

IndusInd Nippon Life Milestone Plan at a glance

Premium Payment Term (PPT) and Policy Term (PT) combinations available:

PT can be either (PPT + 5 years) or (PPT + 7 years)

PPT	5	6	7	8	10	12	15
PT = PPT + 5 years	10	11	12	13	15	17	20
PT = PPT + 7 years	12	13	14	15	17	19	22

Minimum Annualized Premium:

• For Life Option:

PT	10	11	12	13	14	15	17	19	20	22
For Ages up to 45 Years	24,000				18,000					
For Ages above 45 Years	24,000									

• For Life Plus Option:

Rs. 24,000

Maximum Annualized Premium: No Limit, subject to Board Approved Underwriting Policy

Premium Payment Frequency: Annual, Half-Yearly, Quarterly and Monthly

Minimum Entry Age:

• Minimum Entry Age of Life Assured for Life Option and Life Plus Option:

PT	10	11	12	13	14	15	17	19	20	22
Minimum Entry Age (in years)	8	7	6	5	4	3	1	0	0	0

• Minimum Entry Age for Proposer under Life Plus Option:

18 years

Maximum Entry Age of Life Assured under Life Option:

Where PT = PPT + 5 years

PPT	PT	Maximum Entry Age	
		Annual Frequency ³	Non-Annual Frequency ³
5	10	45	42
6	11	47	44
7	12	60	46
8	13	60	60
10	15	58	53
12	17	58	58
15	20	55	55

Where PT = PPT + 7 years

PPT	PT	Maximum Entry Age	
		Annual Frequency ³	Non-Annual Frequency ³
5	12	60	48
6	13	60	60
7	14	60	60
8	15	60	60
10	17	58	58
12	19	56	56
15	22	55	55

Maximum Entry Age of Life Assured and Proposer under Life Plus Option:

Where PT = PPT + 5 years

PPT	PT	Maximum Entry Age			
		Annual Frequency ³		Non-Annual Frequency ³	
		Life Assured	Proposer	Life Assured	Proposer
5	10	44	50	40	45
6	11	46	50	42	45
7	12	55	60	44	50
8	13	55	60	50	55
10	15	50	55	49	55
12	17	50	55	50	55
15	20	50	55	50	55

Where PT = PPT + 7 years

PPT	PT	Maximum Entry Age			
		Annual Frequency ³		Non-Annual Frequency ³	
		Life Assured	Proposer	Life Assured	Proposer
5	12	55	60	46	60
6	13	55	60	55	60
7	14	55	60	55	60
8	15	55	60	55	60
10	17	54	55	54	55
12	19	54	55	54	55
15	22	54	55	54	55

³Refers to frequency of premium payment.

Note: All references to age are based on age as of the last birthday. PT and PPT are in years. The Base Sum Assured varies by entry age, premium, policy term, premium payment term and chosen plan option.