

Get MORE with



A Non-Participating Linked 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
- Wealth Boosters at the end of every 5 years starting from the end of 10th policy year
- Value Benefit in year 2 and year 6 to reward higher contributions
- Flexible options: Choice of 4 portfolio strategies and wide range of funds across equity, balanced and debt to suit your saving 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 may be applicable on premiums paid and benefits received as per prevailing tax laws

^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: 105L177V08

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 Fund, the following will be payable to the Claimant.

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 as available on date of intimation of death or Date of Foreclosure or Date of Maturity whichever is earlier

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 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 savings 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 lock-in period, provided the monies are not in the Discontinued Policy 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 have the option to switch amongst the available Portfolio Strategies. You can change your portfolio strategy up to four times in a policy year provided the monies are not in Discontinued Policy Fund. This facility is provided free of cost. Any unutilized Change in Portfolio Strategy(CIPS) cannot be carried forward to the next policy year.

Top-Up: You can save 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 | Age at entry (Last birthday) | Minimum | Maximum |
|-------------------------------|------------------------------|---------------------|----------|
| Single Pay | All ages | Single Premium (SP) | |
| Limited Pay | 0 to 52 years | 5, years | 12 years |
| | 53 years and above | 7 years | |
| Limited pay-Whole life option | All ages | 7years | 15 years |

Minimum/Maximum Policy terms in years

| Premium Payment Option | Minimum Policy Term (in years) |
|------------------------|--------------------------------------|
| Limited Pay | 75 years – age at entry, Whole Life* |
| Single Pay | 10 |

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

Maximum policy term

Limited Pay: Equal to Minimum policy term

Single Pay:

| Age | Policy Terms (in years) subject to maximum maturity age | | |
|----------------|---|---|---|
| | For Sum Assured Multiple of 1.10 times of SP | For Sum Assured Multiple of 1.25 times of SP | For Sum Assured Multiple of 10 times of SP |
| 0 to 39 years | NA | 30 | 10 |
| 40 to 49 years | NA | 30 | NA |
| 50 to 65 years | 25 | 30 | NA |

Boundary conditions

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

Sum Assured

| Premium payment option | Age at entry (Last birthday) | Minimum Sum Assured |
|------------------------|------------------------------|----------------------------|
| Limited Pay | 0 – 49 years | 7 times Annualized Premium |
| | 50 years and above | 5 times Annualized Premium |
| Single Pay | All ages | 1.25 times Single Premium |
| Top-up sum assured | All ages | 1.25 times Top-up premium |

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

| Option | Age at entry (Last birthday) | Maximum Sum Assured |
|----------------------------------|------------------------------|-----------------------------|
| Limited Pay: Limited term option | All ages | 10 times Annualized Premium |
| Limited Pay: Whole life option | 0 – 57 years | 10 times Annualized Premium |
| | 58 years and above | 7 times Annualized Premium |
| Single Pay | 0 – 39 years | 10 times Single Premium |
| | 40 years and above | 1.25 times Single Premium |
| Top-up sum assured | All ages | 1.25 times Top-up premium |

| | |
|--------------|---|
| Age at entry | <p>Minimum entry age: 0 years Maximum entry age: Single Pay: 65 years, Limited: 60 years</p> <p>For minor lives, life cover commences from the date of commencement of the policy. In case of minor life assured, the policy will vest in the name of the life assured when he / she turns major during the policy term.</p> |
|--------------|---|

Boundary conditions

Age at maturity

For policies other than Whole Life:

Minimum maturity age:

Single Pay: 18 years

Limited Pay: 75 years

Maximum maturity age:

Single Pay: 75 years,

Limited Pay: 75 years

For Whole Life option:

Maturity age: 99 years

- Please note that by opting for higher sum assured multiples, your policy will be more protection oriented and may result in faster depletion of your fund value, especially at higher ages. Plan your life goals with Whole Life policy term option.
- You can withdraw funds at various intervals to fund different goals such as children's education, dream house or additional money for day-to-day expenses. You can also use Systematic Withdrawals to plan regular payouts in your post retirement years.

Charges

Premium Allocation Charges

- Single Pay: 3%
- 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 - 10 | Thereafter |
|-------------|------------|
| 4.20% | 0% |

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

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



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

Fund Management Charges

Money Market Fund: 0.75% p.a.

All Other Funds: 1.35% p.a.

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 |

Charges

Discontinuance Charges

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: 40 years

| Assumed investment returns | 8% p.a. | 4% p.a. |
|----------------------------|---------------|-------------|
| Fund Value at Maturity | ₹ 1,50,75,605 | ₹ 38,52,466 |

Age at entry: 45 years

Premium payment option: Limited Pay

Amount of instalment premium: ₹ 5,00,000

Premium payment term: 10 years

Total premium paid: ₹ 50,00,000

Premium payment mode: Annual

Sum Assured: ₹ 50,00,000

Policy term: Whole Life (54 years)

| Age | Completed Policy Year | Fund Value at 8% p.a. assumed investment returns | Fund Value at 4% p.a. assumed investment returns |
|-----|-----------------------|--|--|
| 65 | 20 | 1,37,90,821 | 77,14,855 |
| 85 | 40 | 5,40,46,470 | 1,46,21,207 |
| 99 | 54 | 13,61,88,893 | 2,18,65,593 |

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.

Disclaimers

The 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 Linked Insurance Products completely or partially till the end of the fifth year.

- i. Linked insurance products are different from the traditional insurance products and are subject to the risk factors.
- ii. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions.
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- iv. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company.
- v. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.





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