

## Growth + Security that's easy on your pocket



### Key Benefits

- Life Cover to provide a safety net for your family
- Start saving with a minimum premium of Rs. 12,000 p.a.
- **Zero premium allocation charges**
- **Return of Mortality and Policy Administration charges** from 6<sup>th</sup> year
- Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit your savings needs
- **Maturity Booster** to boost your fund value
- **Settlement option:** Option to receive the Maturity Benefit either as a lump sum or as a regular income over a period of one to five years
- Tax benefits may be applicable on premiums paid and benefits received as per prevailing tax laws

# Plan at a glance

Premium Payment Term (in years)	Policy Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)	Minimum Premium (in ₹)	Maximum Premium (in ₹)	Min/Max Sum Assured (in ₹)
Limited Pay – Limited term option: 5 to 15	Max(PPT+5,15) to 40	0/55	18/75	12,000 p.a.	100,000 p.a.	7 times Annualized Premium /10 times Annualized Premium
Limited Pay – Whole Life option*: 7 to 15	99 minus age at entry		18/99			
Regular Pay	15 to 40		18/75			

\*Regular pay options are not applicable for Whole Life option.

Subject to other boundary conditions, premium payment term can be selected in multiples of 1 year (i.e. premium payment term of 5, 6, 7, ..., 15 years are available for limited pay and premium payment term of 15, 16, 17, ..., 40 years are available for regular pay)

# Benefits in Detail

## Maturity Booster

At the end of the policy term, an addition, known as Maturity Booster in the form of extra units (Units mean a specific portion or part of the Unit Linked Fund(s) in which you have saved your money) will be made to boost your Fund Value. This Maturity Booster is a percentage 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 as shown in the table below

Premium Payment Term	Policy Term		
	15-19 years	20-24 years	>24 years
Less than 10 years	2.25%	4.00%	6.00%
Greater than or equal to 10 years	4.25%	7.00%	10.00%

Maturity Booster 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. The allocation of Maturity Booster units is guaranteed and shall not be revoked by the Company under any circumstances.

Please refer to Clause 4 under Terms and Conditions for more details.



For complete details of the policy, please refer to the policy document.

# Benefits in Detail

## Death Benefit

If the person whose life is covered by this policy (known as the Life Assured) passes away during the term of the policy, the insurance cover amount will be paid out as a lump sum to the Claimant.

Death Benefit, if the monies are not in the Discontinued Policy Fund (DP Fund), will be highest of

- a) Sum Assured, including Top-up Sum Assured, if any
- b) 105% of the total premiums paid
- c) Fund Value including the Top-up Fund Value, if any

Annualized Premium is the premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any.

On death of the life assured, before the date of maturity, while the monies are in Discontinued Policy Fund, Death Benefit will be the proceeds of the Discontinued Policy Fund applicable to your policy. On payment of Death Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.

For minor lives, life cover commences from the date of commencement of the policy.



For complete details of the policy, please refer to the policy document.

# Charges

## Premium Allocation Charges: NIL

## Fund Management Charges:

Money Market Fund: 0.75% p.a. of the Fund Value

All other funds: 1.35% p.a. of the Fund Value

## Policy Administration charge

Policy Administration Charge will be levied at the beginning of every month by redemption of units, subject to a maximum of Rs 500 per month (Rs 6,000 p.a.)

- The policy administration charges are 0.458% p.m. (5.50% p.a.) of Annual Premium for the first policy year. Thereafter, the policy administration charge will increase by 5% p.a. every year.
- This will be charged throughout the policy term.

# Charges

## Mortality Charges:

Mortality charges will be levied every month by redemption of units based on the Sum at Risk

## Discontinuance Charges:

Where the policy is discontinued during the policy year	Maximum Discontinuance Charge	
	Annualized premium $\leq$ ₹ 50,000	Annualized premium $>$ ₹ 50,000
1	Lower of 20% of (AP or FV), subject to a maximum of ₹ 3,000	Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000
2	Lower of 15% of (AP or FV), subject to a maximum of ₹ 2,000	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000
3	Lower of 10% of (AP or FV), subject to a maximum of ₹ 1,500	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000
4	Lower of 5% of (AP or FV), subject to a maximum of ₹ 1,000	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

Where AP is Annualized Premium and FV is the total Fund Value on the Date of Discontinuance. No Discontinuance Charge is applicable for Top-up premiums.



For complete details of the policy, please refer to the policy document.



For more information, call our customer service toll free number on 1860 266 7766 from your MTNL or BSNL lines.  
(Call Centre Timings: 10:00 A.M. to 7:00 P.M. Monday to Saturday, except National Holidays)  
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