

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.

The last word in the world of **Rakshakaran**.

Comprehensive solutions that offer a whole life cover till age 100, while also focusing on savings with market-linked returns.



Solutions that provide protection against

| | | | | |
|--|--|---|----------|---|
|  Death |  Disease |  Disability | + |  Return On Maturity¹ |
|--|--|---|----------|---|

Param Rakshak solution comprises of Tata AIA Life Insurance Smart Sampoorna Raksha, A Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection (UIN:110L156V01) and Tata AIA Life Insurance Linked Comprehensive Protection Rider, A Non-linked, Non-participating, Individual Health Rider (UIN: 110A032V02) and Param Rakshak Plus solution comprises of Tata AIA Life Insurance Smart Sampoorna Raksha, A Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection (UIN:110L156V01), Tata AIA Life Insurance Linked Comprehensive Protection Rider, A Non-linked, Non-participating, Individual Health Rider (UIN: 110A032V02) and Tata AIA Life Insurance Linked Comprehensive Health Rider, A Non-linked, Non-participating, Individual Health Rider (UIN: 110A031V02).

The Benefits:



Life Insurance Cover

Lump sum benefit paid to family in case of unfortunate death

Param Rakshak Plus Solution



Param Rakshak Solution



Accidental Death Benefit

- 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

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



Criticare Plus Benefit

40 Critical Illness Conditions covered



HospiCare Benefit

Hospital Cash Benefit

- Per day Hospitalization Benefit @ 0.5% of Sum Assured
- 2X of Per day Hospitalization Benefit for ICU Benefit



Return on Maturity at the end of Policy Term.

Fund value on Maturity from the Base Plan



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Sample Illustration: Param Rakshak Plus Solution

| Male Standard Life Age 40 - (Years) | | | | | | | | | |
|---|--------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|---------------|
| Premium Payment Term / Policy Term - (Years) | | 5 Pay 40 | | 10 Pay 40 | | 12 Pay 40 | | Regular Pay/ 40 | |
| Basic Sum Assured (BSA) | | 50 Lakhs | 1 Cr. | 50 Lakhs | 1 Cr. | 50 Lakhs | 1 Cr. | 50 Lakhs | 1 Cr. |
| Annual Premium* | | 98,039 | 1,96,078 | 55,556 | 1,11,111 | 47,170 | 94,340 | 30,675 | 61,350 |
| Rider | Sum Assured | | | | | | | | |
| Accidental Death Benefit | Equal to BSA | 9,550 | 19,100 | 5,300 | 10,600 | 4,550 | 9,100 | 2,250 | 4,500 |
| Accidental Total and Permanent Disability Benefit | Equal to BSA | 5,750 | 11,500 | 3,200 | 6,400 | 2,750 | 5,500 | 1,350 | 2,700 |
| CritiCare Plus Benefit [^] | 20,00,000 | 65,020 | 65,020 | 35,740 | 35,740 | 30,680 | 30,680 | 15,900 | 15,900 |
| Hospicare Benefit [^] | 10,00,000 | 5,150 | 5,150 | 2,830 | 2,830 | 2,430 | 2,430 | 1,260 | 1,260 |
| Total Premium* | | 1,83,509 | 2,96,848 | 1,02,626 | 1,66,681 | 87,580 | 1,42,050 | 51,435 | 85,710 |
| Maturity Fund Value @4% [~] (Non - Guaranteed) | | 5,45,244 | 1,090,489 | 6,68,207 | 13,36,403 | 6,83,754 | 13,67,509 | 14,26,012 | 28,52,024 |
| Maturity Fund Value @8% [~] (Non - Guaranteed) | | 24,42,482 | 6,100,430 | 27,29,974 | 58,51,303 | 26,95,254 | 53,92,403 | 37,17,437 | 74,40,671 |

[^]Max maturity age 75. *All premiums are subject to applicable taxes, cesses & levies.

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 and 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. [#]Basic Sum Assured

Eligibility Criteria

Min / Max Entry
(age last birthday)



18 years/60 years

Max Age at Maturity
(age last birthday)



Base Cover - 100 years
Accidental Death Benefit, Accidental Total and Permanent Disability Benefit - 85 years
Hospicare Benefit** and Criticare Plus** - 75 years

Coverage Term



30 or 40 years, subject to the maximum maturity age (given above)

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Premium Payment Term (PPT)



5 / 10 / 12 and Regular Pay
Rider PPT will be the same as the base plan PPT
(Subject to Max Maturity age of chosen riders)

Minimum Premium



Base Plan Premium: 5 Pay – ₹ 60,000 p.a.^
Others – ₹ 18,000 p.a.^

Premium Mode



Annual only

Sum Assured



| Min | Max |
|--------------------------------|------------------------------|
| Base (Life cover) – ₹ 50 Lakhs | Base (Life cover) – No Limit |
| ADB and ATPD – ₹ 50 Lakhs | ADB and ATPD – ₹ 2 Cr. |
| HCB – ₹ 10 Lakhs | HCB – ₹ 40 Lakhs |
| Criticare Plus – ₹ 20 Lakhs | Criticare Plus – ₹ 1 Cr. |

- Increase /Decrease in Basic Sum Assured - Not allowed
- Rider SA cannot exceed the base SA

Base Plan - Tata AIA Life Insurance Smart Sampoorna Raksha, ADB - Accidental Death Benefit, ATPD - Accidental Total and Permanent Disability Benefit, HCB - HospiCare Benefit and CPB - CritiCare Plus Benefit, **Applicable for Param Rakshak Plus Solution.

Disclaimers :

On 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. Tata AIA Life Insurance Smart Sampoorna Raksha is also available individually for sale. The customer is advised to refer the detailed sales brochure of respective individual product and riders mentioned herein before concluding sale. The solutions are not guaranteed issuance solutions and it will be subject to Company's underwriting and acceptance. Benefits stipulated are available only if all the premiums are paid as per the premium paying term and the policies are in force till the completion of entire policy term opted for. 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 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). 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 solutions are underwritten by Tata AIA Life Insurance Company Limited. ^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. For more details on benefits, premiums and exclusions under the Rider(s), please refer to the Rider Brochures or contact Tata AIA Life's Insurance Advisor/Intermediary/ Branch. Riders are available for a nominal extra cost. Health and 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. • L&C/Adv/2020/Nov/1378.

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Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at **customercare@tataaia.com**. Visit us at: **www.tataaia.com**.

**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.