

TATA AIA
— LIFE INSURANCE



Protection Solutions

Tata AIA Life Insurance

Sampoorna Raksha+

A Non-Linked Non-Participating Individual Life
Insurance Savings Product

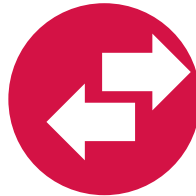
UIN: 110N130V04

Key Benefits

Flexibility to choose from
2 Death Benefit options



Choice of Regular or Limited
(5 / 10 / 12 Years) Premium Paying Term



Lower premiums rates for Non
Smokers and Female lives



Tax benefits u/s 80C and 10(10D)



Life Cover for Policy Term of up to
40 years or up to Age 100 years



Return of premium at maturity * &
Enhanced protection with Optional Rider



Large Sum Assured
discount for Higher Coverage

Plan at a Glance

Plan Parameters	Minimum	Maximum
Age at Entry (years) ¹	18	<ul style="list-style-type: none"> • For Regular Pay / Limited Pay 5 – 70 years • For Limited Pay 10/12 – 65 years
Age at Maturity (years) ¹	28	100
Policy Term (PT) (years)	Premium Paying Term	Policy Term
	Regular Pay / Limited Pay 5 years	10 to 40, subject to maximum maturity age 100 years
	Limited Pay – 10/12	15 to 40, subject to maximum maturity age 100 years
Premium Payment Term (PPT) (years)	<ul style="list-style-type: none"> • Limited Pay – 5 / 10 / 12 • Regular Pay 	
Basic Sum Assured(Sum Assured in multiple of 1,00,000)	₹50,00,000	No Limit subject to Board approved underwriting policy
Premium (₹)	Based on Minimum Basic Sum Assured	Based on Maximum Basic Sum Assured
Death Benefit Option ²	<ul style="list-style-type: none"> • Sum Assured on Death payable on Death • Sum Assured on Death payable on Death & Monthly Income thereafter for 10 years 	
Premium Payment Mode	Annual/ Half-yearly/ Quarterly/ Monthly	
Increase / Decrease in Basic SA	Not Allowed	

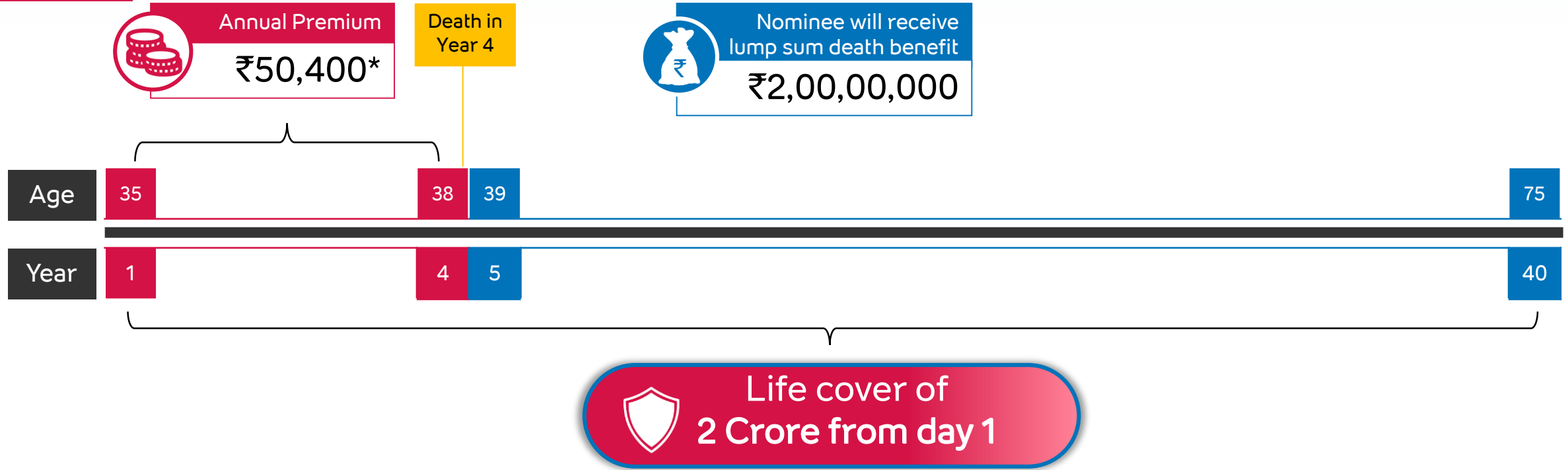
¹All reference to age is as on last birthday. ²The Death benefit option can be selected only at inception of the Policy.

How does it Work?

Age	35 Years M	Sum Assured	₹2,00,00,000
PT'	40 Years	Annual Premium	₹50,400
PPT'	40 Years	Regular Pay	

Plan Option 1 : Sum Assured on Death payable on Death

In case of Death



Total Premium Paid ₹2,01,600

Total Benefit Received ₹2,00,00,000

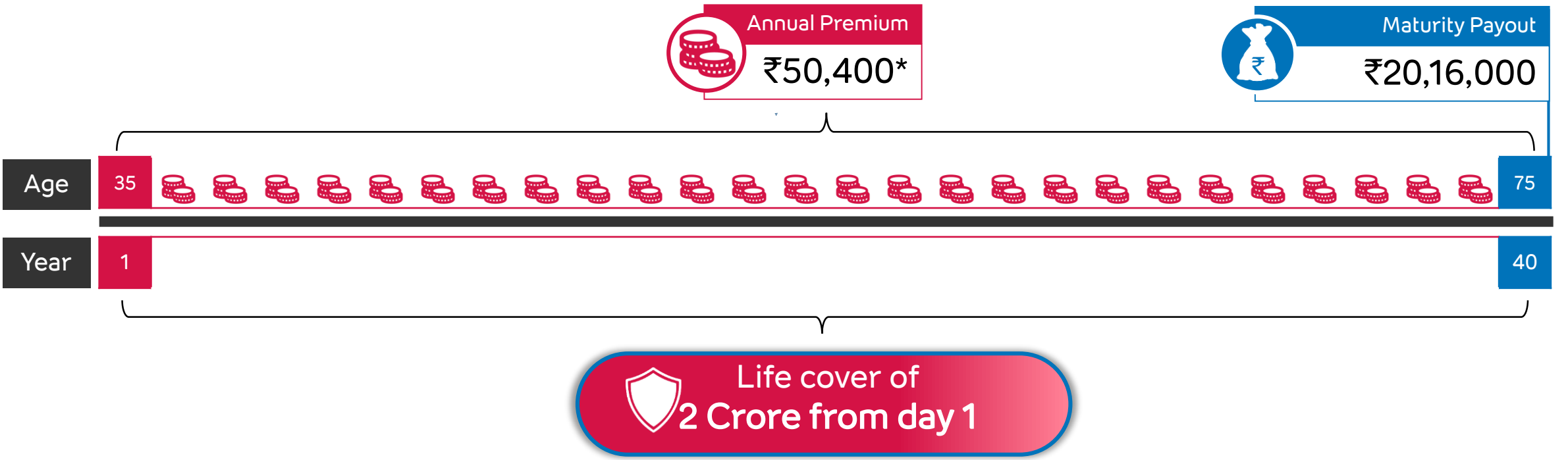
*PT – Policy Term, PPT – Premium Payment Term, BSA- Basic Sum Assured, AP – Annual Premium, M-Male and F-Female | * The premium shown in the example and the illustration above are for healthy individuals and standard lives exclusive of applicable taxes, cesses & levies.. All taxes, duties, cesses or 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	₹2,00,00,000
PT'	40 Years	Annual Premium	₹50,400
PPT'	40 Years	Regular Pay	

Plan Option 1 : Sum Assured on Death payable on Death

In case of Survival



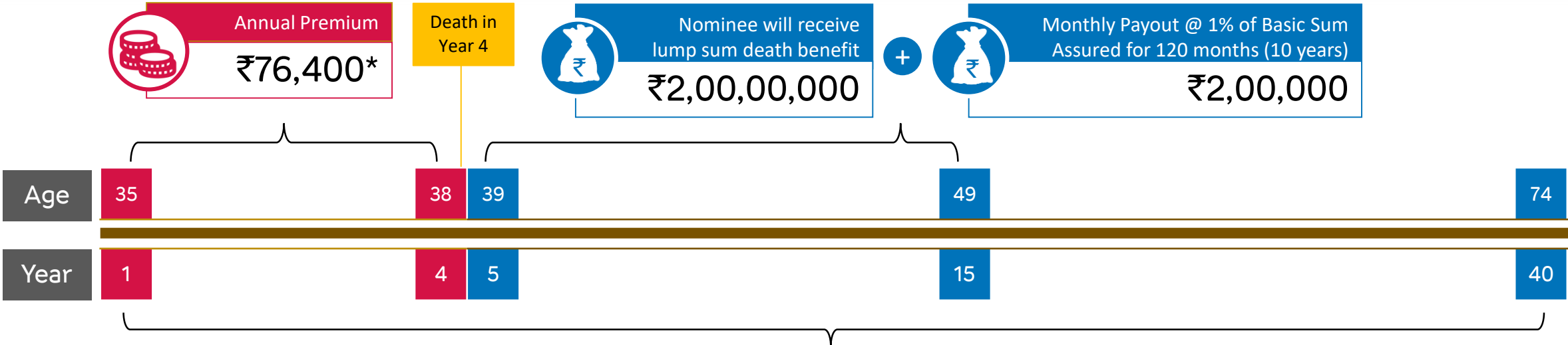
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How does it Work?

Age	35 Years M	Sum Assured	₹2,00,00,000
PT'	40 Years	Annual Premium	₹76,400
PPT'	40 Years	Regular Pay	

Plan Option 2 : Sum Assured on Death payable on Death & Monthly Income thereafter for 10 years

In case of Survival



Life cover of 4.4 Crore from day 1

Total Premium Paid ₹3,05,600

Total Benefit Received ₹4,40,00,000

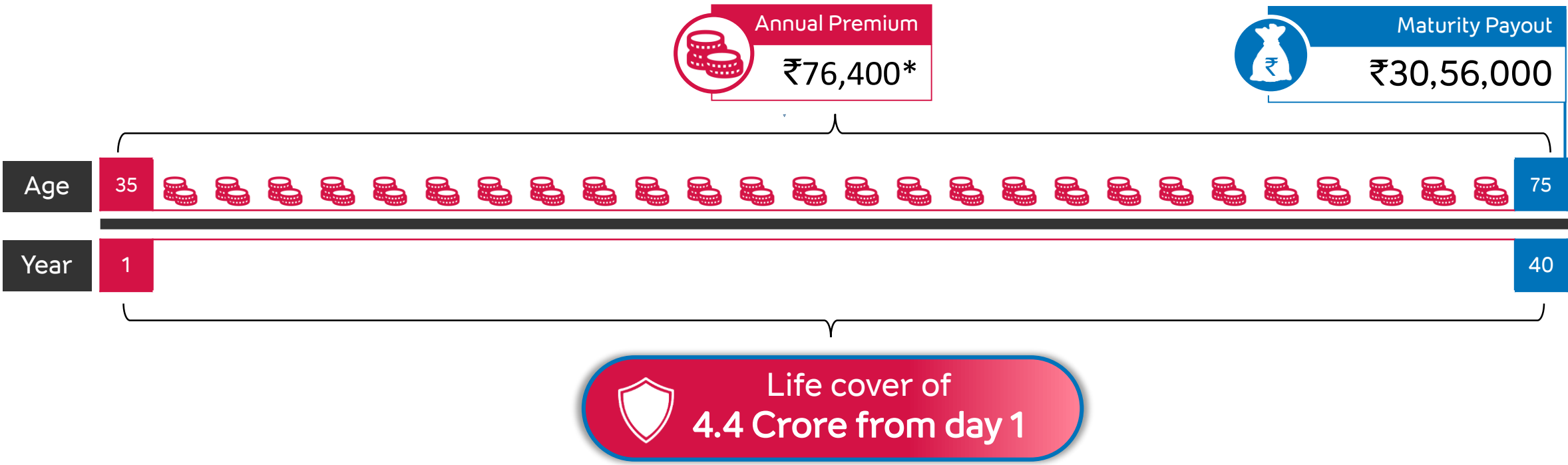
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How does it Work?

Plan Option 2 : Sum Assured on Death payable on Death & Monthly Income thereafter for 10 years

Age	35 Years M	Sum Assured	₹2,00,00,000
PT'	40 Years	Annual Premium	₹76,400
PPT'	40 Years	Regular Pay	

In case of Survival



*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 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.

[A] Benefits

Death Benefit

Upon death of the insured during the term of the policy, provided the policy is in force, the death benefit payable immediately to the Nominee will be Sum Assured on Death (option 1)



[A] Benefits

Death Benefit

Sum Assured on Death for both options shall be defined as the highest of the following:

- 10 times the Annualised Premium
- 105% of all the Total Premiums Paid received up to the date of death
- Minimum Guaranteed Sum Assured on Maturity (where Minimum Guaranteed Sum Assured on Maturity is the Total Premiums Paid for both options)
- Absolute amount assured to be paid on death (Where Absolute amount assured to be paid on death for both Options is the Basic Sum Assured)

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



[A] Benefits

Maturity Benefit

In case of survival of the insured till end of policy term, all the Premiums Paid (excluding the underwriting extra premiums and modal loading) will be returned.



Sales ideas





“Financial security for a lifetime”

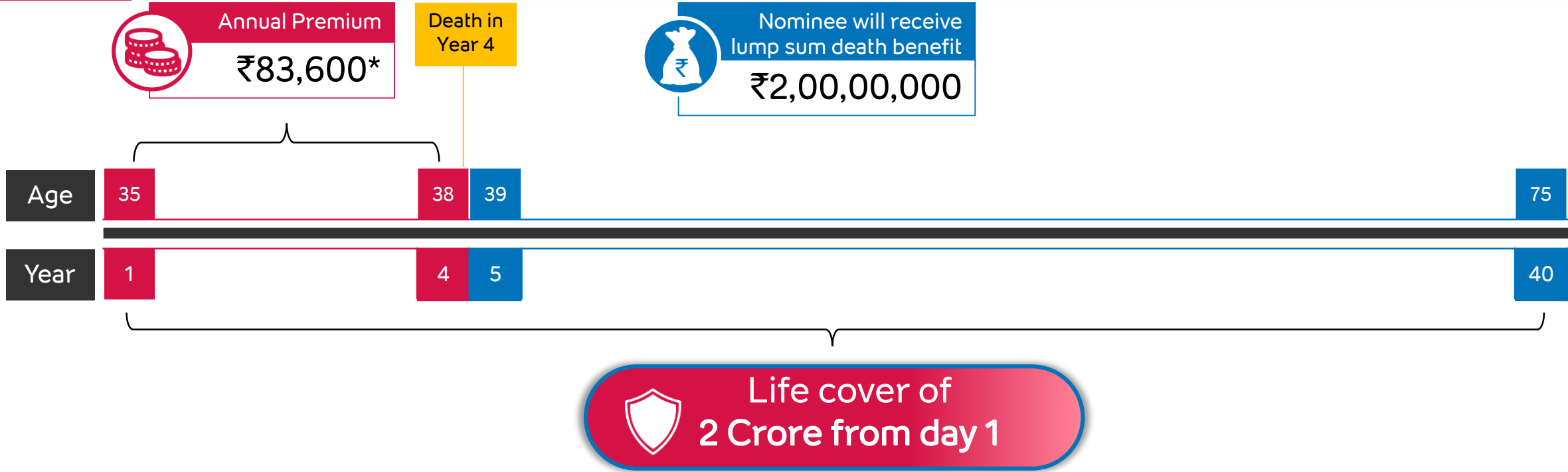
Gift your family a **Guaranteed Financial Freedom**
and assured peace of mind for yourself!

How does it Work?

Age	35 Years M	Sum Assured	₹2,00,00,000
PT'	40 Years	Annual Premium	₹83,600
PPT'	10 Years	Limited Pay	

Plan Option 1 : Sum Assured on Death payable on Death

In case of Death



Total Premium Paid ₹3,34,400

Total Benefit Received ₹2,00,00,000

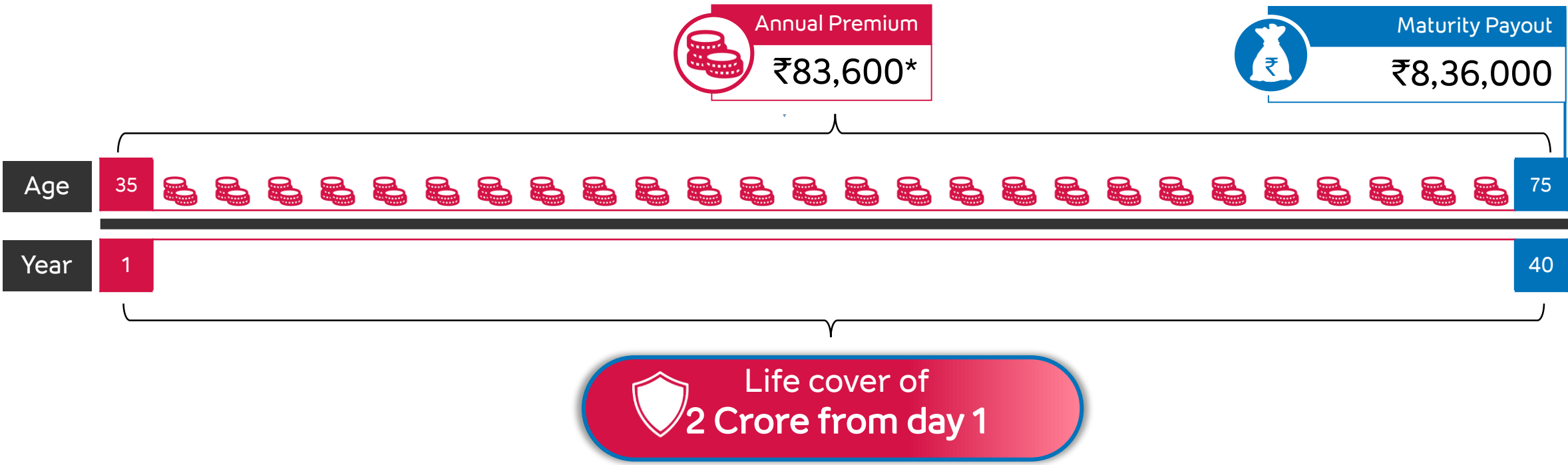
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How does it Work?

Age	35 Years M	Sum Assured	₹2,00,00,000
PT'	40 Years	Annual Premium	₹83,600
PPT'	10 Years	Limited Pay	

Plan Option 1 : Sum Assured on Death payable on Death

In case of Survival



*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 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.



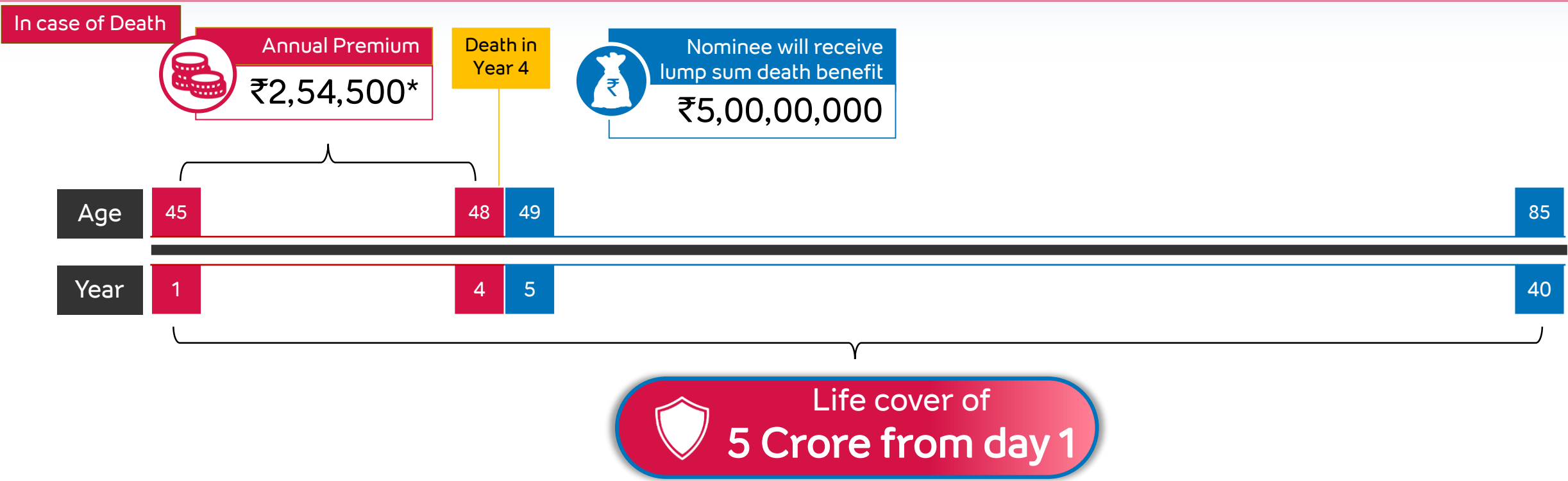
“Leave a legacy”

Guaranteed and **Ideal gift** for
your grandchild to pursue their ambition

How does it Work?

Age	45 Years M	Sum Assured	₹5,00,00,000
PT'	40 Years	Annual Premium	₹2,54,500
PPT'	40 Years	Regular Pay	

Plan Option 1 : Sum Assured on Death payable on Death



Total Premium Paid ₹10,18,000

Total Benefit Received ₹5,00,00,000

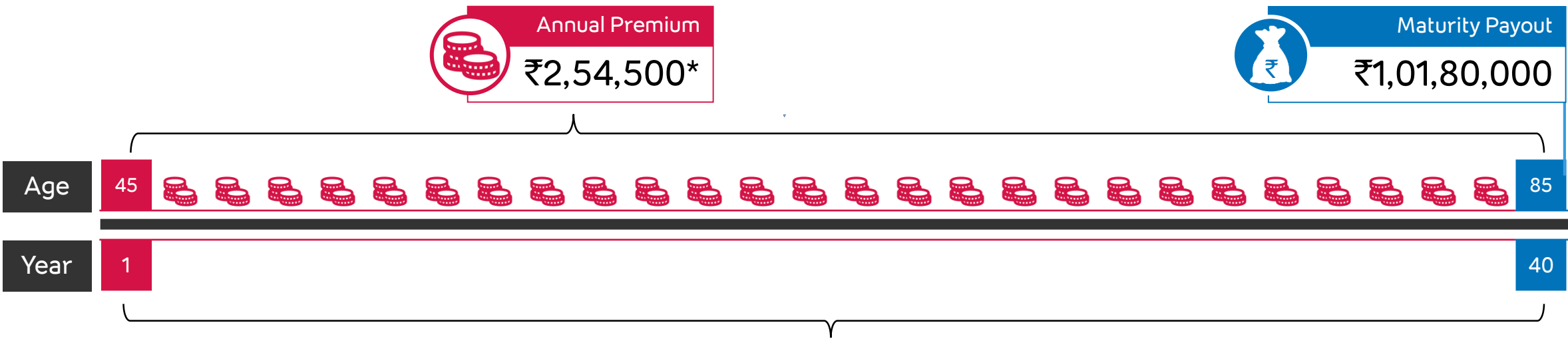
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How does it Work?

Age	45 Years M	Sum Assured	₹5,00,00,000
PT'	40 Years	Annual Premium	₹2,54,500
PPT'	40 Years	Regular Pay	

Plan Option 1 : Sum Assured on Death payable on Death

In case of Survival



Life cover of **5 Crore from day 1**

*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 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.

[B] Additional Benefits and Features

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: 110B028V01



- Note:
- The rider pays
 - the Sum Assured in the event of Accidental death
 - a percentage of the Sum Assured in the event of dismemberment
 - double indemnity in the event of accidents under special circumstances

[B] Additional Benefits and Features

Preferential 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 Protection Discount shall be expressed as a percentage of premium and is as below

SA Band	Option 1
50 lakhs to 74 lakhs	Nil
75 lakhs to 99 lakhs	12.50%
1 crore & above	15.00%



[B] Additional Benefits and Features

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
Annual Premium Rate	0 %
Half-Yearly Premium Rate	2 %
Quarterly Premium Rate	4 %
Monthly Premium Rate	6 %



[B] Additional Benefits and Features

Lapse

If the premium for at least full 2 years is not paid within the grace period, the policy shall lapse from the due date of first unpaid premium and no benefits will be payable. The policy may be revived, within five years from the due date of the first unpaid premium.

[B] Additional Benefits and Features

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 guidelines duly approved by the Board & 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.

[B] Additional Benefits and Features

Reduced Paid Up

The policy will be converted into a Reduced Paid-up policy by default, provided all premiums for at least first 2 policy years have been paid and subsequent premiums remain unpaid.

Reduced Paid up policy is a default non forfeiture benefit. Such reduced paid up policies can be revived within five (5) years from the due date of first unpaid premium by payment of all due premiums together with interest. Once Policy becomes reduced paid up and is not revived till the end of the revival period, it will continue to be in reduced paid-up status.

The benefits to be paid in case of Reduced Paid up policies are as follows.

For the purpose of the benefit descriptions below, the "Reduced Paid-up (RPU) Factor" at any point during the term of the policy shall be defined as:
$$\text{RPU Factor} = \frac{\text{No of Premiums paid}}{\text{No of Premiums Payable during the entire policy term}}$$

[B] Additional Benefits and Features

Reduced Paid Up

In case of Reduced Paid-up policies, the benefit shall be payable as under:

Death Benefit for Both Options

The death benefit detailed under death above shall be payable after proportionately reducing the amount by the RPU Factor i.e. $\text{Sum Assured on Death} \times \text{RPU Factor}$

This total amount will be subject to a minimum of 105% of all the premiums paid (excluding the underwriting extra premiums and modal loading), as on the date of death. For Option 2, monthly income of 1% of (Basic Sum Assured \times RPU Factor) for 10 years from the next monthly anniversary is payable. The nominee also has an option to receive the commuted value of the Income Benefit as a lumpsum calculated as discounting factor (as provided above) \times BSA \times RPU Factor.

Maturity Benefit

All the Premiums Paid (excluding the underwriting extra premiums and modal loading) shall be payable on the survival of the insured till the end of the term of the policy.

[B] Additional Benefits and Features

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 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 service tax and applicable Surcharge/ Cess) 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 or through online sales.

Distance Marketing will include sales through Direct Sales (other than in person).

[C] Terms and Conditions

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.

Disclaimers

- This material belongs to Tata AIA Life Insurance Company Ltd. Any unauthorized use, reprint or circulation is prohibited
- 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 Sampoorna Raksha+ UIN: 110N130V04
- 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 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