

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.

‘Teen Ka Dum’ kare wealth, wellness, aur protection possible.

Tata AIA Life Insurance
Param Rakshak ROP
Solution

Introducing **Tata AIA Life Insurance Param Rakshak ROP.**

A plan that comprises a life cover for protection, market-linked returns¹ for wealth creation along with Tata AIA Vitality[#] Wellness Program.



What's in it for you?



Lump sum benefit for family in case of unfortunate death.



Earn rewards from Vitality[#] for healthy lifestyle choices.



Upfront discount[§] on rider premiums for first year of policy.



Return on maturity¹ at the end of policy term.

Param Rakshak ROP solution comprises of Tata AIA Life Insurance Smart Sampurna Raksha, A Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection (JIN: 110L156V03) and Tata AIA Vitality Protect Plus, A Non-linked, Non-participating, Individual Health Rider (JIN: 110A048V02)

The Benefits



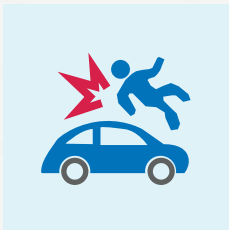
Life Insurance Cover

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
- Earn rewards for healthy lifestyle choices



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 to accident.
- 2X Benefit in case of disability due to accident in public transport



Return on Maturity¹ at the end of Policy Term

Fund value on Maturity + Return of all rider premiums



Tata AIA Vitality[#]

A science-based wellness program that helps you improve your health while also rewarding you. Get upto 10%^{\$} upfront discount on first year rider premium.

Sample Illustration for Param Rakshak ROP

Male Standard Life Age 40 - (Years)				
Premium Payment Term / Policy Term	5 Pay 40	10 Pay 40	12 Pay 40	Regular Pay 40
Basic Sum Assured (BSA)	1,00,00,000	1,00,00,000	1,00,00,000	1,00,00,000
SSR Annual Premium ^{^^}	2,17,391	1,29,870	1,16,279	77,519
Riders	Sum Assured			
Accidental Death	Equal to SSR SA	33,200	18,400	15,800
Accidental Total and Permanent Disability	Equal to BSA	24,200	13,400	11,500
Total Annualised Premium	2,74,791	1,61,670	1,43,579	91,019
Fund Value @4% ⁻	12,47,044	16,53,350	18,37,664	38,78,250
Fund Value @8% ⁻	79,75,820	86,30,695	89,45,233	1,16,99,753

SSR - TATA AIA Smart Sampurna Raksha • AD - Accidental Death • ATPD - Accidental Total and Permanent Disability • SA - Sum Assured

Select Fund is Whole Life Mid Cap Equity Fund : 100% Premium Allocation

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.

Eligibility Criteria

Min / Max Entry
(age last birthday)



18/60 years

Max Age at Maturity
(age last birthday)



Base Cover: 100 years
ADB and ATPD - 85 years

Policy term



30 or 40 years, subject to max.
age at maturity

Premium Payment
Term (PPT)



5/ 10/ 12 and Regular pay

Minimum Premium



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

Premium Mode



Annual, Half yearly, Quarterly and Monthly

Sum Assured



	Min	Max
Base (Life cover) - ₹ 50 Lakhs		Base (Life cover) - No Limit
• ADB and ATPD - Same as base		ADB and ATPD – 2 Cr.

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

Disclaimers :

Param Rakshak ROP solution comprises of Tata AIA Life Insurance Smart Sampoorna Raksha, A Unit-linked, Non-participating, Individual Life Insurance Plan for Savings and Protection (UIN: 110L156V03) and Tata AIA Vitality Protect Plus, A Non-linked, Non-participating, Individual Health Rider (UIN: 110A048V02)

[#]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. Tata AIA Life Insurance Smart Sampoorna Raksha is also available individually for sale. • 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 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 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. 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/Advt/2023/Oct/3602.

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 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