



IndusInd Nippon Life

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. 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/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

# INL GAIN Plus

## ONE PREMIUM.

## TWO POWERFUL PLANS.

## DOUBLE THE BENEFITS.

Get guaranteed income and market-linked growth in one simple move.  
Introducing INL GAIN Plus, a unique combination of:

**INL GAIN Plan (Insta Income Variant, Non-Par)** – Get insta cashback within 7 days\*!



**INL Smart Savings Insurance Plan (ULIP)** – Grow wealth with market-linked funds

With premium for one plan, you get:



Yearly guaranteed income after premium payment term



insta cashback\* and guaranteed^ returns that can fund your ULIP



Auto-funded ULIP (INL Smart Savings Insurance Plan) without extra payment



Market-linked Returns



Enhanced protection with riders



Tax benefits u/s 80C and 10(10)D\*\*

Why settle for less when you can secure your future and grow your wealth-together?

# Plan-1

## INL GAIN Plan – INSTA INCOME VARIANT

### Key Features & Benefits



**Instant Cashback:**  
50% of your 1st-year premium returned within 7 days\*



**Guaranteed Annual Income:**  
After Premium Payment Term till Policy Term



**Lump sum at maturity**



**Life cover:**  
For full term



**Tax benefits:**  
Under applicable laws

### Policy at a glance:

Premium Payment Term (PPT) (in years)

6 / 7 / 8 / 10 / 12

Policy Term (in years)

20 / 25 / 30 / 35 / 40

Minimum Age at Entry<sup>1</sup> (in years)

30 days

Maximum Age at Entry<sup>1</sup> (in years)

Annualized Premium  $\leq$  ₹ 80,000

45 years subject to maximum maturity age

Annualized Premium  $>$  ₹ 80,000

55 years subject to maximum maturity age

Minimum Age at Maturity<sup>1</sup> (in years)

20 years

Maximum Age at Maturity<sup>1</sup> (in years)

Annualized Premium

Premium Payment Term

Maximum Maturity Age

$\leq$  ₹ 80,000

All

75 Years

$>$  ₹ 80,000

6/7

75 Years

8/10/12

80 Years

Minimum Annualized Premium (AP) (in ₹.)

₹ 35,000

Maximum Annualized Premium (in ₹.)

No limit, subject to Board Approved Underwriting Policy

Premium Payment Frequency

Insta Income – Annual

Early Income – Annual, Semi-Annual, Quarterly, Monthly

Coverage for

All Individuals (Male | Female | Transgender)

Transgenders shall be covered as per the Board Approved Underwriting Policy of the Company.

# Plan-2

## INL SMART SAVINGS INSURANCE PLAN (ULIP)

### Key Features & Benefits

<b>Market-linked returns with 8 fund options</b>	<b>Auto &amp; self-managed investment choices</b>	<b>Switch up to 52 times/year for free</b>
<b>Loyalty Additions + Wealth Boosters for long-term investors</b>	<b>Option of liquidity after 5 years</b>	<b>Life cover of base Sum Assured or fund value, whichever is higher</b>

**Tax benefits as per applicable tax laws**

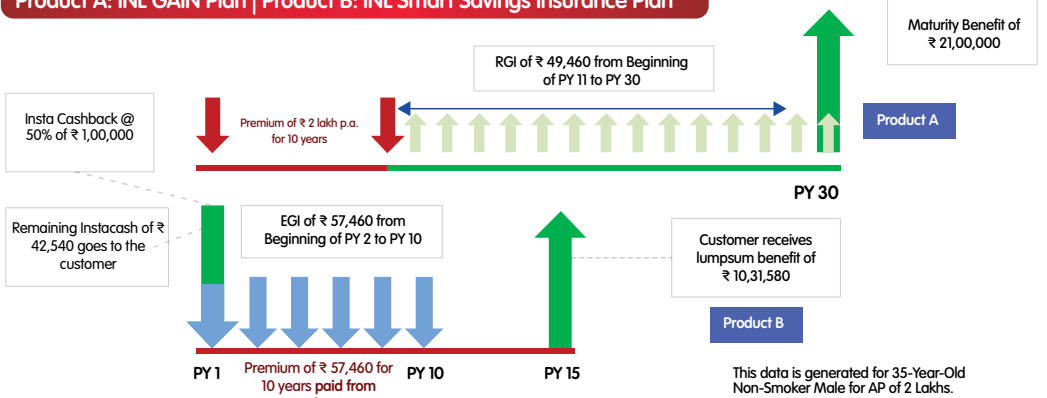
Parameters	Minimum	Maximum
<b>Age at Entry</b>	1 year	Regular Pay: 60 years 10 Pay: 60 years 7 Pay: 55 years 5 Pay: 50 years
<b>Age at Maturity</b>	18 years	70 years
<b>Premium Payment Term</b>	Regular Pay: Equal to Policy Term	
	Limited Pay: 5, 7, 10 years	
<b>Policy Term</b>	<b>Premium Paying Term</b>	<b>Policy Term</b>
	Regular Pay	10 and 15 to 30
	Limited Pay: 10 years	15 to 30
	Limited Pay: 7 years	10 and 15 to 25
	Limited Pay: 5 years	10 and 15 to 20 for age at entry between 1 to 45 10 and 15 for age at entry between 46 to 50
<b>Top-up Premium</b>	10,000	Equal to 100% of premiums paid
<b>Frequency of Premium Payment Term</b>	Yearly, Half-yearly, Quarterly and Monthly	
<b>Base Sum Assured</b>		
<b>Regular /Limited Pay</b>	Minimum Base Sum Assured as a multiple of Annualized Premium (AP)	Maximum Base Sum Assured at Policy inception as a multiple of Annualized Premium (AP)
	7	10
<b>Top-Up</b>	Base Sum Assured as a multiple of Top-Up Premium: 1.25	

# How It Works

Mr. Arjun, 35, chooses INL GAIN Plus with ₹ 2,00,000 premium/year

- ₹ 1,00,000 Insta Cashback received within 7 days
- ₹ 57,460 from insta cashback used to fund INL Smart Savings Insurance Plan
- ₹ 42,540 returned to Arjun
- From Year 2 : ₹ 57,460 annual guaranteed income used to fund ULIP
- From year 11<sup>th</sup>, guaranteed annual income of ₹ 49,460 is payable to the customer

## Product A: INL GAIN Plan | Product B: INL Smart Savings Insurance Plan



**Product A: INL GAIN Plan**  
PPT: 10 years | PT: 30 years

**Product B: INL Smart Savings Insurance Plan**  
PPT: 10 years | PT: 15 years

## Summary of Benefits Over the Term

Benefit****	Amount (₹)
<b>Total Insta Cashback (1st Year)</b>	₹42,540 (₹57,460 from the total ₹1,00,000 used to fund INL Smart Savings Insurance Plan)
<b>Total Regular Income</b>	₹9,89,20
<b>ULIP Fund Value (Projected)</b>	₹10,31,580
<b>Maturity Benefit (INL GAIN Plan)</b>	₹21,00,000
<b>Total Benefits received (from INL GAIN Plus)</b>	₹41,63,320

\* T&C Apply

\*\* Paid under the insta income variant and is applicable only for the first policy year. Insta cashback is payable within 7 days of premium realization or policy issuance, whichever is later.

\*\*\* Tax laws are subject to change, consulting a tax expert is advisable.

\*\*\*\* Above illustrated benefits are for: Annual Premium: ₹200000 | Age: 35 | Premium Payment Term: 10 | Policy Term: 30 Variant: Insta Income (50% Insta Cashback) for INL GAIN Plan and Annual Premium: ₹ 57,460 Age: 35 | Premium Payment Term: 10 | Policy Term: 15 for INL Smart Savings Insurance Plan

Customers have the option, at their sole discretion, to allocate the payouts received under the INL GAIN plan into market-linked products offered by INLIC. The choice to invest rests entirely with the customer. Guaranteed and market-linked returns are offered under a bundle of INL Guaranteed Advantage Income Plan and INL Unit Linked Insurance Plans. Please connect with your insurance advisor for more details on the same.

**Indusind Nippon Life Insurance Company Limited** (Formerly Reliance Nippon Life Insurance Company Limited). IRDAI Registration No. 121. Registered & Corporate Office: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai-400051, India. T +91 22 6896 5000. For more information or any grievance, 1. Call us between 8 am to 8 pm, Monday to Saturday (except public holidays) on our Toll-Free Number - 1800 102 1010 or 2. Visit us at [www.indusindnipponline.com](http://www.indusindnipponline.com) 3. Email us at [customerservice@indusindnipponline.com](mailto:customerservice@indusindnipponline.com). 4. Chat with us on our WhatsApp number +91 7208852700. 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. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The Premium paid in Linked Insurance policies are subject to investment risks associated with capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Indusind Nippon Life Insurance Company Limited is only the name of the Insurance Company and Indusind Nippon Life Smart Savings Insurance Plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Funds do not offer guaranteed or assured returns. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or Policy document issued by the insurance company. 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.

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CIN: U66010MH2001PLC167089 | UIN: Indusind Nippon Life Guaranteed Advantage Income Plan- 121N182V02 | UIN for Indusind Nippon Life Smart Savings Insurance Plan: 121L17V02

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