



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 2



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 2 provides two money back payouts at 4th and 8th year before the income benefit starts from the 12th year and a lumpsum benefit is also paid at maturity.

Minimum Age at Entry ¹ (in years)	5 years					
Maximum Age at Entry ¹ (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 ¹ (in years)	74	78	80	85	86	92
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly					

¹All 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. Gupta is a 35-year-old father and is self-employed. He wants to secure his business cashflow needs for years to come and hence purchases **IndusInd Nippon Life Nishchit Bhavishya** with a premium of ₹75,000 for 10 years.

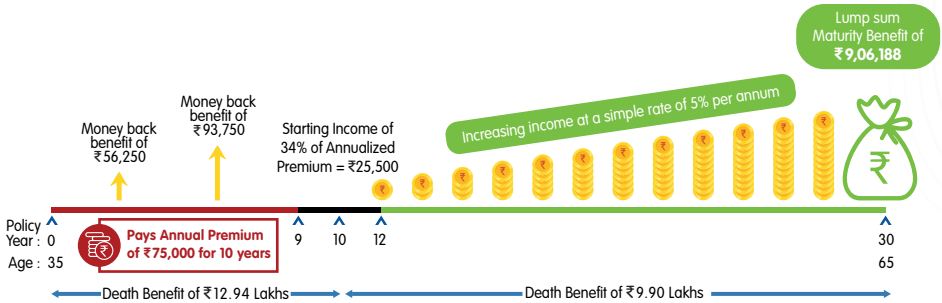
Premium Payment Term	10 years
Policy Term	30 years
Annual Premium	₹75,000
Base Sum Assured	₹6,47,277

He receives two money back payouts of ₹56,250 and ₹93,750 at the end of 4th and 8th policy year respectively, which he uses to clear small scale debts.

He would receive Income Benefit from 12th year to 29th year, provided all dues premiums have been paid starting from ₹25,500 which increases at a simple rate of 5% per annum. He uses this income for his business cashflow needs.

At maturity, he receives a guaranteed lumpsum maturity benefit of ₹9,06,188 which he uses to expand the business.

Mr. Gupta's Benefits	Amount (in ₹)
Total Income Benefit(A)	6,54,075
Money Back Benefits (B)	1,50,000
Fixed Loyalty Addition (C)	2,58,911
Base Sum Assured (D)	6,47,277
Maturity Benefit (E = C+D)	9,06,188
Total Benefits Received (A+B+E)	17,10,263
Total Premiums Paid	7,50,000



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

This product brochure gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the Benefit Illustration and Policy Terms And Conditions. For further details on all the conditions, suicide exclusion related to IndusInd Nippon Life Nishchit Bhavishya, please contact our insurance advisors. Tax laws are subject to change, consulting a tax expert is advisable. 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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