TATA AIA 360 Wealth Secure Plan:

- TAX Free SIP with 360 times Life Cover.
- It's compulsory locking for 5 years
- Wealth creation with zero premium allocation charges and unlimited fund switching.
- **Maturity Benefit:** Fund Value as on the date of maturity. TAXFREE.
- **In case of Death :** Nominee will get the Death Benefit (Higher of Sum assured or Fund value) and the policy ends.
- **Smart Lady Benefit**: 0.50% extra allocation of units with First Year Premium.

- **Who can opt for this Policy:**

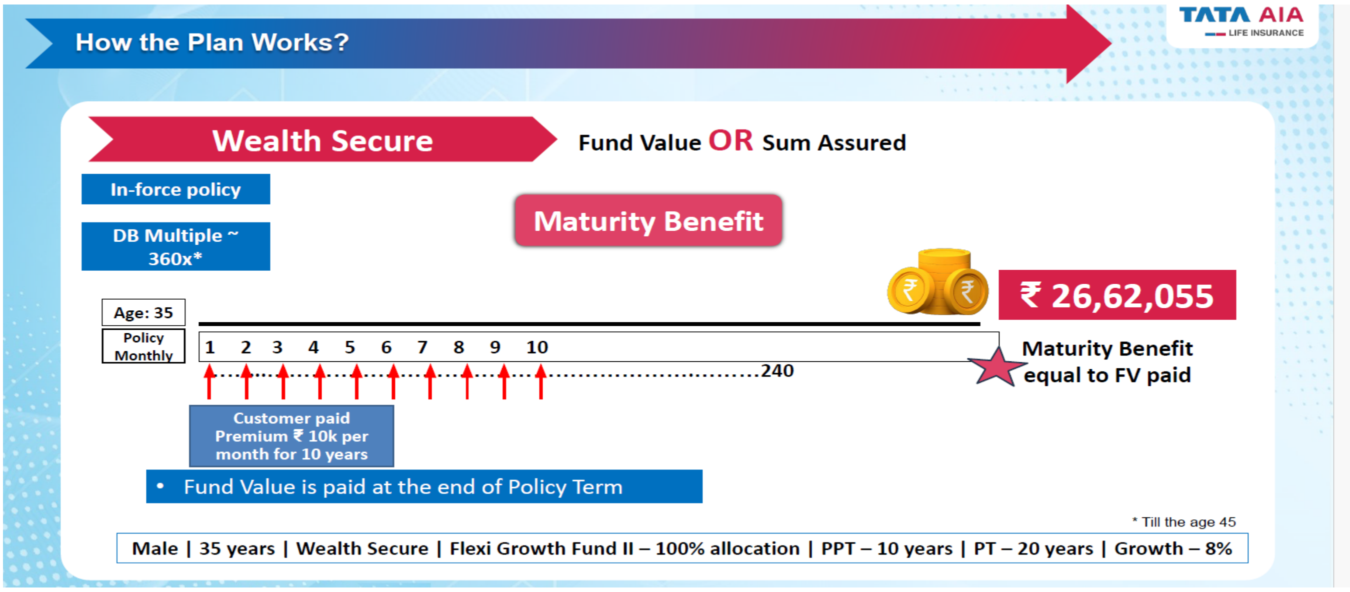
  Eligibility Criteria :

Eligibility Criteria

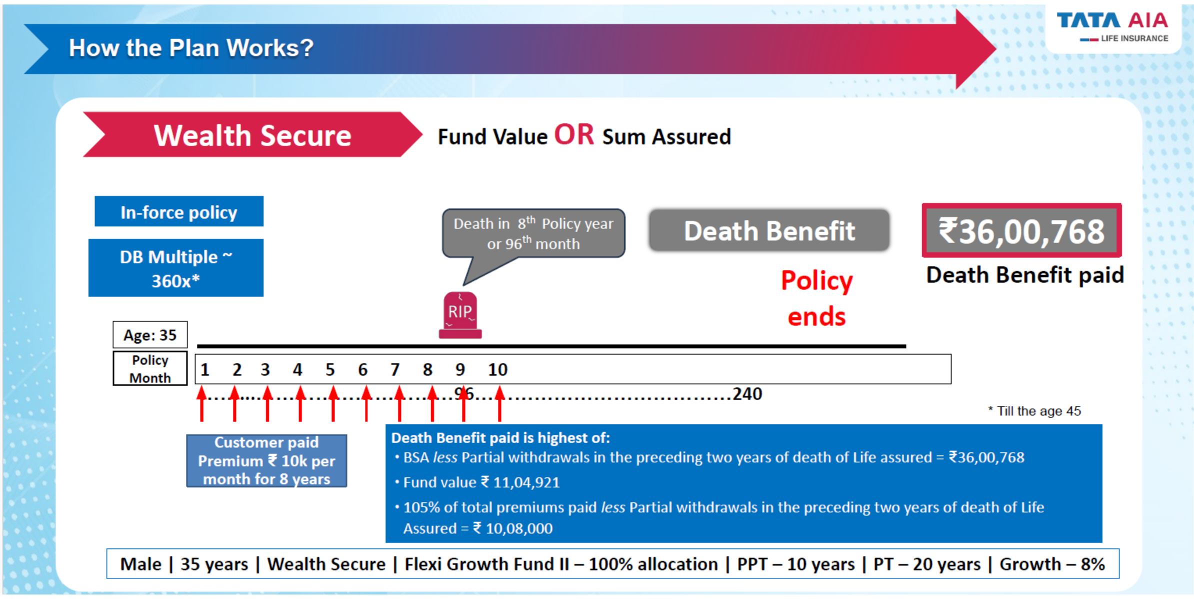
Particulars	Wealth Secure
Entry Age	18 - 50 Years
PPT	RP: 10 - 50 Years LP: 5 -20 Years
PT	RP : 10 - 50 Years LP : 10 -50 Years
Premium	RP /LP: ₹ 5,000 p.m. ₹ 10,000 p.m. ₹ 15,000 p.m. ₹20,000 p.m.
SA Multiple	Till age 45 years 360X 46- 50 years 240X+

How the Plan Works:

Maturity Benefit: Fund Value as on the date of maturity. TAXFREE.



Death Benefit to Nominee: Nominee will get the Death Benefit (Higher of Sum assured or Fund value) and the policy ends.



Smart Lady Benefit: 0.50% extra allocation of units with First Year Premium.

E.g.

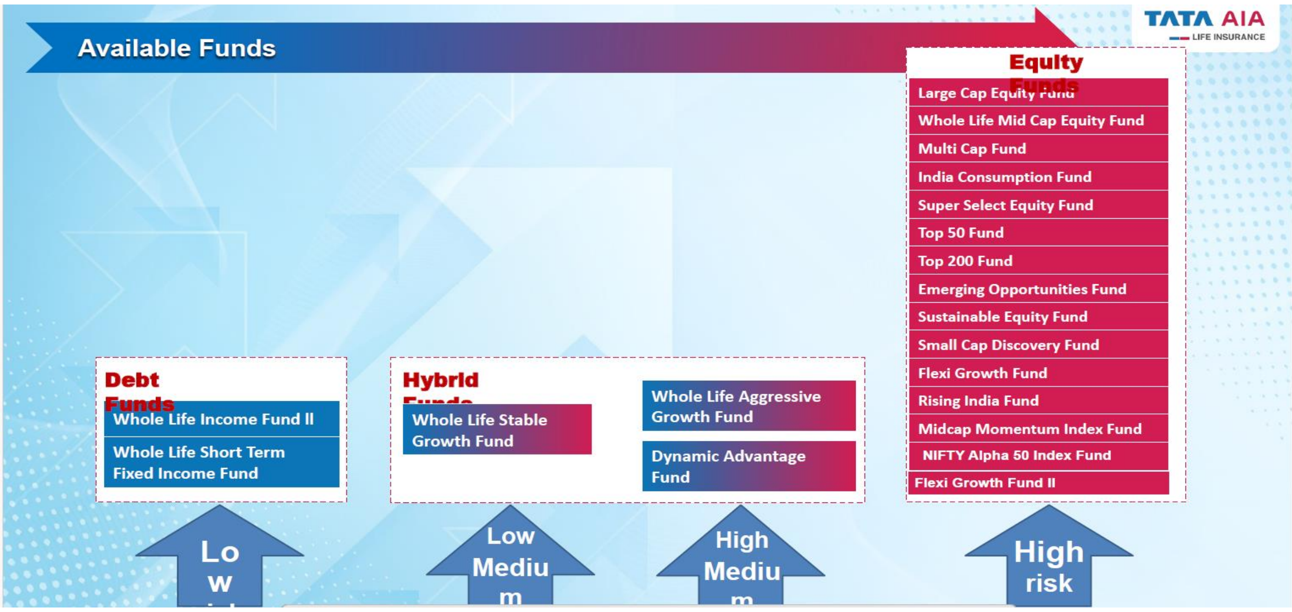
For Female|30Y|PPT-10Y|PT20Y| Standard life

• *FYP = ₹ 20,000 p.m.

• Additional Units worth

₹ 1,200 will be allocated (₹ 20,000*12= ₹ 2,40,000 *0.5%= ₹1,200)

Add Funds Name along with past performance:



Tax implication on Maturity:

As per the amendments proposed in the Finance Bill 2021, exemption under section 10(10D) of the Income Tax Act, 1961 **shall not apply to the ULIP policies issued on or after February 1, 2021, where the aggregate annual premium of all ULIP policies payable in the financial year exceeds INR 2,50,000/-.**

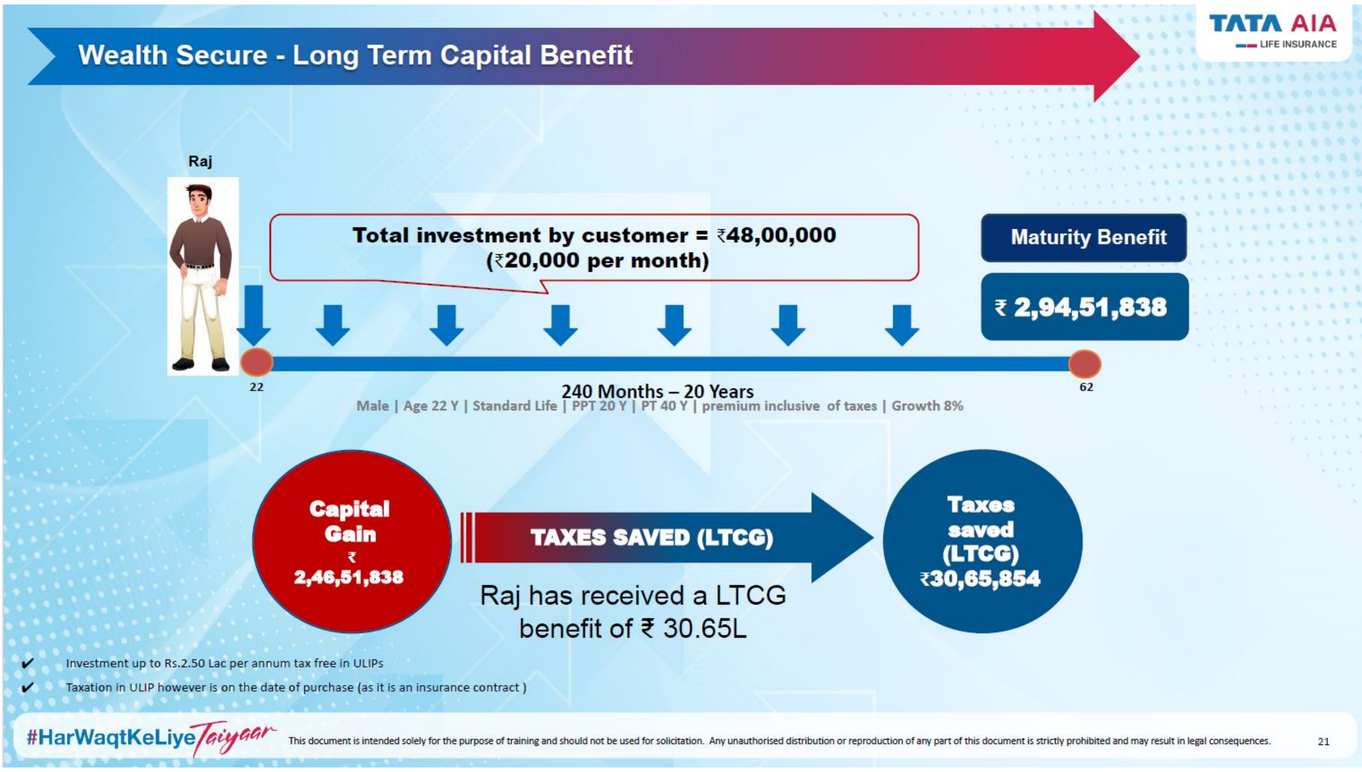
• Premium includes riders, top up premium, loading (if any) and GST on riders (if any).

• Once the policy becomes ineligible, it will remain so till term of policy except death claim.

• If the premium crosses 2.5 L it will be considered as a capital asset and accordingly will be taxable as 'Capital Gains' in the hands of policyholders at the time of receipt of partial withdrawal /surrender/maturity proceeds on gains.

• The amount received on the death of the Life Assured shall continue to be TAX FREE irrespective of the threshold on aggregate premium.

Illustration How you can save Capital Gain:



No Taxation on fund switching:

Another beneficial feature of the plan is that fund switches do not attract taxes*. This allows Investors to protect their wealth during market downturns by switching from equities to safer options like debt funds. *Assuming customer falls under highest tax slab