

Building Wealth. Securing Tomorrow.

Wealth + Protection



Mr. Abhishek, a 45-year-old male, working in IT sector has recently been promoted to VP Sales.

He is looking for opportunities to invest a part of his savings in a market linked plan to create a retirement fund. Due to his recent promotions, his term insurance has also been rendered inadequate to maintain his family's lifestyle in case of his sudden demise.

He purchases

INL Prosper Shield Plan

as it provides him with high life insurance cover along with market-linked returns.

Annual Premium	→ ₹1.5 Lakhs
Premium Payment Term	→ 10 years
Policy Term	→ 40 years

Fund Value at maturity @ 16.63%^

₹14.70 Crores

Initial Life Cover

₹46,31,523

Protection

High life cover with Accelerated Terminal Illness Benefit² up to age 75.

Prosperity

Market-linked returns with Guaranteed* Loyalty Additions and Wealth Boosters.

*T&C Apply

Age	Premium	Initial Insurance Cover	PPT	PT
45 years	₹1.5 lacs p.a.	₹46.31 Lakh	10 years	40 years

Maturity Benefit
₹14.70 Cr @ 16.63%^

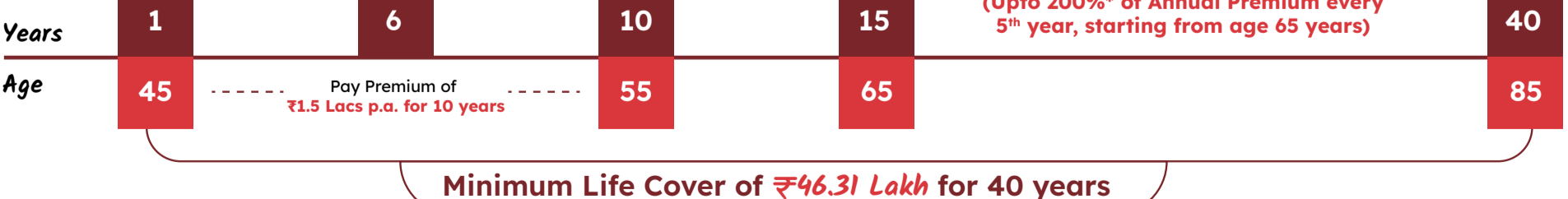


Return of Mortality Charges:
Every 5th year, starting from the end of 15th year

Return of Premium Allocation Charges: at the end of 15th year

Loyalty Addition:
(% of Annual Premium every 5 year) starting from the end of 6th policy year

Wealth Booster:
(Upto 200%* of Annual Premium every 5th year, starting from age 65 years)



^ Calculated @16.63% CAGR given by Life Midcap Fund 2 in last 5 years. Returns as on 31st March 2026. | *T&C apply.
*Payout in case of Terminal Illness after age 75 is capped at ₹40 Lakhs

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