



# You have chosen the option: Endowment

### In addition, you get the benefit of additional coverage through:

Cover Continuance Benefits On death of the insured during policy term, in addition to death benefit, all the future bonuses and maturity benefit of the base options selected shall continue as in -force



## With Shubh Flexi Income Plan, you can enjoy benefits such as:

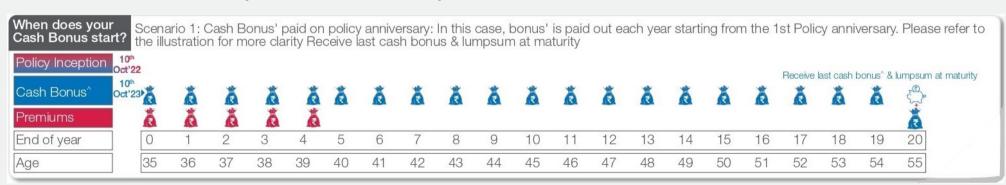


### Your cash bonuses are tailored to your preferences as per below:

Cash bonus* Starts from Year	NA
Cash Bonus Option	NA
Frequency of Cash Bonus	NA
Proportion of Bonus paid in cash	NA
Proportion of Bonus paid in Sub-Wallet	NA
Receive cash bonus on chosen special date	NA

The above mentioned benefits including optional benefits are applicable for an inforce policy (all premium during premium payment term have been paid as and when due).

# You have chosen to receive your cash bonus on a Special Date.. Heres how it will work:



Scenario 2.1: Special Date with original cash bonus: Cash Bonus is payable on the chosen Special Date, first bonus is calculated by pro-rating the annual rate by number of days between the policy inception and date chosen by the policy holder Scenario 2.2: Special Date with Instant cash bonus cash bonus: Cash Bonus for all policy years shall be payable on the chosen Special Date, and shall be adjusted multiplying original Cash Bonus with Special Date Discounting Factors Policy Inception Cash Bonus<sup>^</sup> **Premiums** End of vear Age

# On your survival till maturity, you shall receive the total benefits as follows:



\*Above Premiums are excluding GST. Premiums are payable at the beginning of year; \*\* Product features mentioned above are dependent on benefit chosen. The assumed rate of returns indicated at 4 % and 8 % are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy. The guaranteed benefits are dependent on the Policy terms, Premium payment terms availed along with other variable factors. The above benefits / returns shown in the document are for illustrative purposes only & must be read in conjunction with the Benefit Illustration. For more details on risk factors, terms, and conditions please read the sales brochure & policy document carefully before concluding a sale. Product features mentioned above are dependent on benefit chosen. These bonuses are not guaranteed in nature. The company may declare cash bonus annually in advance. The cash bonus, if declared, will be applicable provided all due premiums have been paid. Income Tax benefits would be available as per the prevailing income 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. All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by us under the Policy. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. This product is underwriting by Tata AIA Life Insurance Company Limited. The risk factors of the bonuses projected under the product are not guaranteed. Past performance

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IRDAI or its officials do not involve 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 Shubh Flexi Income Plan

Name of Prospect/Policyholder :	AMIT KUMAR YADAV
Age (years):	35
Gender :	Male
Name of the Life Assured :	AMIT KUMAR YADAV
Age (years):	35
Gender :	Male
Premium Payment Term (years) :	12
Policy Term (years) Option 1-Endowment :	21
Policy Term (years) Option 2-Early Income :	NA
Policy Term (years) Option 3-Deferred Income :	NA
Income Start Year Option 2-Early Income :	NA
Income Start Year Option 3-Deferred Income :	NA
Amount of Instalment Premium :	64,867
Mode of Payment of Premium :	Annual
Sum Assured Type :	Sum Assured - I
Death Benefit Multiple :	12
Mode of Payment of Cash Bonus :	NA
C1	No

Proposal No:	6338012548685
Name of the Product:	Tata AIA Shubh Flexi Income Plan
Tag Line:	Individual, Non-Linked Participating Life Insurance Savings Plan
Unique Identification Number:	110N207V02
GST Rate :	4.50% for first year
	2.25% second year onwards

#### How to read and understand this benefit illustration?

This benefit illustration is intented to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a.

Some benefits are guaranteed and some benefits are variable with returns based on the 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 on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. 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 future investment performance.

Policy Details								
Policy Option	Bonus Type	Reversionary Bonus						
Premium Allocation	100 %	bonus Type	Reversionary bonus					
Sum Assured Rs.	7,20,000	Special Date	No					
Sum Assured on Death (at inception of the policy) Rs.	7,20,000	Special Date	No					

Optional Benefits Summary							
Particulars	Yes/No	Additional annualised premium without GST (Rs.)					
Cover Continuance Benefit	Yes	2,074					
Waiver of Premium Benefit	No	0					
Total		2,074					

In case of a policy with multiple plan options, cover continuance benefit premium and benefits (if any) will be applicable only for the in-force plan options

Rider Details										
Tata AIA Vitality (Wellness Program):	No									
Rider Name / UIN^(Benefit Option / Benefit Payout Option)	Details of Life Insured/Partner under the	Benefit Payout Return			Donofit	Premium	Premium	m Year 1		
	Name	Age(yrs)	Gender	Lumpsum (Rs.) Income p.a. (Rs.)	Income Duration (yrs)	of premium option		Payment	Assured (Rs.) p.a. withou	Discount (Rs.)

Premium Summary									
	Base Plan	Optional Benefits	Riders	Total Instalment Premium					
Instalment Premium without GST (Rs.)	60,000	2,074	0	62,074					
Instalment Premium with First year GST (Rs.)	62,700	2,167	0	64,867					
Instalment Premium post applicable discount with First year GST (Rs.)	62,700	2,167	0	64,867					
Instalment Premium with GST 2 <sup>nd</sup> year onwards (Rs.)	61,350	2,121	0	63,471					

																	(Amou	int in Rupees.)
		Guaranteed Benefits					Non - Guaranteed Benefits @4% p.a. Non - Guaranteed Benefits @8% p.a.							Total Benefits including Guaranteed and Non Guaranteed Benefits				
															Maturity	/ Benefit	Death	Benefit
Policy Year	Single/Annualised Premium	Guaranteed Additions	Survival Benefit	Guaranteed Surrender Value	Death Benefit	Maturity Benefit	Reversionary Bonus	Cash Bonus	Special Surrender Value	Surrender Benefit	Reversionary Bonus	Cash Bonus	Special Surrender Value	Surrender Benefit	Total Maturity Benefit, including Terminal Bonus, if any @4%(7+8+TB)	Total Maturity Benefit, including Terminal Bonus, if any @8% (7+12+TB)	Total Death Benefit, including ofTerminal Bonus, if any @4% (6+8+TB)	Total Death Benefit, including Terminal Bonus, if any @8% (6+12+TB)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1	60,000	0	0	0	7,20,000	0	18,000	0	18,707	18,707	27,000	0	20,790	20,790	0	0	7,38,000	7,47,000
2	60,000	0	0	40,860	7,20,000	0	36,000	0	40,214	40,214	54,000	0	46,492	46,492	0	0	7,56,000	7,74,000
3	60,000	0	0	71,100	7,20,000	0	54,000	0	66,565	68,400	81,000	0	89,630	89,630	0	0	7,74,000	8,01,000
4	60,000	0	0	1,30,800	7,20,000	0	72,000	0	98,060	1,27,200	1,08,000	0	1,55,698	1,55,698	0	0	7,92,000	8,28,000
5	60,000	0	0	1,64,850	7,20,000	0	90,000	0	1,40,268	1,59,900	1,35,000	0	2,41,311	2,41,311	0	0	8,10,000	8,55,000
6	60,000	0	0	1,97,820	7,20,000	0	1,08,000	0	1,93,548	1,93,548	1,62,000	0	3,11,114	3,11,114	0	0	8,28,000	8,82,000
7	60,000	0	0	2,32,680	7,20,000	0	1,26,000	0	2,56,151	2,56,151	1,89,000	0	3,86,573	3,86,573	0	0	8,46,000	9,09,000
8	60,000	0	0	2,82,480	7,20,000	0	1,44,000	0	3,28,133	3,28,133	2,16,000	0	4,67,558	4,67,558	0	0	8,64,000	9,36,000
9	60,000	0	0	3,33,990	7,20,000	0	1,62,000	0	4,10,275	4,10,275	2,43,000	0	5,54,561	5,54,561	0	0	8,82,000	9,63,000
10	60,000	0	0	3,91,800	7,20,000	0	1,80,000	0	5,02,524	5,02,524	2,70,000	0	6,48,432	6,48,432	0	0	9,00,000	9,90,000
11	60,000	0	0	4,53,750	7,20,000	0	1,98,000	0	6,05,422	6,05,422	2,97,000	0	7,49,683	7,49,683	0	0	9,18,000	10,17,000
12	60,000	0	0	5,19,840	7,20,000	0	2,16,000	0	7,19,489	7,19,489	3,24,000	0	8,59,141	8,59,141	0	0	9,36,000	10,44,480
13	0	0	0	5,49,270	7,20,000	0	2,34,000	0	7,85,128	7,85,128	3,51,000	0	9,24,152	9,24,152	0	0	9,54,000	11,06,160
14	0	0	0	5,86,440	7,20,000	0	2,52,000	0	8,53,889	8,53,889	3,78,000	0	9,93,968	9,93,968	0	0	9,72,000	11,82,240
15	0	0	0	6,16,950	7,20,000	0	2,70,000	0	9,26,020	9,26,020	4,05,000	0	10,69,303	10,69,303	0	0	9,90,000	12,64,200
16	0	0	0	6,52,320	7,20,000	0	2,88,000	0	9,54,950	9,54,950	4,32,000	0	11,80,891	11,80,891	0	0	10,08,000	13,52,160
17	0	0	0	6,84,180	7,20,000	0	3,06,000	0	9,85,598	9,85,598	4,59,000	0	13,03,593	13,03,593	0	0	10,26,000	14,45,640
18	0	0	0	7,21,440	7,20,000	0	3,24,000	0	10,17,192	10,17,192	4,86,000	0	14,37,497	14,37,497	0	0	10,44,000	15,45,960
19	0	0	0	7,54,650	7,20,000	0	3,42,000	0	10,61,914	10,61,914	5,13,000	0	15,84,041	15,84,041	0	0	10,62,000	16,53,000
20	0	0	0	7,93,800	7,20,000	0	3,60,000	0	11,46,132	11,46,132	5,40,000	0	17,43,643	17,43,643	0	0	11,46,132	17,67,360
21	0	0	0	8,18,100	7,20,000	7,56,000	3,78,000	0	11,46,132	11,46,132	5,67,000	0	19,32,432	19,32,432	11,46,132	20,18,886	11,46,132	20,18,886

- 1. Surrender value illustrated above is end of the policy year value. Special Surrender value may be revised depending on the prevailing market conditions.
- 2. The death benefits shown above are at the end of the year. Upon payment of death benefit the policy terminates and no further benefit is payable.
- 3. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.
- 4. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.
- 5. Any statutory levy or charges (such as Goods and Service tax) including any indirect tax may be charged to the Policyholder either now or in future by the company and such amount so charged shall become due and payable and shall be subject to the same terms and conditions as applicable to payment of premium.

All premiums payable under the policy are subject to the applicable taxes, duties, surcharge, cesses or levies asses such Premium.	ssed as per the prevailing tax laws or directions from the competent court of law, which will be entirely borne/ paid by the Policyholder, in addition to the	ne payment of
I, (name), have explained the premiums and benefits under the product fully to the prospect /	I, AMIT KUMAR YADAV, have received the information with respect to the above, have understood the above statement be entering into the contract.	efore
Place:		
Date: 12 Jun 2025	Date: 12 Jun 2025	olicyholder

Unique Reference Number - L&C/Advt/2025/Mar/1104 (Rider - L&C/Advt/2020/Dec/1539)

6. The illustration above displays benefits only of the base plan option, and for optional benefits refer the Optional Benefits table above.

#### Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No. 110) (CIN: U66010MH2000PLC128403)

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