

— SAPNE AAPKE, —
GUARANTEE HUMARI












INL
GUARANTEED
ADVANTAGE
INCOME PLAN

IndusInd Nippon Life Guaranteed Advantage Income Plan

A Non-Linked Non-Participating Individual Savings Life Insurance Plan



Key benefits of IndusInd Nippon Life Guaranteed Advantage Income Plan

-  Get life insurance cover during the entire policy term for **financial security** of your family.
-  **Flexibility** to pay for a limited period of 5 / 6 / 7 / 8 / 10 / 11 / 12 years.
-  **Guaranteed Income** for 20 / 25 / 30 / 32 / 35 / 40 years.
-  Get **Insta Cashback within 7 days***.
-  Get a regular income from as early as the **first policy year**.
-  **Lumpsum benefit** at Maturity.
-  Grow your income by choosing **Flexi Wallet** feature & withdraw as and when required.
-  **Enhanced Protection** through choice of riders.
-  **Tax Benefits** as per the prevailing tax laws.

* Applicable only for Insta Income variant and Insta Cashback is payable within 7 days of premium realization or policy issuance, whichever is later.

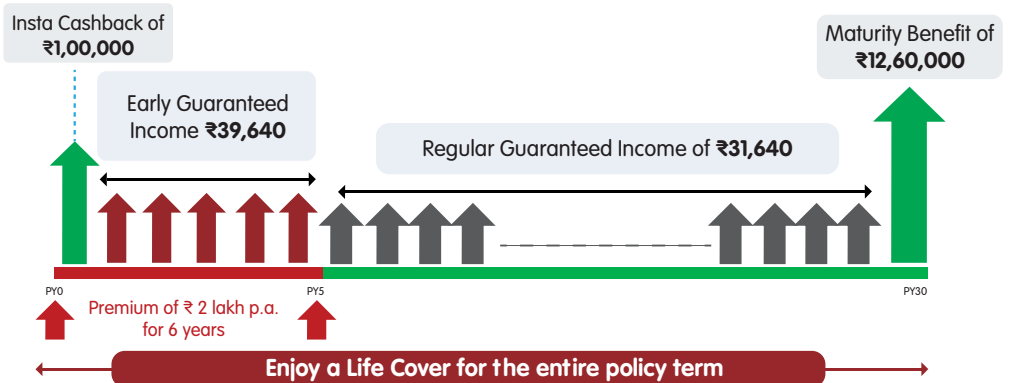
Illustrated Benefits

Example 1 – Insta Income Variant

Mr. Arjun Mehta, a 35-year-old corporate employee, is focused on creating a financially stable future for his family while also building a regular stream of guaranteed income. To achieve this, he opts for the **INL Guaranteed Advantage Income Plan** – Insta Income Variant.

Premium Payment Term (PPT)	6 years
Policy Term (PT)	30 years
Annual Premium	₹2 Lakhs
Insta Cashback percentage	50%

Mr. Mehta's Benefits	Amount (in ₹)
Insta Cashback (A)	1 Lakh
Total Early Guaranteed Income in 5 years (B)	1.98 Lakhs
Total Regular Guaranteed Income in 24 years (C)	7.59 Lakhs
Guaranteed Maturity Benefit (D)	12.60 Lakhs
Total Guaranteed Benefits Received (A+B+C+D)	23.17 Lakhs
Total Premiums Paid	12 Lakhs



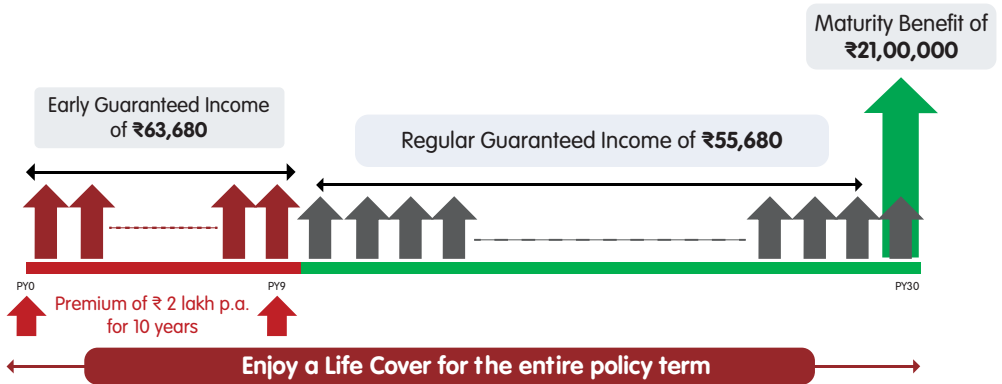
The Premium mentioned above is for a healthy male and is exclusive of any loadings and taxes.

Example 2 - Early Income Variant

Mrs. Rajvi Nair, a 35-year-old senior marketing executive, is looking for a solution that offers immediate income support, long-term financial discipline, and protection for his family. She selects the INL Guaranteed Advantage Income Plan – Early Income Variant.

Premium Payment Term (PPT)	10 years
Policy Term (PT)	30 years
Annual Premium	₹2 Lakhs

Mrs. Nair's Benefits	Amount (in ₹)
Total Early Guaranteed Income in 10 years (A)	6.36 Lakhs
Total Regular Guaranteed Income in 20 years (B)	11.13 Lakhs
Guaranteed Maturity Benefit (C)	21 Lakhs
Total Guaranteed Benefits Received (A+B+C)	38.50 Lakhs
Total Premiums Paid	20 Lakhs



The Premium mentioned above is for a healthy female and is exclusive of any loadings and taxes.



For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tax laws are subject to change, consulting a tax expert is advisable. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and Policy exclusions. In the event of conflict, if any, between the terms and conditions contained in the leaflet and those contained in the Policy document, the terms and conditions contained in the Policy document shall prevail. For further details on all the conditions, exclusions related to IndusInd Nippon Life Guaranteed Advantage Income Plan, please contact our insurance advisors. The trade logo displayed above belongs to IndusInd International Holdings Limited & Nippon Life Insurance Company and is used by IndusInd Nippon Life Insurance Company Limited under license.

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