

Guaranteed Income for your Milestones & Protection for your Family



Har Kal Ki
Taigari Aaj Se!



**INL
GUARANTEED
EARNINGS FOR
MILESTONE**

IndusInd Nippon Life Guaranteed Earnings For Milestone
A Non-Linked Non-Participating Individual Savings Life Insurance Plan

Key Benefits:

- 01** Get life insurance cover during the entire policy term for **financial security** of your family.
- 02** **Option to choose from two plan variants**
 - Income Option: Enjoy guaranteed income, every year after the Premium Payment Term
 - Moneyback Option: Receive periodic lumpsum equal to your annualized premium, after the Premium Payment Term
- 03** Get **Loyalty Income equal to your Annualized Premium** during specific policy years of the Premium Payment Term
- 04** **Lumpsum benefit** at Maturity.
- 05** Manage your income need by choosing **Flexi Wallet** feature & withdraw as and when required.
- 06** **Flexibility** to pay premium for a limited period of 5 / 6 / 7 / 8 / 10 / 11 / 13 years.
- 07** **Enhanced Protection** through choice of riders.
- 08** **Tax Benefits** as per the prevailing tax laws.

Plan Variants:

1. Income Option: Imagine a worry-free tomorrow where your premiums transform into a steady annual income stream. This option fulfills life's evolving needs - whether funding a comfortable retirement to enjoy golden years without financial stress, covering child's higher education expenses, providing ongoing support for your spouse's lifestyle, or creating a lasting legacy for your loved ones. With guaranteed payouts year after year and a lumpsum benefit at maturity, the plan empowers you to live boldly, knowing your family's dreams are protected at every stage.

2. Moneyback Option: Build steady financial gains from your premiums - you get periodic payouts during the policy, each equivalent to one full premium, plus a big maturity payout at the end of the policy term. This plan supports everyday priorities like covering annual family expenses, funding a short vacation or home upgrades, building an emergency fund, or supplementing retirement income. Enjoy the flexibility of these timely payouts to handle life's routines with greater ease and security.

The plan variant has to be selected at inception only and can't be changed at a later date.

Eligibility Criteria

Premium Payment Term (PPT) (in years)	Income Option: 7, 8, 10, 11 and 13 years Moneyback Option: 5, 6, 7, 8 and 10 years
Policy Term (PT) (in years)	Income Option: 30, 35 and 40 years Moneyback Option: 20 and 25 years
Minimum Age at Entry (in years)	30 days
Maximum Age at Entry (in years)	Income Option: 50 years Moneyback Option: PPT 5: 45 years PPT 6: 50 years PPT 7, 8 and 10: 55 years
Minimum Annualized Premium (in ₹)	₹ 1,00,000
Maximum Annualized Premium (in ₹)	No limit, subject to Board Approved Underwriting Policy
Premium Payment Frequency	Yearly
Coverage for	All Individuals (Male Female Transgender) Transgenderers shall be covered as per the Board Approved Underwriting Policy of the Company.

All the references to age are based on age last birthday.
The product shall be available for both online and offline sale.

Illustrated Benefits

Example 1 – Income Option:

Mr. Arjun Sharma, a 35-year-old corporate professional, aims to secure his family's future while creating a predictable stream of guaranteed income. To meet these goals, he chooses IndusInd Nippon Life Guaranteed Earnings for Milestone – Income Option.

Premium Payment Term (PPT)	13 years
Policy Term (PT)	40 years
Annual Premium	₹1 Lakh

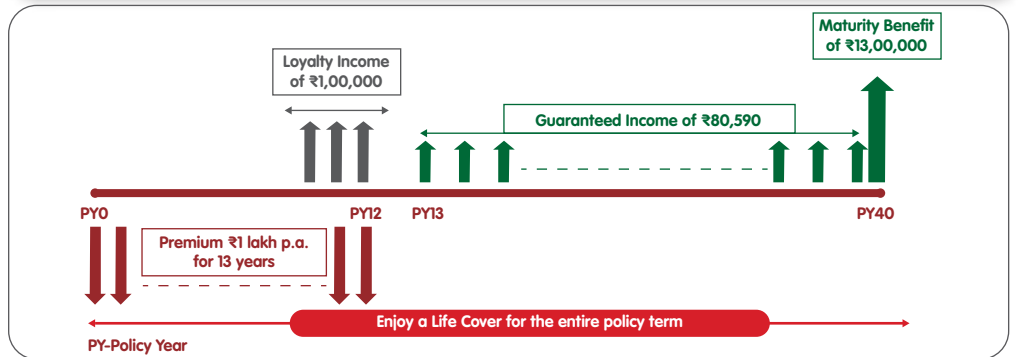
The plan provides long term life cover to Mr. Sharma till the age of 75 years, to keep his family financially secured in case of an unfortunate death.

During the last 3 Years of the premium payment term, Mr. Sharma receives Loyalty income equal to his annual premium — ₹1 Lakh annually at the beginning of each year. From the 13th policy year till the 40th policy year, Mr. Sharma receives Guaranteed Income of ₹80,590 annually at the beginning of each year, offering a steady and reliable income stream.

At the end of the 40th policy year, Mr. Sharma receives a Guaranteed Maturity Benefit of ₹13 Lakhs, which can be used for key milestones such as retirement planning.

In total, Mr. Sharma receives over ₹37.76 Lakhs in guaranteed benefits over the policy term, along with life insurance protection throughout ensuring a balanced mix of liquidity, regular income, and long-term financial security for his family.

Mr. Sharma's Benefits	Amount (in ₹)
Total Loyalty Income (A)	3 Lakhs
Total Guaranteed Income in 27 years (B)	21.76 Lakhs
Guaranteed Maturity Benefit (C)	13 Lakhs
Total Guaranteed Benefits Received (A+B+C)	37.76 Lakhs
Total Premiums Paid	13 Lakhs



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

Example 2 – Moneyback Option:

Mr. Aman Verma, a 35-year-old salaried professional, wants a savings plan that not only protects his family but also provides periodic payouts during the policy term to meet important financial needs. To achieve this, he opts for the IndusInd Nippon Life Guaranteed Earnings for Milestone – Moneyback Option.

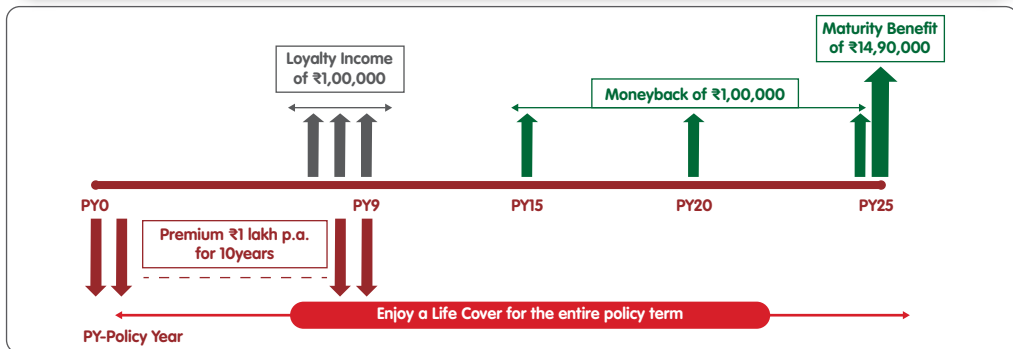
Premium Payment Term (PPT)	10 years
Policy Term (PT)	25 years
Annual Premium	₹1 Lakh

The plan provides long term life cover to Mr. Verma till the age of 60 years, to keep his family financially secured in case of any unforeseen event.

During the last 3 Years of the premium payment term, Mr. Verma receives Loyalty income equal to his annual premium — ₹1 Lakh annually at the beginning of each year. In addition, Mr. Verma receives Moneyback of ₹1 lakh each at the beginning of the 15th, 20th, and 25th policy years, helping him meet key goals such as his child's education, home-related expenses, or other family commitments. At the end of the 25th policy year, he also receives a lump sum guaranteed maturity benefit of ₹14.90 Lakhs, which he plans to use towards his retirement corpus or to help fund his child's important life stages like higher education, career goals or marriage.

Throughout the policy term, Mr. Verma receives ₹20.90 lakhs in guaranteed benefits, offering a structured mix of regular payouts, milestone-based liquidity, and a lump-sum maturity benefit, along with life insurance protection to support his family's financial security at every stage of life.

Mr. Verma's Benefits	Amount (in ₹)
Total Loyalty Income (A)	3 Lakhs
Total Moneyback (B)	3 Lakhs
Guaranteed Maturity Benefit (C)	14.90 Lakhs
Total Guaranteed Benefits Received (A+B+C)	20.90 Lakhs
Total Premiums Paid	10 Lakhs



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

This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This leaflet should be read in conjunction with the policy exclusions. Tax laws are subject to change, consulting a tax expert is advisable. For further details on all the conditions, exclusions related to IndusInd Nippon Life Guaranteed Earnings for Milestone, please contact our insurance advisors. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. 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.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS: IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

IndusInd Nippon Life Insurance Company Limited (Formerly known as 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



Visit us at

www.indusindnipponlife.com or



Email us at

customerservice@indusindnipponlife.com



Call us

1800 102 1010 between 8 am to 8 pm from Monday to Saturday (except public holidays)



Chat with us

on Whatsapp number (+91) 7208852700

IndusInd Nippon Life Guaranteed Earnings for Milestone Unique Identification Number (UIN): 121N183V01

CIN: U66010MH2001PLC167089 | Mktg/RKL/INL_GEM_Leaflet/V1/Feb26