



IndusInd Nippon Life

# SANKALP EK SUNEHRE BHAVISHYA KA



**IndusInd Nippon Life Nishchit Bhavishya**

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

## Key benefits of IndusInd Nippon Life Nishchit Bhavishya – Variant 1



**High death cover** during premium payment term



**Enhanced Protection** through choice of riders



**Increasing Benefits** to balance the increasing cost of living



**Tax Benefits** as per the prevailing tax laws



**Flexibility** to pay for a limited period of 8 or 10 or 12 years and enjoy benefits for the entire policy term

## Plan at glance

Variant 1 provides income benefit post premium payment term along with a lump sum maturity benefit.

Minimum Age at Entry <sup>1</sup> (in years)	5 years					
Maximum Age at Entry <sup>1</sup> (in years)	50 years					
Premium Payment Term – PPT (in years)	8		10		12	
Policy Term – PT (in years)	24	28	30	35	36	42
Maximum Age at Maturity <sup>1</sup> (in years)	74	78	80	85	86	92
Minimum Premium (₹)	34,500					
Maximum Premium (₹)	No Limit, Subject to Board Approved Underwriting Policy					
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly					

<sup>1</sup>All the references to age are based on age last birthday.

The product shall be available for both online and offline sale.

Premiums will vary depending upon the plan variant chosen, age, PPT and PT.

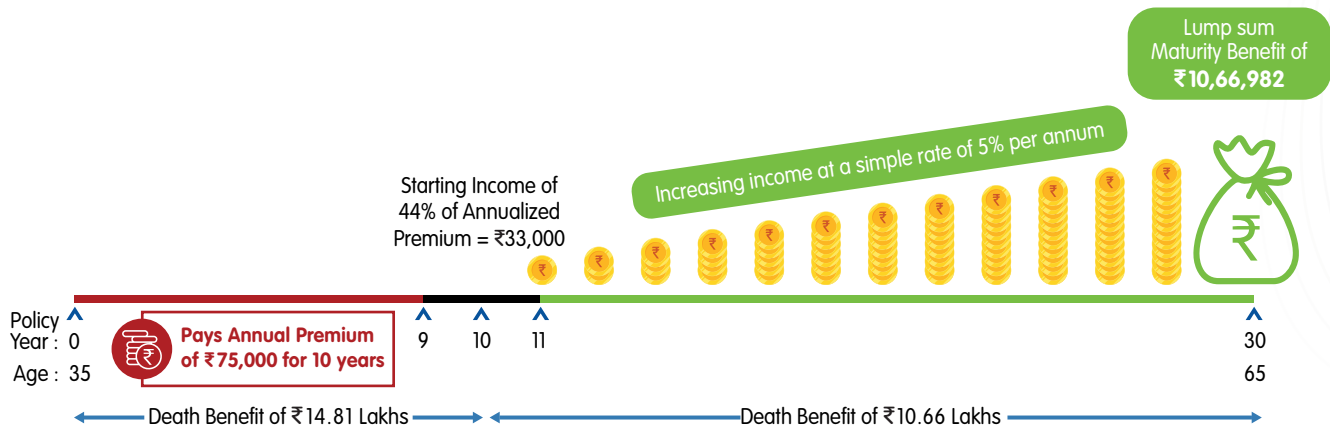
**Example:** Mr. Ankit is a 35-year-old IT professional and purchases **IndusInd Nippon Life Nishchit Bhavishya** to secure his future milestones for the years to come.

<b>Premium Payment Term</b>	10 years
<b>Policy Term</b>	30 years
<b>Annual Premium</b>	₹75,000
<b>Base Sum Assured</b>	₹7,40,960

Mr. Ankit enjoys Income Benefit from 11<sup>th</sup> year to 29<sup>th</sup> year starting from ₹33,000 and it would keep on increasing at a simple rate of 5% per annum. He uses the yearly increasing income for regular cashflow needs and to cope up with the inflation.

At maturity, he receives a guaranteed lumpsum maturity benefit of ₹10,66,982 through which he plans to take a post retirement foreign trip.

<b>Mr. Ankit's Benefits</b>	<b>Amount (in ₹)</b>
Total Income Benefit in 19 years (A)	9,09,150
Fixed Loyalty Addition (B)	3,26,022
Base Sum Assured (C)	7,40,960
Maturity Benefit (D=B+C)	10,66,982
<b>Total Benefits Received (A+D)</b>	<b>19,76,132</b>
<b>Total Premiums Paid</b>	<b>7,50,000</b>



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

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