



A Non-Participating Linked Pension Individual Savings Plan

## 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 9 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 allocation, 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)**

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



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

# Plan at a glance

<b>Premium Payment Term (in years)</b>	<b>Min/ Max Policy Term  (in years)</b>	<b>Min/Max Age at Entry (in years)</b>	<b>Min/Max Vesting Age (in years)</b>
<p><b>Single Pay</b></p> <p><b>Limited Pay</b></p> <p><b>Min: 5 years</b></p> <p><b>Max: Minimum of 15 years or Policy term – 5 years</b></p>	<p><b>Minimum:</b></p> <p><b>Minimum of 15 years</b></p> <p><b>or</b></p> <p><b>90 minus Age at entry</b></p> <p><b>Maximum:</b></p> <p><b>72 years</b></p>	<p><b>Minimum: 18 years</b></p> <p><b>Maximum: 75 years</b></p>	<p><b>45/90</b></p>

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



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

# Plan at a glance

<b>Minimum Premium</b>		
<b>Premium Payment Term (in years)</b>	<b>Entry Age</b>	<b>Minimum Premium</b>
<b>Single Pay</b>	<b>All Ages</b>	<b>10,00,000</b>
<b>5 - 9</b>	<b>All Ages</b>	<b>1,00,000</b>
<b>&gt;=10</b>	<b>&lt;=60</b>	<b>36,000</b>
	<b>&gt;60</b>	<b>1,00,000</b>

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



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

# 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 Booster

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

## Death Benefit

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.

# Charges

## Premium Allocation Charges: NIL

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

- Limited Pay: 4%
- Single Pay: 4%
- Top-up Premium: 0%

## 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 for the entire policy term.

The monthly policy administration charge in this product is 0.20% of annual premium for limited pay and Rs 500 per month for single pay. Policy Administration Charge will be levied until the earlier of intimation of death of the Life Assured and the end of the policy term.



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

# 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	
	Single Premium ≤ ₹ 3,00,000	Single Premium > ₹ 3,00,000
1	Lower of 3% 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.



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

# 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 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.

# Disclaimer

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- 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/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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