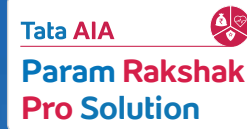


IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCT DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICY HOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Enjoy a
fikar-free Life with
the Pro-Formula.



Introducing **Tata AIA Param Rakshak Pro**

A plan that comprises of a death and disability cover for protection, market-linked returns² for wealth creation, along with the benefits of Tata AIA Vitality[#] Wellness Program.



What's in it for you?



Lump sum benefit
in case of death/
disability



Live healthy and
earn Vitality[#]
rewards



Upfront first year
discount[§] on rider
premiums



Sum Assured
payout in case of
Terminal Illness



Lumpsum payout
on maturity¹

Param Rakshak Pro solution comprises of Tata AIA Smart Sampoorana Raksha Pro, A Unit-linked, Non-Participating, Individual Life Insurance Plan (UIN: 110L172V01) and Tata AIA Vitality Protect Plus, A Non-Linked, Non-Participating, Individual Health Rider (UIN: 110A048V03). Tata AIA Smart Sampoorana Raksha Pro is also available individually for sale.

The Benefits



Life Insurance Cover

Lump sum benefit paid to family in case of unfortunate death



Wellness program with TATA AIA Vitality[#]

- Upfront discount[§] on rider premiums in first year
- Live healthy and earn Vitality rewards



Accidental Death

- Additional Sum Assured in case of Accidental Death
- 2X Additional Sum Assured in case of accidental death in public transport



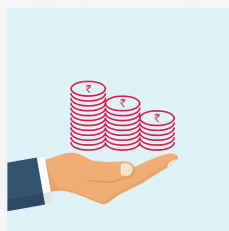
Accidental Total & Permanent Disability

- Benefit payout in case of Total and Permanent disability due to accident.
- 2X Benefit in case of disability due to accident in public transport



Terminal Illness cover with Term Booster³

10% of death Sum Assured shall be paid out in case of terminal illness



Lump sum payout on Maturity¹

Fund value on Maturity + Return of all rider premiums

Sample illustration^{^^} for Param Rakshak Pro – cover till 85 years of age

Age	PPT	PT	LP/RP	Premium (₹) ^{^^}						FV @ 4% ⁻ (₹)	FV @ 8% ⁻ (₹)
				Base (₹)	TB (₹)	ADB (₹)	ATPD (₹)	Total Rider Premium (₹) ^{^^}	Total Premium (₹) ^{^^}		
35	5	50	LP	1,63,636	19,530	35,010	24,930	79,470	2,43,106	10,13,293	1,29,13,713
35	10	50	LP	1,01,124	11,010	19,710	14,040	44,760	1,45,884	14,73,690	1,45,85,637
35	12	50	LP	86,538	9,450	16,920	12,060	38,430	1,24,968	15,68,181	1,40,41,327
35	15	50	LP	73,171	7,940	14,220	10,170	32,330	1,05,501	16,87,438	1,36,16,929
35	50	50	RP	67,164	4,370	7,830	5,580	17,780	84,944	48,15,885	2,18,19,869
45	5	40	LP	2,81,250	33,100	29,880	21,780	84,760	3,66,010	16,40,742	1,26,14,809
45	10	40	LP	1,76,471	18,310	16,560	12,060	46,930	2,23,401	23,12,248	1,44,37,644
45	12	40	LP	1,47,541	15,720	14,220	10,350	40,290	1,87,831	23,43,677	1,33,15,125
45	15	40	LP	1,34,328	13,200	11,880	8,730	33,810	1,68,138	27,48,565	1,43,44,941
45	40	40	RP	1,45,161	7,780	7,020	5,130	19,930	1,65,091	1,01,15,596	2,52,92,540

PPT: Premium Paying Term, PT: Policy Term, LP: Limited Pay, RP: Regular Pay

Gender: Male, Non-Smoker, Sum Assured: ₹ 1,00,00,000

TB: Term Booster, ADB: Accidental Death Benefit, ATPD: Accidental Total & Permanent Disability

Maturity Benefit is inclusive of Loyalty Additions, 2X Refund of Mortality Charges, 2X Refund of Premium Allocation Charges, Cover Continuance Booster, if any, Rider Premium is exclusive of applicable taxes, cesses & levies. For benefit values net of applicable taxes, cesses & levies please refer to the Benefit Illustration. Some Benefits are guaranteed and some Benefits are variable (non-guaranteed) with returns based on the future performance of the opted funds and fulfilment of other applicable Policy conditions. If your Policy offers guaranteed returns, then these will be clearly marked as "guaranteed" in the illustration table on this page. If your policy offers non-guaranteed returns, then illustration will show two different rates of assumed future investment returns. The above illustration has been determined using assumed future investment returns of 8% and 4% respectively. The rates used have been set by the Life Insurance Council. These assumed rates of return are not guaranteed and there are no upper and lower limits of what you might get back at Maturity, due to the fact that the value of your Policy is dependent on a number of factors including future investment performance. ^{^^}All Premiums, Charges, 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, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy.

Eligibility Criteria

Min / Max Entry
(age last birthday)



18/65 years

Max Age at Maturity
(age last birthday)



Base Cover : 100 years
Term Booster : 100 years
ADB and ATPD Cover : 85 years

Policy Term^{##}



30 to 82 years, subject to max. age at maturity

Premium Payment
Term (PPT)^{##}



Min: 5 years for LP, 30 years for RP
Max: Subject to Max. age of 85 years

Minimum Premium^{^^}



Limited Pay 5-6 years: ₹ 20,000 p.a.
Limited Pay 7-9 years: ₹ 18,000 p.a.
Other Premium Payment Terms: ₹ 15,000 p.a.

Premium Mode



Annual, Half yearly, Quarterly and Monthly

Sum Assured



Min	Max
Base (Life cover) including Term Booster rider - ₹ 50 Lakhs	Base (Life cover) including Term Booster rider - No Limit
• ADB and ATPD - Same as base	ADB and ATPD – ₹ 5 Cr.

- Rider Sum Assured cannot exceed the base Sum Assured

Disclaimers :

Param Rakshak Pro solution comprises of Tata AIA Smart Sampoorna Raksha Pro, A Unit-linked, Non-Participating, Individual Life Insurance Plan (UIN: 110L172V01) and Tata AIA Vitality Protect Plus, A Non-Linked, Non-Participating, Individual Health Rider (UIN: 110A048V03). Tata AIA Smart Sampoorna Raksha Pro is also available individually for sale.

[#]Tata AIA Vitality - A Wellness Program that offers you an upfront discount at policy inception. You can also earn premium discount / cover booster (as applicable) for subsequent years on policy anniversary basis your Vitality Status (tracked on Vitality app) Please refer rider brochures for additional details on health and wellness benefits. Vitality is a trademark licensed to Tata AIA Life by Amplify Health Assets PTE. Limited, a joint venture between Vitality Group International, INC. and AIA Company Limited.

The assessment under the wellness program shall not be considered as a medical advice or a substitute to a consultation/treatment by a professional medical practitioner.

[§]On enrolling into the wellness Program, you get an upfront discount of 5% on first year premium for Accidental Death, Accidental Total & Permanent Disability, Accidental Disability Care Benefits and of 10% on first year premiums of the other benefit options. The rewards are offered on cumulative basis and in any year, the maximum rewards in view of both the upfront rewards and annual rewards flex together shall be 15% for Accidental Disability Care and 30% for all other benefit options. Discount is driven by accumulated points which is achieved through wellness status. Please refer policy document for more details. ¹On survival to the end of the policy term, the Total Fund Value including Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity will be paid. ²Market-linked returns are subject to market risks, and terms & conditions of the product. The assumed rate of returns or illustrated amount may not be guaranteed and depends on market fluctuations. • Past performance is not indicative of future performance. Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any). • ³The Insured Amount under this option is payable on earlier of death or diagnosis of Terminal illness of the Life Insured. Please refer Terms and Condition for more details • ⁴All Premiums, Charges, 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, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. All investments made by the Company are subject to market risks. 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 know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or Policy Document issued by the Insurance Company. Please make your own independent decision after consulting your financial or other professional advisor. 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. The solution is underwritten by Tata AIA Life Insurance Company Limited. The solutions are not guaranteed issuance solutions and it will be subject to Company's underwriting and acceptance. Buying a Life Insurance Policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than all the premium paid. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The fund is managed by Tata AIA Life Insurance Company Ltd. (hereinafter the "Company"). Tata AIA Life Insurance Company Limited is only the name of the Insurance Company & Tata AIA Life Insurance Smart Sampoorna Raksha Pro 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. 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. Premium paid in 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. Past performance is not indicative of future performance. Returns are calculated on an absolute basis for a period of less than (or equal to) a year, with reinvestment of dividends (if any). Life insurance cover is available under the solution. For details on products, associated risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. ⁷Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor/Intermediary/ branch. Health and Life insurance cover is available under the solution. ⁸For details on products, associated risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks. 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 implications mentioned anywhere on this site. Please consult your own tax consultant to know the tax benefits available to you. Goods and Services Tax and cesses, if any will be charged extra by redemption of units, as per applicable rates. Tax laws are subject to amendments from time to time. • L&C/Advt/2024/Jan/0175.

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

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