

# Give your goals the GIFT of Guarantee\*



## Key Benefits

- **Life Insurance Cover** for financial security of your family.
- **Guaranteed Benefits in the form of a lump sum or regular income** to help you save for your goals.
- **Option to receive guaranteed income** from 2<sup>nd</sup> year onwards.
- **Tax benefits** may be applicable on premiums paid and benefits received as per the prevailing tax laws.
- **Option of taking Loan** against policy to help you in case of financial emergencies.



\*The guaranteed benefits are payable as lump sum or regular income based on the plan option chosen subject to all due premiums being paid  
For complete details of the policy, please refer to the policy document and Sales literature.  
UIN: 105N182V11

# Option 1: Lump sum

- **Guaranteed Lump sum Benefit (Maturity Benefit):** On payment of all premiums, at the end of policy term, a guaranteed lump sum (known as the Sum Assured on Maturity) is payable.
- **Life Insurance Benefit (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 person specified (known as the Claimant) in the policy.

## For Single Pay

### Life Insurance Benefit is higher of:

- Sum Assured on Death
- Sum Assured on Maturity X Death Benefit factor for Lump sum plan, where,

Sum Assured on Death is 10 X Single Premium or 1.25 X Single Premium as chosen by you

## For other than Single Pay

### Life Insurance Benefit is highest of:

- Sum Assured on Death
- 105% of Total Premiums Paid up to the date of death
- Sum Assured on Maturity X Death Benefit factor for Lump sum plan, where

Sum Assured on Death is 10 X Annualised Premium

- Surrender value payable as on date of death



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

# Benefit illustration

Pay premium of  
Rs 1 lakh p.a. for 10 years

Get guaranteed tax-free lump  
sum benefit of 22.28L after 20  
years



Age 30

39

50

← Life cover for the entire policy term →



Above illustration is for a 30 year old male life

# Option 2: Income

- **Guaranteed Income Benefit (Maturity Benefit):** On payment of all premiums, depending on the premium payment term and the Income Period selected by the customer, a Guaranteed Income is payable 1 year after the end of policy term.
- **Life Insurance Benefit (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 person specified (known as the Claimant) in the policy.

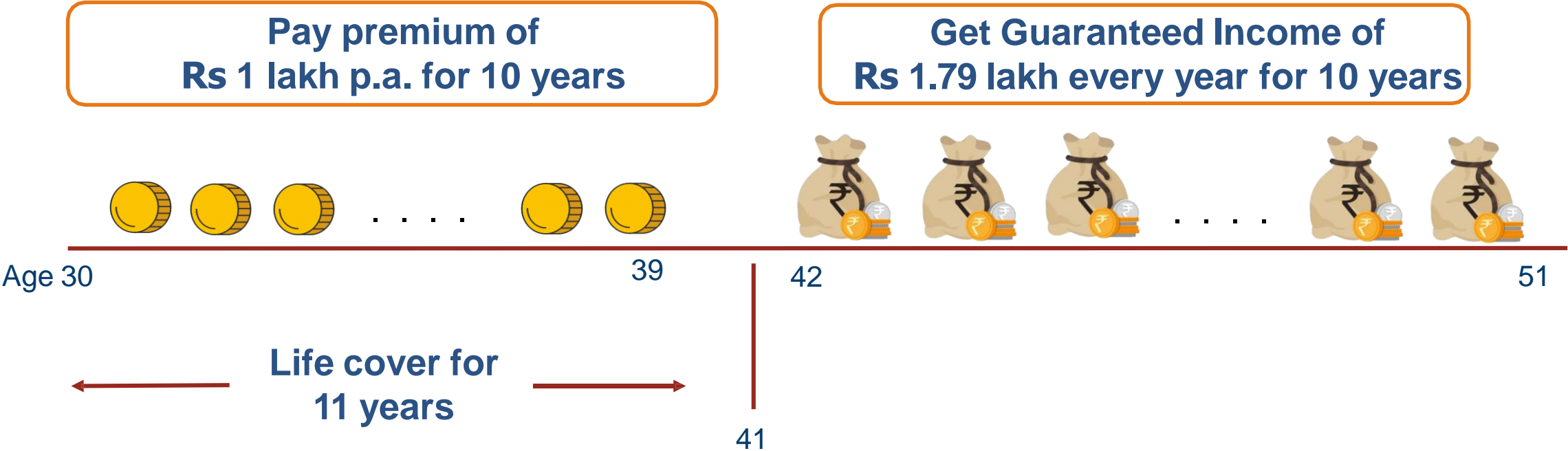
## Life Insurance Benefit is highest of:

- Sum Assured on Death
- 105% of Total Premiums Paid up to the date of death
- Annual Guaranteed Income X Death Benefit factor for Income plan, where, Sum Assured on Death is 10 X Annualised Premium
- Surrender value payable as on date of death



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

# Benefit Illustration



Above illustration is for a 30 year old male life

# Option 3: Early Income

- **Guaranteed Income (Maturity Benefit):** On payment of all premiums, a Guaranteed Income for a fixed period equal to the premium payment term will be payable at the end of the policy term.
- **Guaranteed Early Income (Survival Benefit):** Guaranteed Early Income is a fixed percentage of the premium you pay in a year and this is payable from 2<sup>nd</sup> year onwards.
- Guaranteed Early Income is 15% for PPT= 6, 20% for PPT= 7, 20% for PPT= 8, 25% for PPT= 10 years, 25% for PPT= 12 years
- **Life Insurance Benefit (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 person specified (known as the Claimant) in the policy.

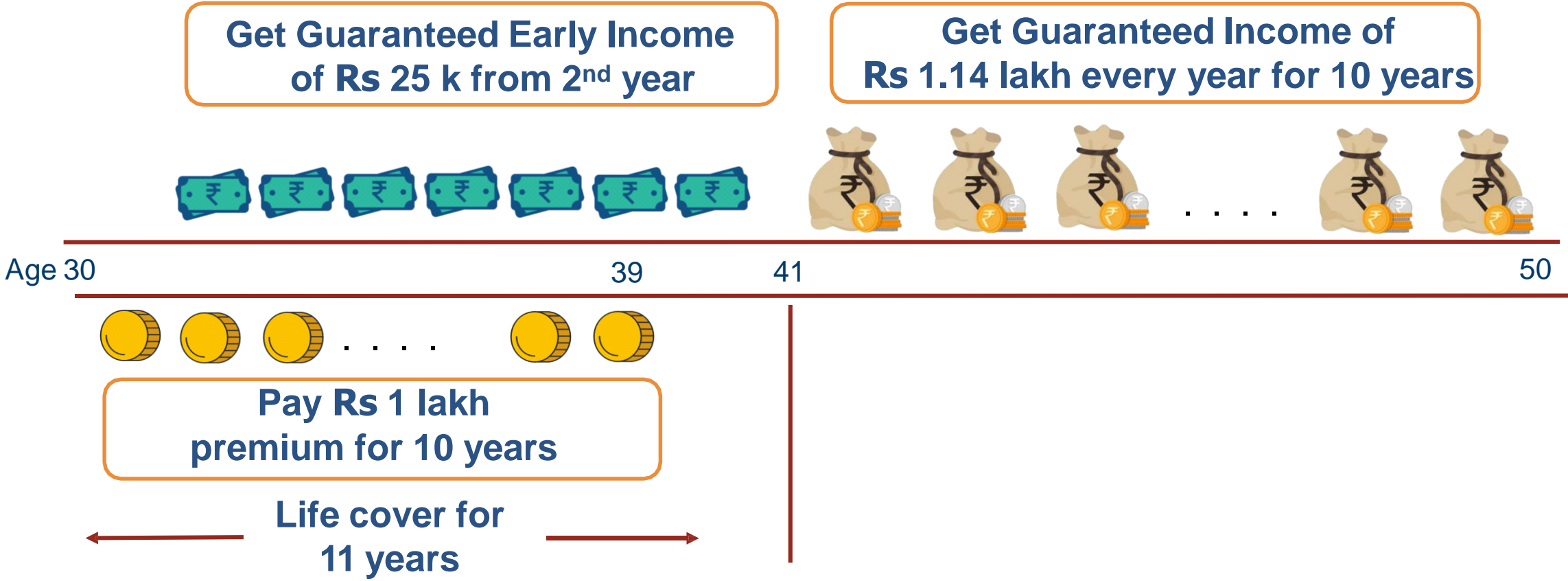
## Life Insurance Benefit is highest of:

- Sum Assured on Death
- 105% of Total Premiums Paid up to the date of death
- Annual Guaranteed Income X Death Benefit factor for Early Income plan, where, Sum Assured on Death is 10 X Annualised Premium
- Surrender value payable as on date of death



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

# Benefit illustration



Above illustration is for a 30 year old male life

# Option 4: Single Pay Income

- **Guaranteed Early Income (Survival Benefit):** On payment of single premium, a guaranteed regular income (known as the Guaranteed Early Income) for a fixed period starting from the end of 2<sup>nd</sup> year till the end of 10<sup>th</sup> year will be payable.
- **Life Insurance Benefit (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 person specified (known as the Claimant) in the policy.

## Life Insurance Benefit is higher of:

- Sum Assured on Death
- Surrender value payable as on date of death

Sum Assured on Death is 10 X Single Premium or 1.25 X Single Premium as chosen by you



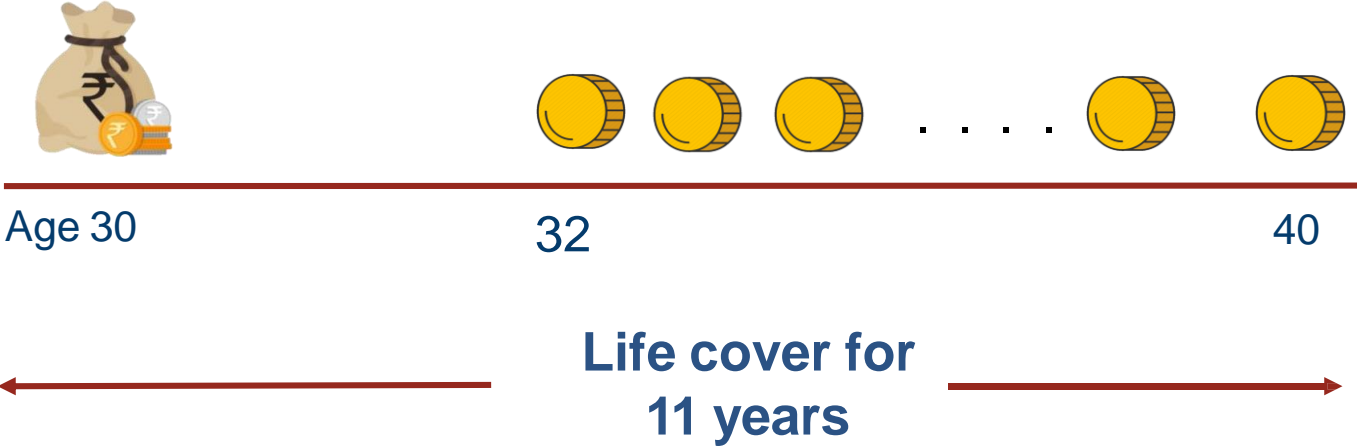
For complete details of the policy, please refer to the policy document and Sales literature.



# Benefit Illustration

Pay single premium of Rs 10 lakh

Get Guaranteed Early Income of Rs 1.30 lakh every year from end of 2<sup>nd</sup> till 10<sup>th</sup> yr



Above illustration is for a 30 year old male life

# How does the product work?

- **Save the Date-** At the time of buying the policy, the customer can choose to receive the Guaranteed Income on any special date like spouse's birthdate or on your anniversary date. The income can be received on any one date succeeding the due date of first income to coincide with any special date. This option is available under Income and Early Income plan options.
- **Guaranteed Income** can be taken either annually or monthly
- At anytime during the income period or on maturity, the future guaranteed income can be taken as a one-time lump sum. The policy will terminate on payment of the lump sum benefit.
- The frequency of Guaranteed Early Income under Early Income plan option will be the same as frequency of premium payment.



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

# How does the product work?

- **Surrender** - Your policy will acquire a Surrender Value after payment of 2 full years' premiums for limited pay and immediately on premium payment for single pay. You can surrender your policy after it has acquired surrender value and your surrender value will be equal to the higher of the following: -
  - Guaranteed Surrender Value (GSV)
  - Special Surrender Value (SSV)
- **Premium Discontinuance** - If you have discontinued paying premiums, you can revive the policy within five years from the due date of the first unpaid premium and before the termination date of the policy, subject to policy terms and conditions.



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

# Boundary conditions

Plan Option	Premium Payment Term	Policy Term (in years)	Minimum Age at Entry (in years)	Maximum Age at Entry (in years)	Min/Max Age at Maturity (in years)
Lump sum	5 years	10, 12, 15, 20	18 minus Policy Term	50	18/70
	6 years	12			
	7 years	12, 15			
	8 years	15, 16			
	10 years	15, 20			
	12 years	15, 20			
	One Time (Single Pay)	5, 10 or 15		For Sum Assured on Death: 10X: 45 1.25X: 60	18/ For Sum Assured on Death: 10X: 60 1.25X: 75
	7 years	8		60	18/73
	8 years	9			
	10 years	11			
	12 years	13			
Early Income	6 years	7		60	18/73
	7 years	8			
	8 years	9			
	10 years	11			
	12 years	13			
Single Pay Income	One time	10		For Sum Assured on Death: 10X: 45 1.25X: 60	18/ For Sum Assured on Death: 10X: 55 1.25X: 70

# Boundary conditions for POS

Plan Option	Premium Payment Term	Policy Term (in years)	Minimum Age at Entry (in years)	Maximum Age at Entry (in years)	Min/Max Age at Maturity (in years)
Lump-sum	One time	5	13	For Sum Assured on Death: 10X: 45 1.25X: 60	18/65
		10	8	For Sum Assured on Death: 10X: 45 1.25X: 55	
		15	3	For Sum Assured on Death: 10X: 45 1.25X: 50	
	5 years	10	8	55	
		12	6	53	
		15	3	50	
		20	0	45	
	6 years	12	6	53	
		15	3	50	
	7 years	12	6	53	
		15	3	50	
	8 years	15	3	50	
		16	2	49	
	10 years	15	3	50	
		20	0	45	
	12 years	15	3	50	
20		0	45		

# Boundary conditions for POS

Plan Option	Premium Payment Term	Policy Term (in years)	Minimum Age at Entry (in years)	Maximum Age at Entry (in years)	Min/Max Age at Maturity (in years)
	7 years	8	10	57	18/65
	8 years	9	9	56	
	10 years	11	7	54	
	12 years	13	5	52	
Early Income	6 years	7	11	58	18/65
	7 years	8	10	57	
	8 years	9	9	56	
	10 years	11	7	54	
	12 years	13	5	52	
Single Pay Income	One time	10	8	For Sum Assured on Death: 10X: 45 1.25X: 55	18/65



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IRDAI Regn No. 105. CIN:L66010MH2000PLC127837.

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UIN: 105N182V11. Advt No. W/II/1300/2024-25

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