Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2025-26						
	Features					Premium	
	Benefits	Inclusions/ exclusions	FAQs	Documents for issuance of the policy	Documents for claim settlement	Modal premium on Age - 30, 40 & 50.	Increase in premium over preceding 3 years
IndusInd Nippon Life Guaranteed Advantage Income Plan (INL GAIN)	https://www.indusindnipponlife.com/all-plans			a. **Age Proof** - Documents like birth certificates, Aadhaar, PAN card are commonly accepted to verify your age. b. **Identity & Address Proof** - Valid government-issued documents such as Aadhaar, PAN, passport, voter ID, or driving licence. c. **Income Proof** - Insurers may ask for salary slips, bank statements to assess your financial capacity and determine suitable coverage. d. **Photograph** - A recent passport-sized photograph is usually required for completing the proposal form. e. **Medical Reports** - Depending on your age, health condition, and the sum assured, medical tests or existing medical records may be requested to evaluate risk accurately.	https://www.indusindnipponlife.com/claims.	https://www.indusindnipponlife.com/all-plans	There has been no change in premium
IndusInd Nippon Life Nishchit Pension Plan							
IndusInd Nippon Life Milestone Plan							
IndusInd Nippon Life Guaranteed Money Back Plan							
IndusInd Nippon Life Premier Wealth Insurance Plan							
IndusInd Nippon Life Super Assured Future Endowment (INL SAFE)							
IndusInd Nippon Life Increasing Income Insurance Plan							
IndusInd Nippon Life Nishchit Ace							
IndusInd Nippon Life Nishchit Bhavishya							
IndusInd Life Insurance Classic Plan - II							
IndusInd Nippon Life Wealth and Insurance Plan (INLWIN)							

Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2025-26					
	Total number of policies at the beginning of the year	New policies issued during the year	Premium of new policies (Rs. In cr)	Premium of renewal of policies (Rs. In cr)	Renewal proportion	Maturity / surrender / withdrawal / foreclosure /cancellation proportion
IndusInd Nippon Life Guaranteed Advantage Income Plan (INL GAIN)	-	27164	456	0	0	4085
IndusInd Nippon Life Nishchit Pension Plan	3,564	3923	158	89	1	820
IndusInd Nippon Life Milestone Plan	40,222	20685	111	273	2	1730
IndusInd Nippon Life Guaranteed Money Back Plan	5,78,286	27152	89	576	6	12373
IndusInd Nippon Life Premier Wealth Insurance Plan	15,011	2150	83	330	4	1137
IndusInd Nippon Life Super Assured Future Endowment (INL SAFE)	15,279	14945	74	58	1	2892
IndusInd Nippon Life Increasing Income Insurance Plan	1,35,330	10572	39	364	9	5370
IndusInd Nippon Life Nishchit Ace	1,982	1883	36	30	1	499
IndusInd Nippon Life Nishchit Bhavishya	20,678	4031	31	127	4	474
IndusInd Life Insurance Classic Plan - II	47,248	1766	28	260	9	292
IndusInd Nippon Life Wealth and Insurance Plan (INLWIN)	1,895	1053	22	29	1	628

Returns on top 5 products (*products collectively contributing 90% of new premium.)	FY 2025-26
	Par (Assured benefit) Internal Rate of Return/ Non-par (assured returns) Internal Rate of Return/ ULIP (fund performance)
Top 5 Par Products	
IndusInd Nippon Life Milestone Plan	5.35%
IndusInd Nippon Life Smart Zindagi Plus	5.27%
IndusInd Nippon Life Smart Total Advantage Return (INL STAR)	5.37%
IndusInd-Endowment Plan Regular Premium	--
IndusInd Nippon Life Endowment Plan	--
Top 5 Non Par Products	
IndusInd Nippon Life Guaranteed Advantage Income Plan (INL GAIN)	3.73%
IndusInd Nippon Life Guaranteed Money Back Plan	3.68%
IndusInd Nippon Life Super Assured Future Endowment (INL SAFE)	4.84%
IndusInd Nippon Life Increasing Income Insurance Plan	4.05%
IndusInd Nippon Life Nishchit Ace	5.27%
Top 5 ULIP Products	
IndusInd Nippon Life Premier Wealth Insurance Plan	https://www.indusindnipponlife.com/our-funds
IndusInd Life Insurance Classic Plan - II	
IndusInd Nippon Life Wealth and Insurance Plan (INLWIN)	
IndusInd Nippon Life Smart Savings Insurance Plan	
IndusInd Nippon Life Prosperity Plus	

Top 5 Annuity Products	Annuity Rate for model age 30	Annuity Rate for model age 40	Annuity Rate for model age 50
IndusInd Nippon Life Nishchit Pension Plan	7.57%	7.69%	8.16%
IndusInd Nippon Life Immediate Annuity Plan	5.66%	5.65%	5.64%
IndusInd Nippon Life Saral Pension	--	4.84%	4.89%

Note: *IRRs have been calculated for an average age of 35 years and PPT of 10 years for limited pay for Par, Non-Par. Under Par Plans, IRR is calculated at the assumed investment returns of 8%. Policy term varies depending on the product.*