

# Get MORE with



A Linked Non-Participating Individual Savings Life Insurance Plan

## Key Benefits

- **Life Cover** for the entire policy term so that your family is financially secured even in your absence.
- **Return of all Premium Allocation charges** more than once throughout the policy term.
- **Value Benefit** in year 2 and year 6 to reward higher contributions.
- **Wealth Boosters** at the end of every 5 years starting from the end of 10th policy year
- **Flexible options:** Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit your investment needs
- Enjoy policy benefits till 99 years of age with Whole Life policy term option.
- Systematic withdrawal plan to withdraw money regularly from your policy.
- **Tax benefits**<sup>^</sup> may be applicable on premiums paid and benefits received as per prevailing tax laws.

<sup>^</sup>Tax benefits under the policy are subject to conditions under Sec. 80C and Sec 10(10D) of the Income Tax Act, 1961. Goods and Service tax and applicable cesses will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time.



For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105L177V06

## Benefits in Detail

**Death Benefit:** In the unfortunate event of death of the Life Assured during the term of the policy, provided the monies are not in the Discontinuance Policy (DP) fund, the following will be payable to the Nominee, or in the absence of a Nominee.

Death Benefit = A or B or C whichever is highest where,

A = Sum Assured, including Top-up Sum Assured, if any

B = Minimum Death Benefit

C = Fund Value including the Top-up Fund Value, if any

Minimum Death Benefit will be 105% of the total premiums including Top-up premiums, if any received up to the date of death.

**Maturity Benefit:** On maturity of the policy, you will receive the Fund Value including the Top-up Fund Value, if any. You have the option to receive the Maturity Benefit either as a lump sum or as a structured payout using Settlement Option.

**Unlimited Free Switches:** If you choose the Fixed Portfolio strategy, you can switch units from one fund to another depending on your financial priorities and investment outlook as many times as you want. This benefit is available to you without any charge. The minimum switch amount is Rs 2,000. Switches are not applicable for other portfolio strategies.



## Benefits in Detail

**Partial Withdrawal Benefit:** This facility is designed to help you provide liquidity so that any immediate financial need can be met. You can avail this any time after the completion of five policy years, provided the monies are not in the Discontinued Policy (DP) fund. You can make unlimited number of partial withdrawals as long as the total amount of partial withdrawals in a year does not exceed 20% of the Fund Value in a policy year. The partial withdrawals are free of cost.

**Systematic Withdrawal Plan (SWP):** Under Partial Withdrawal facility, you can choose to opt for Systematic Withdrawal Plan (SWP). This facility allows you to withdraw a pre-determined percentage of your fund value regularly. This can help you to meet specific needs such as child's education or money for day-to-day expenses during, retirement.

**Change in Portfolio Strategy (CIPS):** You can change your portfolio strategy up to four times in a policy year. This facility is provided free of cost. Any unutilized CIPS cannot be carried forward to the next policy year.

**Top-Up:** You can invest any surplus money as Top-up premium, over and above the base premium(s), into the policy. The minimum Top-up premium is Rs 2,000.



# Boundary conditions

## Premium payment term (PPT)

Premium payment option	Premium payment term	Policy Term (in years)
Single Pay	Single Premium (SP)	10 to 30
Limited Pay	5, 7,8 and 10 years	10 to 30
Regular Pay	Same as policy term	10 to 30

For Whole Life option, Limited Pay: 7, 8, 10 and 15 years

## Minimum/Maximum Policy terms in years

Limited Pay/ Regular Pay

Age at entry (last birthday)	Policy Terms (in years)	
	PPT = 5 years	PPT = 7 years and higher
0 to 41 years	10 to 30 years	10 to 30 years, Whole Life
42 to 50 years	10 to 25 years	10 to 25 years, Whole Life
51 to 53 years	10 to 20 years	10 to 20 years, Whole Life
54 to 56 years	10 years	10 to 15 years, Whole Life
57 to 58 years	10 years*	10 years, Whole Life
59 to 65 years	-	10 years, Whole Life

\*Minimum Annual Premium is ₹ 5 Lakhs

For Whole Life policy term option, policy term will be equal to 99 minus Age at entry

# Boundary conditions

<b>Minimum / Maximum premium</b>	<b>Single Pay: ₹ 2,00,000 p.a. - Unlimited Limited/Regular Pay: ₹ 1,00,000 p.a. – Unlimited</b>
<b>Premium payment modes</b>	<b>Single, Yearly, Half-Yearly and Monthly</b>

## Sum Assured

### Single Pay:

<b>Age at entry</b>	<b>Minimum Sum Assured</b>	<b>Maximum Sum Assured</b>
0 to 39 years	1.25 X Single Premium	10 X Single Premium
40 years and above	1.25 X Single Premium	1.25 X Single Premium

Note: Sum Assured multiples in between the minimum and maximum limits are not available in Single Pay option

### Limited and Regular Pay

**For policies other than Whole Life:**

**Minimum Sum Assured : 7 X Annualised premium**

**Maximum Sum Assured : As per maximum Sum Assured multiples**

# Charges

## Premium Allocation Charges

Limited Pay and Regular Pay:

For annual mode of premium payment

Year 1-7	Year 8-9	Year 10	Thereafter
5%	2%	1%	0%

For other than annual mode of premium payment

Year 1	Year 2	Year 3 - 7	Year 8 - 9	Year 10	Thereafter
5%	3.75%	3.5%	2%	1%	0%

Allocation charge of 2% is applicable on top-ups.

Single Pay: 3 %

## Policy Administration Charges

Single Pay: Rs. 60 per month for the first five policy years

Limited Pay & Regular Pay: 2.196% p.a. of annual premium during the PT & capped at Rs. 500 pm



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# Charges

## Fund Management Charges

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

All Other Funds: 1.35% p.a. of Fund Value

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

## Discontinuance Charges

Single Pay:

Where the policy is discontinued in the policy year	Discontinuance Charge	
	Single premium ≤ ₹ 3,00,000	Single premium > ₹ 3,00,000
1	Lower of 2% of (SP or FV), subject to a maximum of ₹ 3,000	Lower of 1% (SP or FV), subject to a maximum of ₹ 6,000
2	Lower of 1.5% of (SP or FV), subject to a maximum of ₹ 2,000	Lower of 0.70% of (SP or FV), subject to a maximum of ₹ 5,000
3	Lower of 1% of (SP or FV), subject to a maximum of ₹ 1,500	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 4,000
4	Lower of 0.50% of (SP or FV), subject to a maximum of ₹ 1,000	Lower of 0.35% of (SP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL	NIL

Limited Pay and Regular Pay:

Where the policy is discontinued in the policy year	Discontinuance charge
1	Lower of 6% (AP or FV), subject to a maximum of ₹ 6,000
2	Lower of 4% of (AP or FV), subject to a maximum of ₹ 5,000
3	Lower of 3% of (AP or FV), subject to a maximum of ₹ 4,000
4	Lower of 2% of (AP or FV), subject to a maximum of ₹ 2,000
5 and onwards	NIL

Where AP is Annual Premium, SP is Single Premium and FV is the total Fund Value on the Date of Discontinuance.

No Discontinuance Charge is applicable for Top-up premiums.

# Illustration

## Illustration

Age at entry: 35 years

Premium payment option: Limited Pay

Amount of instalment premium: ₹ 2,00,000

Premium payment term: 7 years

Total premium paid: ₹ 14,00,000

Premium payment mode: Annual

Sum Assured: ₹ 20,00,000

Policy term: 15 years

Assumed investment returns	8% p.a.	4% p.a.
Fund Value at Maturity	₹ 28,22,869	₹ 18,02,758

The above illustrations are for a healthy male life with 100% of his investments in Maximiser V. The above are illustrative maturity values, net of all charges, Goods & Services Tax and cesses, if any. Since your policy offers variable returns, the given illustration shows different rates of assumed future investment returns. The returns shown in the benefit illustration are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy depends on a number of factors including future investment performance.



## IN ULIPS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year. Unit Linked products are different from traditional insurance products and are subject to the risk factors.

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