

Key Benefits

- Build your retirement corpus through market-linked returns and live a stress-free life after retirement
- Benefit from market-linked returns with a choice of 10 fund options and 3 portfolio strategies to enhance your retirement savings
- Save in the product with a low-cost charge structure with return of premium allocation², policy administration and mortality charges on policy vesting
- Top-up to boost your savings and meet your evolving financial goals
- Faster policy issuance provided you submit required documents and on your confirmation of good health
- Flexibly withdraw only after 5 year lock-in period from your retirement pot in case of major life events or illnesses
- Option to defer receiving the policy proceeds on vesting till the age of 90 years and instead continue to grow the vesting corpus
- Receive Tax benefits on premiums paid and benefits received (as per prevailing tax laws)
- Option to opt for Family Secure¹ option to safeguard you and your spouse/sibling/parent/child's retirement plans - With Inbuilt Waiver of premium feature for added financial security during unforeseen events

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

Plan at a glance

Premium Payment Term (in years)	Min/ Max Policy Term (in years)	Min/Max Age at Entry (in years)	Min/Max Vesting Age (in years)
Single Pay Limited Pay- Min: 5 years Max: Minimum of 15 years or Policy term – 5 years	Minimum: Minimum of 15 years Maximum: 72 years	Minimum: 18 years Maximum: 75 years	40/90

Premium Payment Option: Limited Pay, Single Pay

Premium Payment Frequency: Annual, Half- yearly, Monthly, Single Pay

Plan at a glance

Minimum Premium		
Premium Paying term (years)	Entry Age	Single/Annualised Premium (₹)
Single Pay	All ages	10,00,000
5-9	≤60	90,000
≥10	≤60	36,000
All Limited Pay PPTs	>60	2,00,000

Premium Payment Option: Limited Pay, Single Pay

Premium Payment Frequency: Annual, Half- yearly, Monthly, Single Pay

Benefits in Detail

Vesting Benefit (Benefit payable on policy vesting):

As you pay your due premiums, the premiums grow at a rate (based on the performance of the fund(s)) when allocated in your choice of fund(s).

Upon policy vesting, provided the policy has not already terminated, you will receive Fund Value including Top-up

Fund Value and Pension Booster²

On policy vesting, you receive a Pension Booster², which shall be the sum of all premium allocation charges, policy administration charges, and mortality charges deducted (excluding taxes) till the time of vesting.

Benefits in Detail

Death Benefit

If Family Secure¹ not opted

If the person whose life is covered under this policy passes away during the Policy Term, the insurance cover amount will be paid to the Claimant, provided the policy is in-force and the monies are not in the Discontinuance Fund – Pension

Death Benefit (life insurance benefit) payable will be the higher of –

- Fund Value including Top-up Fund Value (if any) as available on date of intimation of death or date of foreclosure or Vesting Date whichever is earlier, or
- Minimum Death Benefit, Minimum Death Benefit will be 105% of the total premiums paid up to the date of death.

If Family Secure¹ is opted

1. On the demise of first of the two life assured a payout of 105% of premiums will be paid.
2. Waiver of future premiums in case of demise of Primary Life before Secondary Life.
3. Payout of higher of Fund Value or 105% of premiums paid on demise of second life.
4. On death of the surviving Life Assured during the Policy Term provided the Policy is in force and monies are not in the Discontinued Policy Fund, the Death Benefit will be payable to the Claimant by the Company. The Death Benefit payable to the Claimant will be the higher of: Fund Value as available on date of intimation of death or date of foreclosure or Vesting Date whichever is earlier, or Minimum Death Benefit.

Charges

There are 2 variants in this product based on charge structure:

- Advantage variant
- Premier variant

Premium Allocation Charges²:

Premiums are allocated to the chosen funds after deducting the following Premium Allocation Charges (as shown as percentages of each premium paid):

- Advantage Variant
 - Limited Pay: 4%
 - Single Pay: 4%
 - Top-up Premium: 0%
- Premier Variant - Nil

Charges

Mortality Charges:

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

(For both the variants Mortality charges remain the same)

Discontinuance Charges:

(For both the variants discontinuance charges remain the same)

Where the policy is discontinued during the policy year	Maximum Discontinuance Charge	
	Single Premium $\leq$ ₹ 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 0.7% 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 0.5% of (SP or FV), subject to a maximum of ₹ 4,000
4	Lower of 0.5% 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

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

Charges

Discontinuance Charges:

Where the policy is discontinued during the policy year	Maximum Discontinuance Charge	
	Annual Premium $\leq$ ₹ 50,000	Annual Premium $>$ ₹ 50,000
1	Lower of 2% 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.

Disclaimer

- i. Linked insurance products/ annuity products with variable annuity pay-out option are different from the traditional insurance products and are subject to the risk factors.
- ii. The premium paid in linked insurance policies, or the annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount/NAV's 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

Disclaimer

vi. ¹This is applicable if Family Secure Option is chosen. Under this option, on the death of the first of two lives during the term of the policy, Minimum Death Benefit will become payable to surviving life as a lumpsum, provided the policy has not already terminated. In case of the death of Primary Life Assured before the death of Secondary Life Assured, the Company shall waive all future premiums as and when payable under the policy (after the date of death of primary life) and the policy shall continue till the end of policy term on the Secondary Life Assured.

vii. ²Return of changes will depend on the option chosen .

Where Family Secure Option is not chosen : On survival of the Life Assured till the vesting date, the Pension Booster shall be sum of all premium allocation charges, policy administration charges, and mortality charges deducted (excluding taxes) till the time of vesting.

If Family Secure Option is chosen : On survival of both the lives till the vesting date, the Pension Booster shall be sum of all premium allocation charges, policy administration charges, and mortality charges deducted (excluding taxes) till the time of vesting.

On survival of only one of the two lives till the vesting date, the Pension Booster shall be sum of all premium allocation charges and policy administration charges till the time of vesting



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