



INL WEALTH & INSURANCE PLAN
 IndusInd Nippon Life Wealth and Insurance Plan
A Unit-Linked, Non-Participating, Individual Life Insurance Savings Plan

INL

PROSPER SHIELD

INL SECURE SHIELD
 IndusInd Nippon Life Secure Shield Plan
A Non-Linked, Non-Participating, Individual Savings Life Insurance Plan

A solution that secures your family with a high death benefit for immediate protection while building long-term wealth through compounding of market linked returns, ensuring financial independence and lasting security for your loved ones. This solution is a combination of IndusInd Nippon Life Wealth and Insurance Plan and IndusInd Nippon Life Secure Shield, subject to the terms and conditions of respective products.

Eligibility Criteria

Age at Entry (Min/Max)	18/60 years For PPT 20 years, the maximum entry age is 55 years
Maximum Maturity Age	85 years
PPT (yrs) - Fixed	LP - 5/7/10/15/20
PT (yrs)	85 minus Entry Age years
Annualized Premium (Min)	1,50,000
Premium Payment Frequencies	Yearly and Monthly
Sum Assured (Max)	As per limits of individual plan
Death Benefit	Death benefits under individual plan shall be applicable
Maturity Benefit	As per individual plan i.e. ROP on maturity of INL Secure Shield, Fund Value on maturity of INL WIN (As per individual plan)

Key Features of INL Prosper Shield



High Life Cover

Customers can avail a high Sum Assured of up to 66x¹, ensuring enhanced financial protection for their family.



Ease of Buying

The plan is available with limited financial and medical underwriting, making the purchase journey simple and convenient.



Return of Charges

Mortality Charges and Premium Allocation Charges are systematically added back into the fund, helping enhance long-term wealth accumulation.



Additional Benefits

Get Sum Assured of INL Secure Shield on diagnosis of terminal illness² or in case of an unfortunate event, ensuring financial security when it matters the most.



Unlimited Fund Switches

Enjoy free and unlimited fund switches to align investments with changing financial goals and market conditions.



Get Your Premiums Back

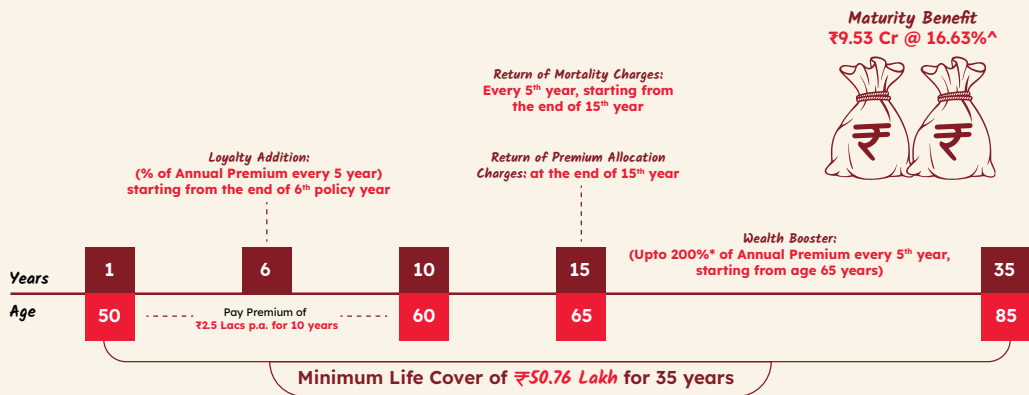
Receive 100% of the premiums paid towards INL Secure Shield at the end of the policy term.

Illustration Scenario



Mr. Harsh, aged 50 years, purchases IndusInd Nippon Life Prosper Shield to **build market-linked wealth and create a lasting legacy for his family**. He opts for the following parameters under his policy:

Premium	Initial Insurance Cover	PPT	PT
₹2.5 lakhs/year	₹50.76 Lakh	10 years	35 years



Additional Value-Added Benefits



Loyalty Additions

Starting from the 6th policy year and every 5th year thereafter, customers receive Loyalty Additions with increasing benefits:

10% of Annualized Premium (AP) | 20% of AP | 30% of AP, and so on



Wealth Booster

Additional Wealth Boosters are added starting from age 65 years and every 5th year thereafter to help enhance the maturity corpus.



Return of Premium Allocation Charges

Total Premium Allocation Charges are returned at the end of the 15th policy year.



Return of Mortality Charges

Return of Mortality Charges starts from the 15th policy year and continues every 5th year thereafter.

Death Benefit

At the start, the death benefit is the Sum Assured, determined as a sum assured multiple of the annual premium.

Over the policy term, as the Fund Value (FV) grows, the death benefit increases since. In the event of the life assured's demise, the nominee receives the higher of the Sum Assured or the Fund Value.

On death, the applicable Sum Assured of INL Secure Shield Plan will also be paid along with the Sum Assured of INL Wealth and Insurance Plan.

Funds

Fund Name	Returns - Since Inception	Returns - Last 3 Years	Returns - Last 5 Years	Returns - Last 7 Years
Life Equity Fund 3 (ULIF04201/01/10LEQUITYF03121) (Inception Date: 11th January 2010)	9.61%	8.20%	8.21%	9.17%
Make In India Fund (ULIF06924/03/15LMAKEINDIA121) (Inception Date: 18th February 2016)	9.40%	7.45%	8.01%	8.39%
Life Large Cap Equity Fund (ULIF07101/12/19LLARGCAPEQ121) (Inception Date: 16th January 2020)	8.82%	7.82%	7.37%	NA
Life Midcap Fund 2 (ULIF04501/01/10LMIDCAPF02121) (Inception Date: 11th January 2010)	12.94%	19.47%	16.63%	15.79%
Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQTY02121) (Inception Date: 11th January 2010)	10.61%	14.76%	13.48%	13.63%
Life Balanced Fund 1 (ULIF00128/07/04LBALANCE01121) (Inception Date: 09 Aug 2004)	7.62%	6.81%	6.17%	6.40%
Life Corporate Bond Fund 1 (ULIF02310/06/08LCORBOND01121) (Inception Date: 11 Jun 2008)	7.02%	6.30%	5.28%	5.88%
Life Money Market Fund 1 (ULIF02910/06/08LMONMRK01121) (Inception Date: 11 Jun 2008)	5.80%	5.54%	4.58%	4.35%

As on 31st March 2026

[^] Calculated @16.63% CAGR given by Life Midcap Fund 2 in last 5 years. Returns as on 31st March 2026. | *T&C apply.

¹Life Insurance Cover depends on Age at Entry, Premium Amount & PPT chosen at the inception of the plan.

²Payout in case of Terminal Illness after age 75 is capped at ₹40 Lakhs

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.indusindnipponlife.com 3. Email us at customerservice@indusindnipponlife.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. Tax laws are subject to change, consulting a tax expert is advisable. 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 Wealth and 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. Life Midcap Fund 2 (SFIN: ULIF04501/01/10LMIDCAPF02121)

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.

CIN: U66010MH2001PLC167089

UIN for INL Wealth and Insurance Plan - 121L146V01 | UIN for INL Secure Shield - 121N154V01

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