Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2024-25						
	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 Premier Wealth Insurance Plan	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 Guaranteed Money Back Plan							
IndusInd Nippon Life Milestone Plan							
IndusInd Nippon Life Nishchit Pension Plan							
IndusInd Nippon Life Super Assured Future Endowment (INL SAFE)							
IndusInd Nippon Life Nishchit Samrudhi							
IndusInd Nippon Life Nishchit Bhavishya							
IndusInd Nippon Life Nishchit Samrudhi Plus							
IndusInd Nippon Life Increasing Income Insurance Plan							
IndusInd Nippon Life Wealth and Insurance Plan (INLWIN)							
IndusInd Nippon Life Nishchit Ace							
IndusInd Life Insurance Classic Plan - II							
IndusInd Nippon Life Fixed Money Back							
IndusInd Life Insurance Super Endowment Plan							

Products' Performance - Individual Products collectively contributing 90% of New Business Premium	FY 2024-25					
	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 Premier Wealth Insurance Plan	13,752	3567	125	295	2	912
IndusInd Nippon Life Guaranteed Money Back Plan	5,63,305	47642	124	631	5	17532
IndusInd Nippon Life Milestone Plan	26,603	15838	118	206	2	894
IndusInd Nippon Life Nishchit Pension Plan	-	3567	112	0	0	328
IndusInd Nippon Life Super Assured Future Endowment (INL SAFE)	-	15356	78	0	0	2027
IndusInd Nippon Life Nishchit Samrudhi	32,866	3920	75	627	8	294
IndusInd Nippon Life Nishchit Bhavishya	14,305	9453	70	81	1	1059
IndusInd Nippon Life Nishchit Samrudhi Plus	3,057	2611	60	66	1	118
IndusInd Nippon Life Increasing Income Insurance Plan	1,30,870	13787	44	381	9	4704
IndusInd Nippon Life Wealth and Insurance Plan (INLWIN)	-	1896	38	0	0	917
IndusInd Nippon Life Nishchit Ace	-	1983	37	0	0	241
IndusInd Life Insurance Classic Plan - II	52,302	2587	36	304	9	315
IndusInd Nippon Life Fixed Money Back	89,389	9609	26	184	7	3521
IndusInd Life Insurance Super Endowment Plan	1,53,570	10541	24	224	9	290

Returns on top 5 products (*products collectively contributing 90% of new premium.)	FY 2024-25 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 Bluechip Savings Insurance Plan	5.21%
IndusInd Nippon Life Future Income	--
IndusInd Nippon Life Smart Total Advantage Return (INL STAR)	5.37%
Top 5 Non Par Products	
IndusInd Nippon Life Guaranteed Money Back Plan	3.68%
IndusInd Nippon Life Super Assured Future Endowment (INL SAFE)	4.84%
IndusInd Nippon Life Nishchit Samrudhi	5.31%
IndusInd Nippon Life Nishchit Bhavishya	4.87%
IndusInd Nippon Life Nishchit Samrudhi Plus	5.30%
Top 5 ULIP Products	
IndusInd Nippon Life Premier Wealth Insurance Plan	https://www.indusindnipponlife.com/our-funds
IndusInd Nippon Life Wealth and Insurance Plan (INLWIN)	
IndusInd Life Insurance Classic Plan - II	
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.*