

Tata AIA i Systematic Insurance Plan (iSIP)

Unit Linked, Individual Life Insurance Savings plan

UIN: 110L164V04

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the company and AIA holds (49 per cent) through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

Tata AIA Life Insurance Company Limited (IRDA of India Regn. No.110) CIN - U66010MH2000PLC128403

Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013

For any information including cancellation, claims and complaints, please contact our Insurance advisor 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. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Ltd under a license.

It is often said "You can't get the best of both worlds". We live in a world where making a choice is the key to moving ahead. A world that teaches you to settle. Similarly, we are often stuck between utilizing our hard-earned money, to secure future of our loved ones or build our wealth.

But, **NO MORE**, Tata AIA iSIP provides you the opportunity to build your wealth, without any premium allocation and policy administration charge, along with an opportunity to keep the dreams of your loved ones alive even when you are not.

TATA AIA iSIP helps you enjoy the benefit of wealth creation with high protection cover. The product is a Non-participating plan.

Key Benefits

1) COST BENEFITS

- A penny saved is a penny earned, save and earn with zero premium allocation and policy administration charges

2) FUND ADDITIONS

- Enjoy extra allocation of units with the Return of mortality charges
- Smart Lady : Extra allocation in the first year premiums for female lives
- Enhance your fund with wealth boosters

3) OTHER BENEFITS

- Create a second income with New Partial Withdrawal strategies
- Wellness benefit with the Vitality Riders
- Tax benefit as per applicable tax laws

Plan Option

- **Option 1: iSIP Wealth**

The iSIP wealth option provides you with an opportunity to invest your money and earn market linked returns by investing your entire premium amount in the fund of your choice.

- **Option 2: iSIP Young Genius**

The iSIP Young Genius option provides you with a benefit of securing your child's future with the continuity of policy even when you are not around along with the benefits of iSIP wealth option. In case of death of life assured, death benefit is paid out, the future premiums are funded by TATA AIA life insurance and the policy benefit continues as is.

How plan works?

Invest and insure yourself with this plan in 3 easy steps:

Step 1: Choose from the two available options of the plan.

Step 2: Decide the term for which you want to stay invested and pay premiums

Step 3: Decide upon the premium amount you wish to pay and your investment strategy

Eligibility Criteria

Minimum Entry Age (Age last birthday)	iSIP Wealth: 0 years (30 days) iSIP Young Genius: 18 years				
Maximum Entry Age (Age last birthday)	Premium Payment	Basic Sum Assured	Option 1 (Age last birthday)		Option 2 (Age last birthday)
			NWL	WOL	NWL
	Single Pay	1.25 times Single Premium	60 years	60 years	NA
		10 times Single Premium	50 years	NA	
	Regular Pay	All	60 years	NA	60 years
Limited Pay	All	60 years	PPT 5-6: 50 years All other PPTs: 60 years	60 years	

Minimum Maturity Age (Age last birthday)	iSIP Wealth: 18 years iSIP young genius: 28 years																													
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Minimum Basic Sum Assured	<p>For age up to 49: For Single Pay – 1.25 times the Single Premium For Regular / Limited Pay – 7 times Annualised Premium</p> <p>For age 50 & above: For Single Pay – 1.10 times the Single Premium For Regular / Limited Pay – 5 times Annualised Premium Age as of last birthday</p>																																																																
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	In case of Single Pay, only minimum and maximum Basic Sum Assured are allowed whereas in case of Regular/Limited pay, all Basic Sum Assured between minimum and maximum are allowed.
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Benefits available under this plan

Maturity Benefit

You shall get the Fund Value, including Top-Up Premium Fund Value, if any, valued at applicable NAV on the date of Maturity.

- a) **iSIP Wealth:**
If the Life Insured is alive on the Maturity Date, the Maturity Benefit shall be payable
- b) **iSIP Young genius:**
The Maturity Benefit shall be payable:
 - to the nominee (in case where the Life Insured has died before maturity); OR
 - to the policyholder (in case the Life Insured is alive as on the Maturity date).

Death Benefit

- a) – **iSIP Wealth:**

In case of your death during the policy term and while the policy is in force, the nominee shall get,

- Highest of,
- (i) the Basic Sum Assured, or
 - (ii) the Regular/Single Premium Fund Value of this Policy or
 - (iii) 105 percent of the total Regular/Single Premiums received up to the date of death

In addition to this:

- Highest of
- (i) the approved top-up sum assured(s) or
 - (ii) top-up Premium fund value of this policy or

is also payable provided there is a top-up premium fund value.

The policy shall terminate on the death of Life Insured.

b) iSIP Young Genius:

In case of your death during the policy term and while the policy is in force, the nominee shall get a lumpsum benefit (as described below) immediately on death and the policy shall continue till the end of the policy term. Additionally, TATA AIA Life Insurance shall fund all future premiums as and when they are due after the date of death of the Life Insured. On each future premium due date(s), an amount equal to the instalment premium shall be credited to the policyholder account by TATA AIA Life Insurance in the same proportion as the value of the total units held in each fund at the time of allocation.

The lumpsum benefit shall be:

Highest of,

- (i) the Basic Sum Assured
- (ii) 105 percent of the total Regular/Single Premiums received up to the date of death

In addition to this:

Highest of

- (i) the approved Top-Up Sum Assured(s)

is also payable provided there is a Top-Up Premium Fund Value

The following condition shall apply on death of Life Insured:

- The Fund Value including Top up Fund Value, if any, will remain invested in the respective funds and portfolio strategies as on date of death of the Life Insured.
- Only the Fund Management Charge will be levied. Life Insurance Cover will not apply and mortality charges will not be deducted.
- The policy cannot be surrendered. No policy alterations will be allowed. The Nominee will not be eligible for making partial withdrawals, paying top up premiums, performing switches, redirecting premium, effecting a change in portfolio strategy, opting for settlement option.
- Wealth Boosters, as described in the respective segment, will continue to be allocated to the Fund Value.

Juvenile Provisions are as follows:

In case of Juvenile i.e., where the Insured is less than 18 years of age, all rights relating to the policy shall vest with the Policyholder. All rights and interests of the policyholder in the policy shall cease when the insured has attained 18 years of age and is alive whereupon the insured shall become the policyholder of the policy and only the insured as new policyholder of the policy can exercise all rights, entitlements and options provided under the policy. If any of benefits, under this product; becomes payable under the policy before the insured attains 18 years of age, such benefit shall be payable to the policyholder. The risk on the juvenile's life will commence immediately from the date of risk acceptance.

Benefits that will enhance your Fund Value

Return of Mortality Charges

Starting from the 11th policy year, at the end of each policy month, the mortality charge (excluding underwriting extra, mortality charge on account of Waiver of premium and taxes) deducted in the 120th month prior shall be added to the Fund Value in the form of addition of units. For instance, in the 121st policy month, the mortality charges deducted in the 1st policy month shall be added. Such additions shall continue till the policy is in force and all due premiums till date have been paid.

In addition to the above, the total of mortality charges (excluding underwriting extra, mortality charge on account of Waiver of premium and taxes) deducted during the entire policy tenure *less any* mortality charges already returned to the policyholder till date will be returned on maturity. If policy term is less than 11 years, all the mortality charges (excluding underwriting extra, mortality charge on account of Waiver of premium and taxes) will be returned on maturity. Such additions shall be made if the policy is in force and all due premiums till date have been paid.

This amount will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation.

In case of Option 2, ROMC shall not be available for the policies where the Waiver of premium benefit is triggered due to the death of the Insured.

Smart Lady

For Female lives insured, 0.50% of the Annualised Premium or 0.25% of Single Premium shall be added to the Fund Value at the time of allocation of first year's or Single premium respectively.

This additional allocation will be available under both the plan options.

Wealth Boosters

Wealth Boosters shall be added in the form of addition of units as below.

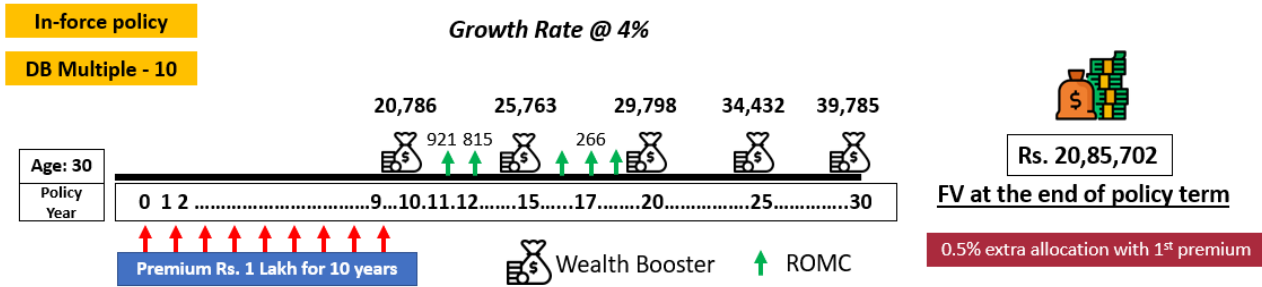
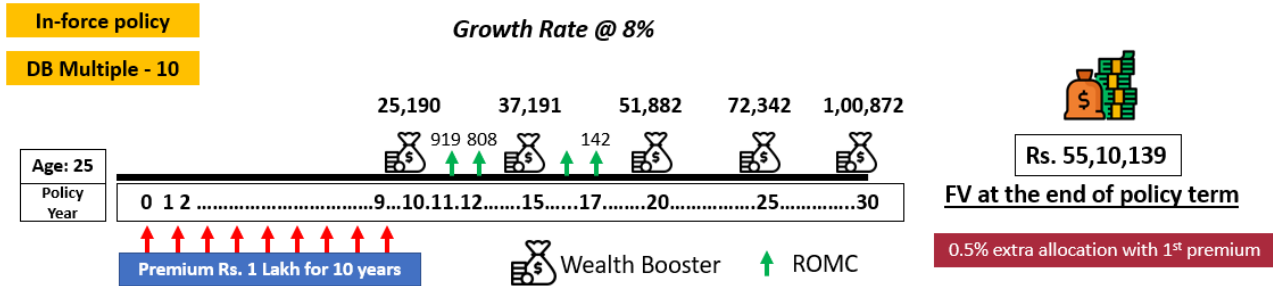
Every 5th policy year, starting from the end of 10th Policy year till the end of policy term, "x%" of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters will be added to the Fund value in the form of addition of units after every 5 years.

Where the "x%" is as follows:

Premium Payment Term	Annualised/Single premium < INR 1,00,000	Annualised/Single premium INR 1,00,000 to < INR 5,00,000	Annualised/Single premium >= INR 5,00,000
Single Pay	1.00%	1.50%	2.00%
5 to 6 years	1.00%	1.50%	2.00%
7 to 9 years	1.25%	1.75%	2.25%
>=10 years	1.50%	2.00%	2.50%

Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. Allocation of Wealth Boosters is guaranteed and shall not be revoked by the company under any circumstances.

Total premiums paid by Ms. Panchal shall be Rs. 10,00,000 and she gets a Fund Value of Rs. 55 Lakhs @8% growth rate and Rs. 20.85 Lakhs @4% growth rate

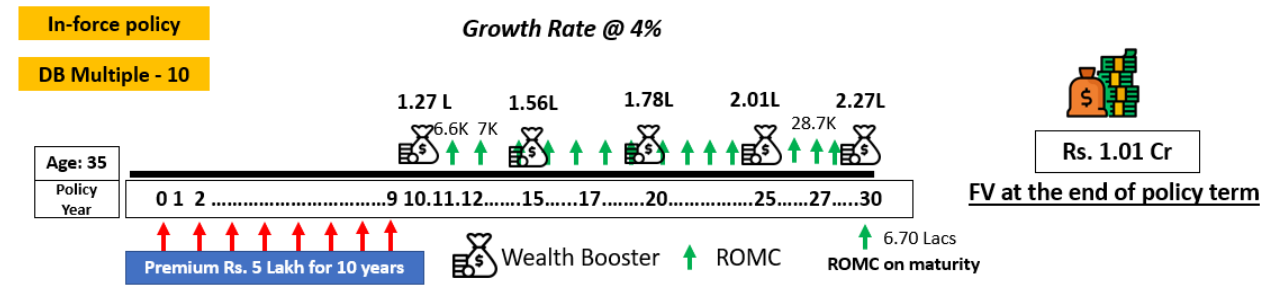
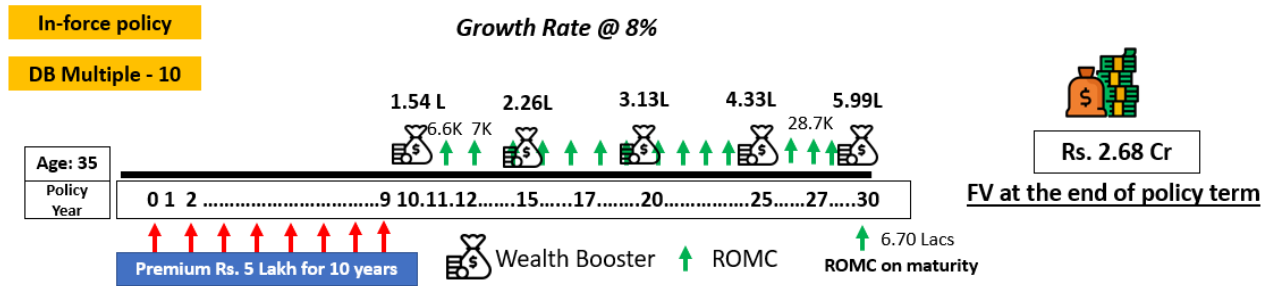


Mr. Singh is a 35-year old businessman who has just become a father. He is looking forward to invest his money to accumulate wealth that he can gift his daughter whenever she gets married.

He then reaches out to Tata AIA to buy iSIP plan with iSIP Young Genius option that will help him invest his money without any premium allocation and policy administration charges. With an investment of Rs. 5,00,000 for 10 years, he gets the below benefits throughout the policy term along with a life cover of Rs. 50,00,000 throughout the term

Additionally with iSIP Young Genius option, he is sure that his daughter will get her gift at the time of her marriage even if he is not around.

Total Premiums paid by Mr. Singh is Rs. 50,00,000 and he gets a Fund Value of Rs. 2.68 Crore @8% growth rate and Rs. 1.01 Cr @4% growth rate.



Create your second income with iSIP

Partial Withdrawal Benefit

Subject to policy being in force (including when the policy is reduced paid up), Partial Withdrawal is allowed any time after five policy anniversaries from Regular/Single Premium fund value from the date of issuance of the policy. Under this facility, you can also opt for Systematic Withdrawal Plan (SWP), Chosen-rate Withdrawal Plan (CWP) and Index-based Withdrawal Plan (IWP).

- Partial withdrawals shall be made first from the Top-Up Premium Fund which has completed the lock in period and then from Regular Premium Fund or Single Premium Fund, whichever is applicable, if Top-Up Fund is insufficient.
- For the purpose of partial withdrawals, lock in period for the Top-up premiums will be five years or any such limit prescribed by IRDAI from time to time.
- The minimum amount that can be withdrawn is Rs. 1,000/- subject to Total Fund Value (Regular + Top Up Fund) post such withdrawals not being less than an amount equivalent to two years' Annualised Regular Premiums in case of Regular/Limited Pay or 5% of Single Premium in case of Single Pay.
- Maximum of 25% of the Fund Value can be withdrawn in each policy year.
- Partial withdrawal is allowed only after insured attains 18 years of age.
- Any number of partial withdrawals can be made in a policy year and no charges shall be levied for making the partial withdrawals.
- The partial withdrawals shall not be allowed if it would result in termination of the contract.

Systematic Withdrawal Plan

This partial withdrawal facility allows you to withdraw from the fund at pre-determined intervals. Such withdrawals can be a pre-determined percentage of the fund value or a pre-determined absolute amount.

For example, if you wish to withdraw 6% of the fund value every year, then 6% of fund value shall be paid out to you as per the specified payout frequency.

The following conditions shall apply on SWP:

- You have an option to choose the percentage ranging from 1% to 15%
- You can take the payout monthly, quarterly, half-yearly, yearly or on specified date(s). The first payout will be made on the withdrawal start date as chosen by the policyholder
- You can opt for the plan at the policy inception or anytime during the policy term. You also have an option to modify or opt-out of the facility by notifying the company at least 30-days prior to the policy anniversary. You may choose to opt-in again as per the requirements on a later date.
- It is allowed only after five policy anniversaries from the date of issuance of the policy.
- The T&Cs applicable to Partial Withdrawal, shall be applicable to Systematic Withdrawal Plan as well.
- Both SWP and partial withdrawal can be availed simultaneously provided the fund value in any given year is not less than 2 annualized premium for Limited/ regular pay and 5% of single premium paid for single pay.

Chosen-rate Withdrawal Plan (CWP)

Under this partial withdrawal facility, a payout, as per the payout frequency chosen, will be processed in case the performance of the fund(s) where you have invested your premium is higher than the rate of return chosen by you.

For example, if the actual fund value on the date of withdrawal is more than the fund value basis your chosen rate of return, then the positive difference between the two fund values shall be paid out to you. If the actual fund value is less than the fund value basis the chosen rate, then no payout shall be processed.

The following conditions shall apply on CWP:

- The chosen rate of return can be different for different funds
- The T&Cs applicable to SWP, shall be applicable to CWP. Both SWP and CWP cannot be opted together.
- Both CWP and partial withdrawal can be availed simultaneously provided the fund value in any given year is not less than 2 annualized premium for Limited/ regular pay and 5% of single premium paid for single pay

Index-based Withdrawal Plan (IWP)

This option works similar to CWP. But instead of choosing a rate of return, you can link it to an external index. If the performance of the fund(s) where you have invested your premium in is higher than the index based return, then the positive difference between the two fund values shall be paid out to you as per the payout frequency chosen

The plan gives you an option to choose from a list of indices such as

- 1) Compound Annual Growth Rate (CAGR) of benchmark fund as on date of withdrawal
- 2) 10-year G-Sec rate dated 1st April of each year as published by M/s. Financial Benchmarks India Pvt Ltd shall be applicable during the period of twelve months, beginning 1st May of the relevant financial year.
- 3) SBI's Savings A/c rate basis April 1 of the relevant year shall be applicable during the period of twelve months, beginning 1st May of the relevant financial year
- 4) SBI's 5-year term deposit rates basis April 1 of the relevant year shall be applicable during the period of twelve months, beginning 1st May of the relevant financial year
- 5) CPI Inflation rate as published by mospi.gov.in for March shall be applicable during the period of 12 months, beginning 1st May of the next financial year.

The following conditions shall apply on IWP:

- The list of indices shall be specified by the company from time to time.
- You shall have the flexibility to change the index by notifying the company at least 30 days prior to the policy anniversary.
- The T&Cs applicable to SWP, shall be applicable to IWP as well. .
- Both IWP and partial withdrawal can be availed simultaneously provided the fund value in any given year is not less than one annualized premium for Limited/ regular pay and 5% of single premium paid for single pay.

NOTE: Only one strategy out of SWP, CWP and IWP can be chosen by the customer. Partial withdrawal can be availed along with any of the above strategies.

Choose your Investment Strategy

This product offers you the flexibility to invest in a manner that suits your investment risk profile and individual needs.

- a) You can choose from the 24 investment fund options
- OR
- b) Choose any one of the following PORTFOLIO STRATEGIES
 - i) Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART)
 - ii) Life-stage based Portfolio Strategy

a) You can choose from a variety of funds

Your allocable Regular/ Single Premium and Top- Ups (if any) are invested in one or more investment funds as per your chosen asset allocation. You have an option of choosing any or all of the 24 Funds or such funds which are available at the time of allocation, based on your preferred asset allocation.

We offer 24 investment funds ranging from 100% debt to 100% equity to suit your particular needs and risk appetite – **Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund, Large Cap Equity fund, Whole Life Mid Cap Equity fund, Emerging Opportunities Fund, Sustainable Equity Fund, Dynamic Advantage Fund, Whole Life Aggressive Growth fund, Whole Life Stable Growth fund, Whole Life Income fund and Whole Life Short-term Fixed Income fund**, Flexi Growth Fund, Constant Maturity Fund, Target Maturity fund, Small Cap Discovery fund, Business Cycle Fund Rising India Fund and Midcap Momentum Index Fund, Flexi Growth Fund II, Whole Life Income Fund II and Nifty Alpha 50 Index Fund.

If you wish to diversify your risk, you can choose to allocate your premiums in varying proportions amongst the 24 investment funds.

Our wide range of funds gives you the flexibility to redirect future premiums and change your premium allocation percentages from that point onwards. Also you can switch monies from one investment fund to another at any time. Switches must however be within the investment funds offered under this plan.

Investment Fund	Fund Objective	Risk Profile	Asset Allocation	Minimum	Maximum
Emerging Opportunities Fund (ULIF 064 12/09/22 EOF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks that offer opportunities in the Mid Cap space and emerging leaders in the new age sectors offering significant long-term wealth creation. The fund can invest up to 30% of the portfolio in equity and equity related instruments falling outside the mid-cap range.	High	Equity	80%	100%
			Debt Instruments	0%	10%
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	20%
Sustainable Equity Fund (ULIF 065 12/09/22 ESG 110)	To focus on investing in select companies from the investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.	High	Equity	80%	100%
			Debt Instruments	0%	20%
			Money Market Instruments, Cash, Bank Deposits and Mutual Funds	0%	20%
Multi Cap Fund (ULIF 060 15/07/14 MCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a diversified portfolio of Large Cap and Mid Cap companies. The allocation between Large Cap and Mid Cap companies will be largely a function of the relative valuations of Large Cap companies as against Mid Cap companies.	High	Equity	60%	100%
			Debt Instruments	0%	40%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
India Consumption	The primary investment objective of the Fund is to generate capital	High	Equity	60%	100%
			Debt Instruments	0%	40%

Fund (ULIF 061 15/07/14 ICF 110)	appreciation in the long term by investing in a diversified portfolio of companies which would benefit from India's Domestic Consumption growth story. The India Consumption Fund could provide an investment opportunity in the theme of rising consumption power in India for long term returns.		Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Top 50 Fund (ULIF 026 12/01/09 ITF 110)	The Top 50 Fund will invest primarily in select stocks which are a part of Nifty 50 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash/ Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%
Top 200 fund (ULIF 027 12/01/09 ITT 110)	The Top 200 Fund will invest primarily in select stocks which are a part of BSE 200 Index with a focus on generating long term capital appreciation. The Fund will not replicate the index but aim to attain performance better than the performance of the Index. As a defensive strategy arising out of market conditions, the scheme may also invest in debt and money market instruments. Objective: The primary investment objective of the fund is to generate long term capital appreciation by investing in select stocks.	High	Equity Instruments	60%	100%
			Cash / Money Market Instruments (including CP/CD), Bank Deposits and Mutual Funds	0%	40%
Super Select Equity Fund (ULIF 035 16/10/09 TSS 110)	The Super Select Equity Fund will invest significant amount in equity and equity linked instruments specifically excluding companies predominantly dealing in Gambling, Lotteries/Contests, Animal Produce, Liquor, Tobacco, Entertainment (Films, TV etc) Hotels, sugar, leather, Banks and Financial Institutions. The	High	Equity and Equity Linked Instrument	60%	100%
			Debt Instruments	0%	40%
			Cash/ Money Market Instruments (including CP/CD), Bank	0%	40%

	cash holding of the Fund will be kept below 40% of the Fund or according to the prevailing regulatory guidelines at each point of time. Objective: The primary investment objective of the fund is to provide income distribution over a period of medium to long term while at all times emphasizing the importance of capital appreciation		Deposits and Mutual Funds		
Large Cap Equity Fund (ULIF 017 07/01/08 TLC 110)	The primary investment objective of the Fund is to generate long - term capital appreciation from a portfolio that is invested pre-dominantly in large cap equity and equity linked securities.	High	Equity and Equity linked Instruments	80%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Mid Cap Equity Fund (ULIF 009 04/01/07 WLE 110)	The primary investment objective of the Fund is to generate long – term capital appreciation from a portfolio that is invested pre-dominantly in Mid Cap Equity and Mid Cap Equity linked securities.	High	Equity and Equity linked Instruments	60%	100%
			Cash/ Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Dynamic Advantage Fund (ULIF 066 12/09/22 DAF 110)	The primary investment objective of the Fund is to maximize the returns with medium risk	Medium	Equity	20%	80%
			Debt Instruments	20%	80%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Aggressive Growth Fund (ULIF 010 04/01/07 WLA 110)	The primary investment objective of the Fund is to provide higher returns in long term by investing primarily in Equities along with debt/ money market instruments.	Medium to High	Equity and Equity Linked instruments	50%	80%
			Debt Instruments	20%	50%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	30%
Whole Life Stable Growth Fund	The primary investment objective of the Fund is to provide stable returns by balancing the investment in	Low to Medium	Equity and Equity Linked instruments	30%	50%

(ULIF 011 04/01/07 WLS 110)	Equities and debt/ money market instruments.		Debt Instruments	50%	70%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	20%
Whole Life Income Fund (ULIF 012 04/01/07 WLI 110)	The primary investment objective of the Fund is to generate income by investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity.	Low	Debt Instruments	60%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Whole Life Short-Term Fixed Income Fund (ULIF 013 04/01/07 WLF 110)	The primary investment objective of the Fund is to generate stable returns by investing in fixed income securities having shorter maturity periods. Under normal circumstances, the average maturity of the Fund may be in the range of 1-3 years.	Low	Debt Instruments of duration less than 3 years	60%	100%
			Cash / Money Market Instruments, Bank Deposits and Mutual Funds	0%	40%
Flexi Growth Fund (SFIN: ULIF 068 25/04/23 FGF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks across market capitalization.	High	Equity	70%	100%
			Debt Instrument	0%	10%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	30%
Constant Maturity Fund (SFIN: ULIF 069 17/05/23 CMF 110)	The fund aims to provide reasonable returns over long term by investing in portfolio of Government Securities while maintaining constant average maturity of the portfolio (ex - Cash/ Money Market Instruments, Bank Deposits and Mutual Funds) in the range of 8-12 years	Medium	Debt Instruments - Government Securities such that weighted average portfolio maturity of around 10 years (in the range of 8-12 years)	80%	100%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	20%
Target Maturity Fund (SFIN: ULIF 070 17/05/23 TMF 110)	The fund aims to provide reasonable returns over long term by investing in portfolio of Government Securities. The fund shall have the maturity on 31st Dec 2053. The residual maturity of any Government Securities forming part of the portfolio shall be between the fund maturity date and date 5 years before the fund maturity date (i.e.1st Jan 2049).	Medium	Government Securities (Residual maturity of any Government Securities forming part of the portfolio shall be between the fund maturity date and date 5 years before the fund maturity date (i.e. 1st Jan 2049).	80%	100%
			Money Market Instrument, Cash,	0%	20%

			Bank Deposits and Mutual funds		
Small Cap Discovery Fund (SFIN: ULIF 071 22/05/23 SCF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks in small-cap market capitalization. The fund will primarily invest in carefully selected small-cap companies that offer opportunities for long-term value creation. Minimum 65% of equity and equity related instruments of portfolio will comprise of small-cap stocks.	High	Equity	70%	100%
			Debt Instrument	0%	10%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	30%
Business Cycle Fund (SFIN: ULIF 072 15/01/24 BCF 110)	The investment objective of the Fund is to generate capital appreciation by investing predominantly in equity and equity-related securities with a focus on investing in companies and sectors to participate in the business cycles through active portfolio allocation.	High	Equity instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Rising India Fund (SFIN: ULIF 073 17/01/24 RIF 110)	The objective of the fund is to generate capital appreciation by investing predominantly in equity and equity-related securities with a focus to invest in growth stories across the Indian corporate landscape.	High	Equity instruments	70%	100%
			Debt	0%	30%
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	30%
Midcap Momentum Index Fund (SFIN: ULIF 075 09/05/24 MIF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty Midcap 150 Momentum 50 Index Fund, subject to regulatory limits* *Regulations may restrict us from investing in all the stocks in line with their weights in the index from time to time	High	Equity instruments	80%	100%
			Debt	NA	
			Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	20%
Flexi Growth Fund II (ULIF 074 02/05/24 FG2 110)	The objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks across market capitalization. The fund maintains flexibility to invest in carefully selected companies that offer opportunities across large, mid or small capitalization space	High	Equity	70%	100%
			Debt Instrument	0%	30%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	30%
Whole Life Income Fund II (ULIF 076 06/06/24 WI2 110)	The primary investment objective of the Fund is to generate income through investing in a range of debt and money market instruments of various maturities with a view to maximizing the optimal balance between yield, safety and liquidity. The Fund will have no investments in equity or equity linked instruments at any point in time.	Low	Debt Instruments	60%	100%
			Money Market Instrument, Cash, Bank Deposits and Mutual funds	0%	40%
Nifty Alpha 50 Index Fund (ULIF 077 30/09/24 NAF 110)	The primary investment objective of the Fund is to generate capital appreciation in the long term by investing in a portfolio of stocks indexed to the Nifty Alpha 50 Index. The fund	High	Equity Instruments	80%	100%

	will invest 80%-100% in Equity and Equity related instruments and 0%-20% in Cash and Money Market Securities.		Money Market Instruments, Cash, Bank Deposits and Mutual funds	0%	20%
			Debt	NA	NA

Although the funds are open ended, the Company may, as per Board approved policy and subject to prior approval from IRDAI, completely close any of the funds. You will be given at least three months' prior written notice of our intention to close any of the Funds completely or partially except in 'Force Majeure', where the company may give a shorter notice.

In case of complete closure of a Fund, on and from the date of such closure, Tata AIA Life Insurance shall cease to issue and cancel units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the Units are not switched to another Fund by you, Tata AIA Life Insurance will switch the said units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Authority.

In such an event if the Units are not switched to another Fund by you, Tata AIA Life Insurance will switch the said units from the funds opted by the policyholder to the default fund as follows:

Closed Fund	Default Fund
Whole Life Mid Cap Equity Fund, Multi Cap Fund, India Consumption Fund, Top 50 Fund, Top 200 Fund, Super Select Equity Fund, Emerging Opportunities Fund, Sustainable Equity Fund, Flexi Growth Fund, Small Cap Discovery Fund, Business Cycle Fund, Rising India Fund, Midcap Momentum Index Fund, Flexi Growth Fund II, Nifty Alpha 50 Index fund	Large Cap Equity Fund
Whole Life Aggressive Growth Fund, Dynamic Advantage Fund, Constant Maturity Fund, Target Maturity Fund	Whole Life Stable Growth Fund
Whole Life Income Fund, Whole Life Income Fund II	Whole Life Short Term Fixed Income Fund

If default Fund as mentioned in the table above is closed, then Tata AIA Life Insurance will switch the said Units to any other appropriate Fund with similar characteristics as per Board approved policy, with due weightage for the respective NAVs at the time of switching, subject to prior approval from the Authority.

The NAV of the segregated funds shall be computed as:

Market value of investment held by the fund + value of current assets - (value of current liabilities and provisions, if any)

Number of units existing on Valuation Date (before creation/redemption of units)

The various funds offered under this product are the names of the funds and do not in any way indicate the quality of these funds, their future prospects and returns

In case of exceptional circumstances/force majeure events, investment in Cash / Money Market Instruments in all above funds may go up to 100%, subject to prior approval of IRDAI. Exceptional circumstances may include:

- when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
- when, as a result of political, economic, monetary or any circumstances which are not in the control of the Company, the disposal of the assets of the fund would be detrimental to the interests of the continuing policyholders.
- in the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
- in the event of any force majeure or disaster that affects the normal functioning of the Company

FORCE MAJEURE PROVISIONS

- a) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
- b) The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
- c) The Company shall continue to invest as per the fund mandates as chosen by You. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 2(j) of IRDAI (Investment) Regulations, 2016] in circumstances mentioned under points (a and b) above. The exposure to of the Fund as per the fund mandates as chosen by You shall be reinstated within reasonable timelines once the force majeure situation ends.
- d) In such an event, an intimation of such force majeure event shall be uploaded on Our website for information.

Discontinued Policy Fund:

The investment objective for Discontinued Policy Fund is to provide capital protection and a minimum return as per regulatory requirement with a high level of safety and liquidity through judicious investment in high quality short-term debt. The strategy is to generate better returns with low level of risk through investment in fixed interest securities having short term maturity profile. The risk profile of the fund is very low. There is a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time

Asset allocation:

Instrument	Allocation
Debt Instruments (Government Securities and Corporate Debt)	60% -100%
Money Market Instruments, Bank Fixed Deposits, Cash & Mutual Funds	0% - 40%

b) Choose from the following PORTFOLIO STRATEGIES:

i) Enhanced Systematic Money Allocation & Regular Transfer (Enhanced SMART)

This option is applicable till PPT only. Enhanced SMART strategy is not available with top-up premium fund.

Enhanced SMART is a systematic transfer plan. It allows you to enter the volatile equity market in a structured manner Under Enhanced SMART, you need to choose two funds, a debt oriented fund and an equity oriented fund. Please refer to table below for the choice of available funds:

Debt Oriented Funds	Equity Oriented Funds
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Whole Life Income Fund Whole Life Short-Term Fixed Income Fund Constant Maturity Fund Target Maturity Fund Whole Life Income Fund II	Large Cap Equity Fund Whole Life Mid Cap Equity Fund Multi Cap Fund India Consumption Fund Top 50 fund Top 200 fund Super Select Equity Fund Emerging Opportunities Fund Sustainable Equity Fund Flexi Growth Fund Small Cap Discovery Fund Business Cycle Fund Rising India Fund Midcap Momentum Index Fund Flexi Growth Fund II Nifty Alpha 50 Index Fund
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Through Enhanced SMART, your entire annual/single allocable premium will be parked in the chosen debt oriented fund along with any existing units in that fund, if any. These combined units in the chosen debt oriented fund will be systematically transferred on a monthly basis to the chosen equity oriented fund. All your future allocable premiums will also follow the same pattern as long as Enhanced SMART is active on your plan. Switching to/from the Enhanced SMART funds to other available funds is not allowed.

Thus, while the stock market remains volatile and unpredictable, Enhanced SMART strategy offers a systematic way of rupee cost averaging. However, all investments through this option are still subject to investment risks, which shall continue to be borne by you.

A portion of total units in the chosen debt oriented fund shall be switched automatically into the chosen equity oriented fund in the following way:

Monthly Enhanced SMART

Policy Month 1	1/12 of the units available at the beginning of Policy Month 1
Policy Month 2	1/11 of the units available at the beginning of Policy Month 2
.....	
Policy Month 6	1/ 7 of the units available at the beginning of Policy Month 6
.....	
Policy Month 11	½ of the units available at the beginning of Policy Month 11
Policy Month 12	Balance units available at the beginning of Policy Month 12

The following are the notable features of Enhanced SMART: -

- Enhanced SMART can be availed by you, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Enhanced SMART should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary. Once chosen the strategy will be applicable for future premiums for all the premium payment terms except single premium.
- Request for commencement, change or restart of Enhanced SMART will be subject to all due premiums being paid.
- Enhanced SMART option is available only to the policies with the annual/single mode of payment.
- Enhanced SMART is free of any charge.

- You will have the option to stop the Enhanced SMART at any point of time by a written request and it shall take effect from the next Enhanced SMART switching that follows the Company's receipt
- Manual fund switching for the two funds selected for activation of Enhanced SMART is not allowed. Manual fund switching is allowed on other available funds at applicable charges. For Top-up premiums, manual switching option will be available at applicable charges.
- Any amount remaining in regular premium funds other than the two funds selected for activation of Enhanced SMART, would continue to remain invested in those funds.
- Enhanced SMART Option will not be available during Discontinuance of Premium. On revival of the policy, you can opt for Enhanced SMART again.
- In Case of Single Premium option:
 - Enhanced SMART strategy can only be opted for at policy inception.
 - Enhanced SMART strategy will be applicable for policy year 1 only.
 - From the end of year 1, the amount will remain invested in the Equity oriented fund as chosen by customer under Enhanced SMART strategy.
 - You have an option to do manual fund switching to other available funds after the end of policy year 1.

The Company may cease offering Enhanced SMART by giving 30 days of written notice subject to prior approval of Insurance Regulatory and Development Authority of India.

ii) Life-Stage based Portfolio Strategy

Under the Life-stage based Portfolio Strategy, your portfolio will be structured as per your age and risk profile selected by you (Conservative, Moderate or Aggressive). We will automatically shift your investments from riskier assets to safer assets progressively as you age. We will invest your Single Premium/Annualized Premium between the two funds, an equity fund and a debt fund (as selected by you from our range of funds) in a predetermined proportion based on the selected risk profile and your age when the premium is invested.

Debt Oriented Funds	Equity Oriented Funds
Whole Life Income Fund	Large Cap Equity Fund
Whole Life Short-Term Fixed	Whole Life Mid Cap Equity
Constant Maturity Fund	India Consumption Fund
Target Maturity Fund	Multi Cap Fund
Whole Life Income Fund II	Super Select Equity Fund
	Top 50 Fund
	Top 200 fund
	Emerging Opportunities Fund
	Sustainable Equity Fund
	Flexi Growth Fund
	Small Cap Discovery Fund
	Business Cycle Fund
	Rising India Fund
	Midcap Momentum Index Fund
	Flexi Growth Fund II
	Nifty Alpha 50 Index Fund

Through this strategy, your allocable premium will be parked in the chosen equity oriented and debt oriented fund in a predetermined proportion based on the selected risk profile and age.

As you age, your Fund value will be shifted automatically from chosen equity oriented fund to chosen debt oriented fund according to then applicable Equity-Debt proportion as per the age group.

If opted for this strategy, you shall not be allowed to exercise the Premium-Redirection or Fund-Switching option.

However, you will have an option to opt out of this strategy anytime during the Policy Term, by notifying the company atleast 30-days prior to the policy anniversary. You will be allowed to exercise free Switches or Premium Redirection options after opting out of this strategy.

The percentage allocation to equity fund according to age and risk profile is as given below. The remaining percentage allocation out of 100% shall be in the debt fund.

Age Group	Risk Profile		
	Aggressive	Moderate	Conservative
1-30	90%	70%	50%
31-40	80%	60%	50%
41-50	70%	50%	30%
51-60	55%	35%	15%
61-70	40%	20%	0%
71 & above	25%	5%	0%

Units shall be rebalanced as necessary to achieve the above proportions of the Fund Value in the equity fund and the debt fund. The re-balancing of units shall be done on the last day of each Policy quarter.

The following are the notable features of Life-Stage Based Strategy:-

1. The Life-Stage Based strategy can be availed by you, exercisable at policy inception or on any policy anniversary. A written request to commence, change or restart Life-Stage Based Strategy should be received 30 days in advance of the policy anniversary. The request shall take effect on the following policy anniversary.
2. Request for commencement, change or restart of the strategy will be subject to all due premiums being paid.
3. Life-Stage Based Strategy is free of any charge.
4. You will have the option to stop the Life-Stage Based Strategy at any point of time by a written request atleast 30 days prior to policy anniversary and the strategy shall stop at the following policy anniversary
5. Manual fund switching or Premium- Redirection shall not be allowed under this strategy.
6. Life-Stage Based Strategy Option will not be available during Discontinuance of Premium. On revival of the policy, the Policyholder can opt for Life-Stage Based Strategy again.

Tracking and Assessing Your Investments

You can monitor your investments

- On our website (www.tataaia.com);
- Through the annual statement detailing the number of units you have in each investment fund and their respective then prevailing NAV; and
- Through the published NAVs of all investment funds on our website and Life council's website.

Other benefits available under the plan

Top-up Facility

You have the flexibility to pay additional premium as 'Top-up Premium', provided the policy is in force

- Single premium top-ups are allowed anytime except during last five years of the policy term provided all due regular premiums have been paid.

- Minimum top-up premium is Rs. 100/-.
- Policyholder will be provided an additional sum assured as per the table below, subject to BAUP.

Age at Entry	Top-Up Multiple
Upto 49 years	1.25 times single premium
50 years and above	1.10 times single premium

- Top-up premiums can be allocated in any proportion between the funds offered as chosen by the Policyholder.
- Top-up Premiums are subject to charges as described under “Charges Applicable” section.
- Every top-up Premium shall have a lock in period of five years from the date of approval of that Top-up Premium. This rule is not applicable in case of complete withdrawal of policy.

Flexibility of Premium Mode

You may choose to pay your premiums Annually, Semi-annually, Quarterly, Monthly or even single time as per your convenience *as per table below subject to minimum premium conditions for each mode*

Monthly	Annualised Premium/12
Quarterly	Annualised Premium/4
Semi-Annually	Annualised Premium/2
Annually	Annualised Premium*1

Switching Between the Funds

During the policy term, you may switch your investment or part of investment from one fund to another as per your outlook about the markets. Switching may be restricted if the Enhanced SMART/ Life-stage based portfolio strategy is chosen. Please refer to Choose your Investment Strategy section for details. Any number of switches are allowed in a policy year and are available at no additional cost.

You may send the Company a written request to switch investment between available Funds. The written request must specify the Fund(s) from which Units are to be redeemed and the Fund(s) to which Units are being allocated.

Premium Re-direction

Premium Re-direction facility helps you to allocate future premiums to a different fund or set of funds. There is no Premium-Redirection charge. Premium Re-direction will not be allowed if Enhanced SMART is chosen.

Settlement Option

Provided insured is alive on the maturity date, there is an option to receive Maturity Benefit either in lump sum or in the form of periodical payments over a Settlement Period of five years from the Maturity Date. The first instalment under settlement option shall be payable on the date of maturity. The frequency of periodical payment shall be chosen by the Policyholder and can be yearly, half-yearly, quarterly or monthly. The value of such periodical payments will depend on the performance of the Funds selected for investment.

This option is not available in case of iSIP Young Genius where the life assured does not survive till the end of policy term.

During this Settlement Period,

- 1) life cover shall be maintained at 105% of the total premiums paid. In case of death, higher of Total Fund Value at the time of death or 105% of total premiums paid will be returned to the Nominee.
- 2) Switches may be allowed during the settlement period. Partial withdrawals shall not be allowed during this period
- 3) Fund Management Charges and Mortality Charges will be deducted as due. No other charges shall be levied.
- 4) Refund of Mortality Charges and Wealth booster do not apply during Settlement Period.
- 5) At any time during the Settlement Period, you have the option to withdraw the Total Fund Value at any time without any additional charges levied.
- 6) During this Settlement Period, the investment risk will be borne by you.

Flexibility of Additional Coverage⁵

Policyholders have an option to choose from a set of unit-deducting or a set of premium-paying riders:

The set of unit-deducting riders are as below:

- Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V02 or any later version)
- Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V02 or any later version)- Not allowed to be attached under Option 2.
- Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V02 or any later version)
- TATA AIA OPD Care (UIN: 110A166V01 or any later version)

The unit-deducting riders can be attached either at inception or any policy anniversary subject to the following:

- The policy term of Waiver of Premium Rider and Waiver of Premium Plus Rider should not be more than the outstanding premium paying term of the base policy
- The policy term of Accidental Death and Dismemberment Rider should not be more than the outstanding policy term of the base policy.

The set of premium-paying riders are as below:

- Tata AIA Life Linked Comprehensive Health Rider (UIN: 110A031V02 or any later version)
- Tata AIA Life Linked Comprehensive Protection Rider (UIN: 110A032V02 or any later version)
- Tata AIA Vitality Health Plus (UIN: 110A047V02 or any later version)
- Tata AIA Vitality Protect Plus (UIN: 110A048V03 or any later version)
- Tata AIA Sampurna Health (UIN: 110A167V02 or any later version)

The premium paying riders can be attached at policy inception or any policy anniversary of the base plan subject to the rider premium payment term and the policy term shall not be more than the outstanding premium payment term and outstanding policy term for the base plan.

Any minimum and maximum sum assured limits on all the above unit-deducting and premium-paying riders will remain applicable, irrespective of the fact that lower or higher sum assured might be chosen as the base cover under this plan

The rider(s) shall be attached with the base plan in compliance with Regulation 6 of IRDAI (Protection of Policyholders' Interests) Regulations, 2017 and with Regulation 27.h of IRDAI (Unit Linked Insurance Products) Regulations, 2019.

If there is an overlapping benefit between the Base product and any of the benefit option under the named riders, that benefit option of the rider shall not be offered.

The sum assured for any attaching rider(s) will not exceed the Basic Sum Assured except for accidental riders. The cost of any attaching rider benefit / cover will be levied either through rider charge or rider premium, but not both.

NAV Calculation

The Net Asset Value (NAV) of the segregated funds shall be computed as:

Market value of investment held by the fund + value of current assets - (value of current liabilities and provisions, if any)

Number of units existing on Valuation Date (before creation/redemption of units)

The Net Asset value (NAV) will be determined and published daily in various financial newspapers and will also be available on www.tataaia.com, the official website of Tata AIA Life. All you have to do is multiply the number of Units you have with the published NAV to arrive at the value of your investments.

Credit/Debit of Units

Premiums received, will be used to purchase Units at the NAV according to your instruction for allocation of Premium. Units purchased by Premium and Top-Up Premium will be deposited into the Regular/Single Premium Fund Value and Top-Up Premium Fund Value respectively.

Where notice is required (Partial Withdrawal, Complete withdrawal or death of the Insured), Units being debited shall be valued by reference to their NAV as specified in the section "Cut-off time for determining the appropriate valuation date" under Fund Provisions.

Cut-off time for determining the appropriate valuation date

The appropriate business day at which NAV will be used to purchase or redeem Units shall be determined in the following manner:-

- a) Purchase & Allocation of Units in respect of Premiums received or Fund Value(s) switched in:
- If the premiums, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us at or before 3:00 p.m. of a business day at the place where these are receivable, NAV of the date of receipt or the due date, whichever is later shall apply.
 - If the premium/s, by way of cash or a local cheque or a demand draft payable at par or the request for switching in Fund Value(s) is/are received by us after 3:00 pm of a business day, at the place where these are receivable, NAV of the next business day following the receipt or the due date, whichever is later shall apply.
 - If the premium/s is received by us by way of an outstation cheque/outstation demand draft, NAV of the date of on which these instruments are realized shall apply.

- b) Sale & Redemption of Units in respect of withdrawals, surrender, Fund Value(s) switched out, death claim:
- If a valid request/application is received by us at or before 3:00 pm of a business day, NAV of the date of receipt shall apply.
 - If a valid request/application is received by us after 3:00 pm of a business day, NAV of the next business day following the receipt shall apply.

Discontinuance of Premiums

Discontinuance of Premium within Five Years from the Date of Commencement (Discontinuance of the policy during lock-in period):

For Regular / Limited Pay:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

All such discontinued policies shall be provided a revival period of three years from date of first unpaid premium. On such discontinuance, Tata AIA Life Insurance shall communicate the status of the policy, within three months of the first unpaid premium, to you and provide the option to revive the policy within the revival period.

- a) In case you opt to revive but do not revive the policy during the revival period, the proceeds of the discontinued policy fund shall be paid to you at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued fund will be applicable during this period and no other charges will be applied.
- b) In case you do not exercise the option as set out above, the policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to you and the policy shall terminate.
- c) However, you have an option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

For Single Pay:

You have an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

The policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

“Proceeds of the discontinued policies” means the fund value as on the date the policy was discontinued, after addition of interest computed at the minimum guaranteed interest rate.

Revival of a discontinued policy during lock-in period

Upon revival, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges.

At the time of revival, we shall:

- i) collect all due and unpaid premiums without charging any interest or fee
- ii) add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy

Segregated Discontinued Policy Fund

The discontinued policy fund shall be a segregated unit fund. Only fund management charges shall be applicable on such funds. The fund management charge on discontinued policy fund shall be declared by the Authority from time to time. Currently, the fund management charge shall not exceed 50 basis points per annum.

Minimum Guaranteed Interest Rate

The minimum guaranteed interest rate applicable to the discontinued fund shall be declared by the Authority from time to time. The current minimum guaranteed interest rate applicable to the discontinued fund is 4% per annum.

The excess income earned in the discontinued fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders.

Surrender Value

If the policy acquires a surrender value during the first five years, it shall become payable only after the completion of the lock-in period.

Discontinuance of Premium after Five Years from the Date of Commencement (Discontinuance of Policy after the lock-in-Period):

a) For Regular/ Limited Premium Policies:

For Limited / Regular Pay:

Upon expiry of the grace period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a reduced paid up policy. The policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

On such discontinuance, Tata AIA Life Insurance shall communicate the status of the policy, within three months of the first unpaid premium, to you and provide the following options:

- i) To revive the policy within the revival period of three years, or
- ii) Complete withdrawal of the policy
- iii) Continue the policy till the revival period with Original Sum Assured.

In case the you opt (i), i.e., to revive but do not revive the policy during the revival period, the fund value (including any Top-Up fund value) shall be paid to you at the end of the revival period
The death benefit during the revival period shall be,

Highest of,

- (i) Reduced Paid-up Sum Assured or
- (ii) Regular Premium Fund Value of the policy
- (iii) 105% of the total Regular Premiums paid up to the date of death

In addition to this:

Highest of,

- i) The approved Top-up Sum Assured(s) or
- ii) Top-Up Premium Fund Value of the policy

is also payable provided you have a Top-up Premium Fund Value

In case you opt (ii), i.e., to withdraw the policy completely, then the policy will be surrendered and the fund value (including any Top-Up fund value) shall be paid.

In case you opt (iii), i.e., to continue the policy till revival period with Original Sum assured, the fund value after deducting mortality charges (based on Original Sum Assured) shall be payable at end of revival period.
The death benefit during the revival period shall be:

Highest of,

- (i) the Basic Sum Assured, or
- (ii) the Regular/Single Premium Fund Value of this Policy or
- (iii) 105% of the total Regular Premiums paid up to the date of death

In addition to this:

Highest of,

- (i) the approved Top-Up Sum Assured(s) or
- (ii) Top-Up Premium Fund Value of this Policy

is also payable provided the you have a Top-Up Premium Fund Value.

In case you do not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to you and the policy shall terminate. The death benefit during reduce paid-up status shall be:

Highest of,

- (i) The Reduced Paid-up Sum Assured, or
- (ii) the Regular/Single Premium Fund Value of this Policy or
- (iii) 105% of the total Regular Premiums paid up to the date of death

In addition to this:

Highest of,

- (i) the approved Top-Up Sum Assured(s) or
- (ii) Top-Up Premium Fund Value of this Policy

is also payable provided you have a Top-Up Premium Fund Value.

However, you have an option to surrender the policy anytime and proceeds of the policy fund shall be payable.

For Single Pay:

You have an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

Revival of a discontinued policy after lock-in period

Upon revival, the policy shall be revived restoring the original risk cover, benefits and charges in accordance with the terms and conditions of the policy. The rider may also be revived by you

At the time of revival, we:

- i) shall collect all due and unpaid premiums under base plan without charging any interest or fee
- ii) shall not levy any other charges.

Surrender Value

After the lock-in period, the surrender value shall be equal to the fund value as on the date of surrender.

Reduced paid-up Sum Assured = Basic Sum Assured * (t / n)

Where,

t = Total number of Premiums paid

n = Total number of Premiums payable for the entire premium paying term

The death benefit applicable for Reduced Paid-up policy shall be,

Highest of,

- (i) Reduced Paid-up Sum Assured or
- (ii) Regular Premium Fund Value of the policy
- (iii) 105% of the total Regular Premiums paid up to the date of death

In addition to this:

Highest of,

- i) The approved Top-up Sum Assured(s) or
- ii) Top-Up Premium Fund Value of the policy

is also payable provided the policyholder has a Top-up Premium Fund Value.

Surrender Benefit and Surrender Terms & Conditions**Complete withdrawal of this Policy within five Policy Years:**

On complete withdrawal of the Policy,

- Within the lock-in period; the Surrender Value i.e. the total Fund Value less applicable discontinuance charges as on the date of discontinuance shall be credited to the 'Discontinued Policy Fund' as maintained by the Company. The 'Proceeds of the Discontinued Policy' i.e. the Fund Value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a

minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to you after completion of the lock-in period.

In case of death of the insured during this period the “Proceeds of the Discontinued Policy” shall be payable to the nominee immediately.

- After the Lock-in Period; the total fund value as on the date of complete withdrawal shall be paid to you

Complete withdrawal of Policy after five Policy Years:

Upon complete withdrawal of the Policy after five Policy Years, the Total Fund Value as on the date of complete withdrawal, shall be payable.

Lock-in period means the period of 5 consecutive years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer, except in the case of death or upon the happening of any other contingency covered under the policy.

Charges Applicable⁷

Premium Allocation Charge

There are no Premium Allocation Charge(s) on base premium and Top-up premium.

Policy Administration Charge

There are no Policy Administration Charge(s)

Fund Management Charge

A Fund Management Charge will be applicable for each fund on each valuation date at 1/365 of the following annual rates and will be applied on the total values of the investment funds as given below

Sr. No	Fund Name	Fund Management Charge per annum
1	Multi Cap Fund	1.20%
2	India Consumption Fund	1.20%
3	Top 50 fund	1.20%
4	Top 200 fund	1.20%
5	Super Select Equity Fund	1.20%
6	Large Cap Equity Fund	1.20%
7	Whole Life Mid-cap Equity Fund	1.20%
8	Whole Life Aggressive Growth Fund	1.10%
9	Whole Life Stable Growth Fund	1.00%
10	Whole Life Income Fund	0.80%
11	Whole Life Short Term Fixed Income Fund	0.65%
12	Emerging Opportunities Fund	1.20 %
13	Sustainable Equity Fund	1.20%
14	Dynamic Advantage Fund	1.20%
15	Flexi Growth Fund	1.20%
16	Constant Maturity Fund	0.80%
17	Target Maturity Fund	0.80%

18	Small Cap Discovery Fund	1.20%
19	Business Cycle Fund	1.20%
20	Rising India Fund	1.20%
21	Midcap Momentum Index Fund	1.20%
22	Flexi Growth Fund II	1.35%
23	Whole Life Income Fund II	1.35%
24	Nifty Alpha 50 Index Fund	1.35%

Fund Management Charges are subject to revision by Company with prior approval of IRDAI but shall not exceed 1.35% per annum of the Fund value which is the maximum limit currently specified by the Authority and can change from time to time.

A Fund Management Charge of 0.50% p.a. shall be charged on Discontinued Policy Fund. The current cap on Fund Management Charge (FMC) for Discontinued Policy Fund is 0.50% p.a. and shall be declared by the Authority from time to time.

Mortality Charge⁸

The Mortality Charge shall be deducted by cancelling Units at the current NAV, from the Fund value of the Policy at the beginning of each policy month. In case of the Top-Up Sum Assured, the same will be deducted from the Top-Up Premium Fund Value. If the Fund Value is insufficient, then mortality charge will be deducted from the Top-Up Premium Fund Value, if any and vice-versa.

Mortality charge = Sum at Risk (SAR) multiplied by the applicable Mortality Rate for the month, based on the attained age of the insured.

SAR is defined as:

1) Under Option 1:

SAR in each month for Regular Account is the difference between:

- a) Maximum of (Basic Sum Assured or 105% times total premium paid)
- and
- b) Fund Value at the time of deduction of Mortality Charge

Sum at Risk (SAR) in each month for Top-Up Account is the difference between:

- c) Maximum of (Top-Up Sum Assured or from the relevant Top-Up Premium Fund Value and
- d) Top-up Premium Fund Value at the time of deduction of Mortality Charge.

2) Under Option 2:

SAR in each month for Regular Account is:

Maximum of (Basic Sum Assured or 105% times total premium paid)

SAR in each month for Top-Up Account is Maximum of (Top-Up Sum Assured or from the relevant Top-Up Premium Fund Value

In addition to the above, an additional mortality charge for Waiver of Premium shall be deducted by cancelling Units at the current NAV, from the Fund value of the Policy at the beginning of each policy month, which will be calculated as

Factor A * Annualised Premium * applicable Mortality Rate for the month, based on the attained age of the insured.

Where Factor A represents the present value of future premiums payable annually at 5% p.a.

For non-annual premium payment mode Factor A, is increased by adding 0.5 to the applicable annual factor.

The Mortality Charges will be guaranteed for the policy term.

For complete details on Mortality Charges visit us at www.tataaia.com

Discontinuance Charge

You can discontinue paying premium anytime during the policy term by intimating to the company. However, when the request for discontinuance from the policy is within the lock-in period of 5 years from policy inception, total fund value, net of discontinuance charges as on the date of discontinuance shall be put in the 'Discontinued Policy Fund'. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDAI from time to time shall be paid to the Policyholder only after completion of the lock-in period.

The following table shows discontinuance charges applicable for Single Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to Rs. 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above Rs. 3,00,000/-
1	Lower of 2% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.3000/-	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.6000/-
2	Lower of 1.5% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.2000/-	Lower of 0.70% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.5000/-
3	Lower of 1% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.1500/-	Lower of 0.50% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.4000/-
4	Lower of 0.5% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.1000/-	Lower of 0.35% of Single Premium or Single Premium Fund Value subject to a maximum of Rs.2000/-
5 and onwards	Nil	Nil

The following table shows discontinuance charges applicable for Regular / Limited Pay Option

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having annualized premium up to Rs. 50,000/-	Maximum Discontinuance Charges for the policies having annualized premium above Rs. 50,000/-

1	Lower of 20% of Annualised Premium or Regular Premium Fund Value subject to a maximum of Rs.3000	Lower of 6% of Annualised Premium or Regular Premium Fund Value subject to a maximum of Rs. 6000
2	Lower of 15% of Annualised Premium or Regular Premium Fund Value subject to a maximum of Rs.2000	Lower of 4% of Annualised Premium or Regular Premium Fund Value subject to a maximum of Rs. 5000
3	Lower of 10% of Annualised Premium or Regular Premium Fund Value subject to a maximum of Rs.1500	Lower of 3% of Annualised Premium or Regular Premium Fund Value subject to a maximum of Rs. 4000
4	Lower of 5% of Annualised Premium or Regular Premium Fund Value subject to a maximum of Rs.1000	Lower of 2% of Annualised Premium or Regular Premium Fund Value subject maximum of Rs. 2000
5 and onwards	Nil	Nil

There are no discontinuance charges applicable on the Top-up premium Fund Value.

The maximum discontinuance charge shall not exceed the limits as decided by the Authority from time to time.

Partial Withdrawal Charge

There are no partial withdrawal charges under this plan.

Fund Switching Charge

There are no fund switching charges.

Miscellaneous Charge:

Nil

Premium Re-direction Charge

Fund redirection is allowed for future limited/ regular premium/(s), provided percentage chosen is integral percentage for each funds and sums to 100%. There is no fund re-direction charge applicable under this Product. Premium Re-direction will not be allowed if Enhanced SMART is chosen.

POLICY TERMINATION

All coverage under this Policy shall automatically terminate on the occurrence of the earliest of the following:

- (1) Date of Maturity of policy
- (2) Date of complete withdrawal
- (3) Date of Death of the Insured, only if policyholder had chosen Option 1, or
- (4) Date of end of lock-in-period/revival period, whichever is later in case of Discontinuance of Premium within 5 years, provided the policy is not revived during the revival period.
- (5) Date of end of lock-in-period in case of withdrawal request raised during the first five years for a Single Pay policy.
- (6) A policy will terminate as and when the total fund value becomes less than or equal to 1% of Single Premium; OR as and when the total fund value becomes less than or equal to one Annualised Premium in case of regular/limited premium policy; except if any of the following conditions is true:
 - a. Five policy years have not elapsed since the inception of the contract

- b. If the policy is in-force premium paying
The balance fund value shall be payable to the policyholder. This situation may result because of the combined impact of partial withdrawals at inopportune time and fund performance.

Terms and Conditions

iSIP is available through online sales.

Free Look Period

If you are not satisfied with the terms & conditions /features of the policy, you can cancel the policy by giving written notice to the Company and receive the non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation less (a) Extra Premium Allocation (if any), (b) proportionate risk premium for the period of cover, (c) medical examination costs, if any and (d) stamp duty, along with Goods and Services Tax on above which has been incurred for issuing the Policy. Such notice must be signed by you and received directly by the Company within

30 days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise

Grace Period

If you are unable to pay your Premium on time, starting from the date of first unpaid premium, a grace period of 30 days will be offered for policies on Annual, Semi- Annual or Quarterly Modes. For Policies on monthly mode the grace period would be 15 days. During this period your policy is considered to be in force with the risk cover as per the terms & conditions of the policy.

Health Management Services:

Life Insureds of Tata AIA i Systematic Insurance Plan (iSIP) who are eligible for the Health Management Services will be eligible to avail Second Opinion / Personal Medical Case Management / Medical Consultation services from service provider(s) affiliated to/registered with the Tata AIA Life Insurance Co. Ltd. The services are expected to assist the eligible Life Insured to ascertain correct diagnosis of a medical condition and obtain due care for the Life Insured in case of illness.

These services are subject to:

- the availability of suitable service provider(s);
- primary diagnosis (wherever applicable) has been done by a registered medical practitioner as may be authorized by a competent statutory authority
- Health Management Service is available to be utilised throughout the policy term, subject to prevailing eligibility conditions.
- the eligibility of the Life Insured as may be determined by Board Approved Underwriting Policy will be reviewed periodically and updated on our website. The changes shall apply without any discrimination to all existing and new customers of the product. Policyholders can check their eligibility by visiting our website or contacting the Call Centre.
- Whenever the eligibility criteria changes or the service is withdrawn, the same shall be communicated to all the policyholders. Prior to effecting any changes, we shall inform the same to IRDAI
- The current eligibility is of a minimum total Sum Assured of Rs. 30 lakhs [under base plan and rider/s (if any)].

Note:

- These services are aimed at improving Policyholder engagement and reducing exits from the Company's in-force book.

- The cost of these services is expected to be offset by either lower costs of claims or better economies of scale or higher revenue due to better persistency.
 - These value-added services are completely optional for the eligible customer to avail
 - For customers availing such services, they are offered at no additional cost to the Life Insured.
 - Premiums charged to the policyholder shall not depend on whether such a service(s) is availed by the Policyholder.
 - These services have been transparently stated in the Sales Literature and Policy Document with clear guidance on how to verify eligibility etc.
 - The Life Insured may exercise his/her own discretion to avail the services.
 - These services shall be directly provided by the service provider(s).
 - The services can be availed only where the policy / rider is in-force.
 - All the supporting medical records should be available to avail the service.
 - We reserve the right to discontinue the service or change the service provider(s) at any time.
- The services are being provided by third party service provider(s) and we will not be liable for any liability

Loyalty Program Reward –

If you are a member of the loyalty program administered by a service provider empaneled by the Company, you shall be entitled to the Loyalty Program Reward upon the purchase of the policy and upon meeting the eligibility criteria. The loyalty programs foster long-term customer relationship and offer redemption benefits through the service provider's eco-systems based on applicable terms and conditions. Such reward shall accrue as percentage of the Annualized Premium or Single Premium (*as applicable*) and shall be made available by the service provider to you in the form of benefits (*points, coins, etc.*) in the first policy year by loyalty program service provider. The quantum of reward shall be determined by the company's extant policy and shall be disclosed in the company's website from time to time.

The loyalty program rewards benefit shall be subject to the below:

- a) The availability of "Loyalty Program Reward" shall be subject to the availability of suitable service provider(s) and a mutual agreement with the intermediary.
- b) The Loyalty Program reward shall be directly provided by the service provider(s). The rights and liabilities of the policyholder/ Life Insured with respect to the Loyalty Program, shall be governed by the terms and conditions applicable to loyalty program.
- c) The Loyalty Program service is being provided by third party service provider(s) and the company shall not be liable for such services.
- d) The liability of the company is limited to the transfer of the value of the reward to the service provider, so empaneled, in case where it is offered in the form of coins/ points
- e) The company reserves the right to discontinue the service or change the service provider(s) at any time and such changes shall be updated on the company's website (www.tataaia.com).
- f) The eligibility conditions including the quantum of reward shall be determined as per the company's extant policy and subject to change. Please refer our website (www.tataaia.com) for updated list of eligibility conditions, list of empaneled service providers, loyalty programs and the quantum of rewards. Any changes shall be applicable prospectively.
- g) The Loyalty Program reward shall be applicable post completion of the free-look period, given the policy is still in-force at the time of extending such reward.

Backdating

Backdating is not allowed in this plan.

Policy Loan

Policy Loan is not allowed in this plan.

Exclusions

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to fund value, as available on the date of intimation of death.

Further, any charges other than Fund Management Charges(FMC), recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

If the Life Assured, whether sane or insane, commits suicide within 12 months from the effective date of increase in Sum Assured, then the amount of increase shall not be considered in the calculation of the death benefit.

Tax Benefits

Income Tax benefits would be available as per the prevailing tax laws subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. 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.

Assignment

Assignment allowed as per provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

Nomination

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Notes

- For more details on the benefits, premiums and exclusions under these riders please refer to the Rider Brochure or contact our Insurance advisor or visit our nearest branch office
- The Company may alter all the above charges (except Mortality) by giving an advance notice of at least three months to the policyholder subject to the prior approval of IRDAI and will have prospective effect.
- The Mortality Charges will be guaranteed for the period of the policy term.

DISCLAIMERS

- 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.
- Investments are subject to market risks.
- Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.
- The 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. The underlying Fund's NAV will be affected by interest rates and the performance of the underlying stocks
- 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. 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).
- 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.
- 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.
- Medical Second Opinion/Personal Medical Case Management /Medical Consultation is available to eligible and enrolled customers of Tata AIA Life Insurance. These are optional services offered to you at no additional cost. The eligibility of the Life Insured to avail these services shall be determined by the Company from time to time. You may exercise your own discretion to avail the services and to follow the treatment path suggested by the service provider. These services shall be directly provided by the service provider. The services can be availed only where policy/rider is in force. All the supporting medical records should be available to avail the service. We reserve the right to discontinue the service or change the service provider at any time. The services are being provided by third party service provider and Tata AIA Life Insurance Company Ltd will not be liable for any liability.
- Some benefits are guaranteed and some benefits are variable with returns based on future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table in the brochure. If your policy offers variable benefits then the illustration in this brochure will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including actual future investment performance.
- The Premium paid in the 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.
- 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.

- The brochure is not a contract of insurance. This brochure should be read along with Benefit Illustration. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.
- Tata AIA Life Insurance Company Ltd. is only the name of the Insurance Company and Tata AIA i Systematic Insurance Plan (iSIP) 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.
- 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
- Insurance cover is available under this product.
- Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider(s), please contact Tata AIA Life's Insurance Advisor/ Branch.
- 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 riders and the 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.

- Participation by customers shall be on voluntary basis

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.

Tata AIA Life Insurance Company Limited (IRDA of India Regn. No.110) CIN - U66010MH2000PLC128403

Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg,
Lower Parel, Mumbai – 400013

Unique Reference Number –