriting policy.

The applicable interest rate for revival is determined using the SBI deposit rate for tenure of '1 year to less than 2 years', plus 2%. Any alteration in the formula will be subject to prior approval of IRDA of India. The current interest rate on revival from 1st October 2019 is 8.50% p.a. (i.e. SBI interest rate of 6.50% + 2%) compounded annually.

Paid up

No Reduced Paid-up value for this policy

Surrender Benefit

No surrender benefit in this plan for Regular pay option.

For other than Regular premium paying policies, details of surrender benefit payable, if any, are as follows:

For Limited premium payment policies (including premium payment terms 5/10/12 years and “Pay To Age 60”),

•Surrender Value, if any= Surrender Value Factor * Annualised Premium.

For Single Pay option:

The Surrender Value for Single Pay Option = $75\% * (\text{Policy Term less Policy duration in complete years}) / \text{Policy Term} * \text{Single Premium}$.

Policy can be surrendered any time during the Policy term.

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 providing a written notice to the Company stating reasons and objections and receive the refund of all premiums paid without interest after deducting a) proportionate risk premium for the period on cover and b) stamp duty and medical examination cost (including goods and service tax) which have been incurred for issuing the policy.

Such notice must be signed by you and received directly by the Company within 15 days after you receive the Policy Document.

The said period of 15 days shall stand extended to 30 days, if the policy is sourced through distance marketing mode which includes solicitation through any means of communication other than in person.

Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

Conditions

Conditions

1. The life assured can avail the Additional Sum Assured by exercising Life Stage Plus Option during the term of the policy;

- Partly or fully.
- Only after any of the noted personal events has occurred called “lifestyle events”.
- By applying to the company within 1 year of occurrence of such “lifestyle events”.
- Minimum/Maximum Additional Sum Assured to be (Minimum - 10% of basic Sum Assured / Maximum - 50% of basic Sum Assured; subject to a maximum of ₹50 lacs).
- Additional Premium of attained age is applicable for the Additional Sum Assured by exercising Life Stage Plus Option.
- It is exercisable only on policy anniversary. Request to start the Life Stage Plus Option should be received at least 30 days in advance of the policy anniversary.
- It cannot be availed after age 50 years.
- This option is not available during last 10 Policy years.
- Payout Accelerator Benefit would not be available on Additional Sum Assured.
- Life Stage Plus Option once availed cannot be reversed by the life assured.
- Policy holder cannot exercise Life Stage Plus Option post execution of Terminal illness benefit on the policy.
- All basic coverage policy terms, conditions & benefits will be applicable to Additional Sum Assured as well, once its commenced
- Large sum assured discount shall be applicable to additional sum assured.

2. Applicable Premium

As per the Premium rates (per the rate chart mentioned in the policy contract) on the attained age and on remaining policy term.

Age will be as per Last Birthday (LBD) as on the next Policy anniversary

Once chosen, Life Stage Plus Option can be exercised from next policy anniversary and Premium will be calculated as per the attained age on the anniversary. Request has to be received atleast 30 days in advance

Remaining Policy term to be calculated from next policy anniversary till maturity

Conditions

The life assured can avail the Additional Sum Assured by exercising Life Stage Plus Option during the term of the policy;

3. PPT for Increased Premium

- a. Regular (In case of Regular pay option chosen at Inception)
- b. Single (In case of Single option chosen at Inception)

Life Stage Option will be available only with Single Pay and Regular Pay

4. Maximum Total Limit Of Additional Sum Assured Per Life: - If Life Stage Plus Option is availed in part, then the sum of all Additional Sum Assured availed over the term of the policy cannot exceed the

Minimum of

- a. 50% of Basic Sum Assured
- b. Rs.50 lakhs

5. This Option can be exercised for maximum of 3 times during the Policy term and total of such Additional Sum Assured will be subject to limits as per condition 4

6. The acceptance of Life Stage Plus Option will be on the basis of underwriting done at the time of issuance of the policy and subject to the following additional conditions

Life Stage Plus Option will be available to standard occupation risk

Life Stage Plus Option would be not available to illiterate individuals, housewives and females with unearned income

Life Stage Plus Option would not be allowed for illiterate spouse.

Life Stage Plus Option is not available, if the life assured is subjected to below conditions

Any health loadings, exclusions, or

Any occupation loadings, exclusions, or

Any other loadings, exclusions or restrictions, whether temporary or permanent.

e. All Additional Sum Assured availed will be subject to financial underwriting.

f. If Life Stage Plus Option is availed at the time of reinstatement it would be subject to underwriting. But once it is already availed; during reinstatement the policy terms & conditions of the additional sum assured would be same as basic sum assured.

7. Sum Assured Discount shall be applicable to Additional Sum Assured

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- Strictly for internal circulation and not meant for distribution to public. Training & education material and not to be used for solicitation
- For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale
- Tata AIA Life Insurance Maha Raksha Supreme UIN: 110N102V03
- 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
- 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
- Premiums shown are for standard and non-smoker lives.
- 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 implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.
- Kindly refer the Sales Illustration for the exact premium.
- All premiums 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 or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by the Government, from the benefits payable under the Policy.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please refer to the rider brochure or contact Tata AIA Life's Insurance Advisor/ branch
- All examples and figures used herein are for illustrative/ understanding purposes only

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.

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No.110) CIN No. U66010MH2000PLC128403
Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013

Thank You