

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

# THINK LIKE A WINNER, PLAN LIKE A CHAMPION



## IndusInd Nippon Life Wealth and Insurance Plan

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

### Benefits

- ▶ Choose a life cover of up to 100 times annualized premium<sup>1</sup>
- ▶ Grow your wealth with Market Linked returns
- ▶ Flexible premium payment term as per your convenience
- ▶ Choose from 8 funds that suits your risk appetite
- ▶ Boost your fund value with Return of Charges and Additions

<sup>1</sup>For lives between 18-35 years of age with Premium Paying Term of 10 years & above. The Life Cover will reduce to ten times of Annualised Premium post attainment of age 65 years.

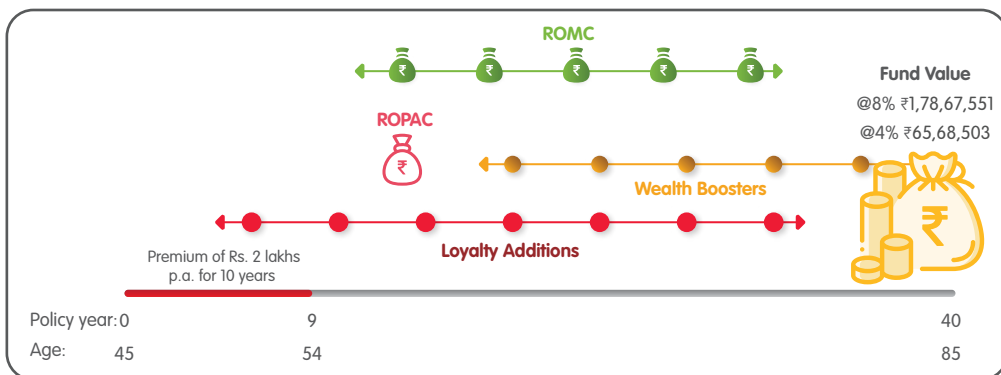
## How does the plan work?

- ▶ Decide your Premium Amount, Premium Payment Term and Sum Assured
- ▶ Choose amongst 8 investment funds as per your risk appetite
- ▶ On maturity of your Policy, receive your maturity benefit as a lump sum
- ▶ In case of unfortunate death during the Policy Term your nominee will receive the death benefit

### Let's take an example below to understand how this policy works

Mr. Sharma, a 45-year-old male is seeking a plan that offers a high life insurance coverage to ensure his family's financial needs are met if he is no longer present, and as a financially sound person, he also aims to invest his money with the goal of building a significant financial corpus. He opts for IndusInd Nippon Life Wealth and Insurance Plan; let's see how this plan will enable him to fulfil both of his objectives.

<b>Base Sum Assured</b>	Rs. 1,00,00,000	<b>Annualized Premium</b>	Rs. 2,00,000 (Annually)
<b>Policy Term</b>	40 years	<b>Premium Payment Term</b>	10 years



ROMC: Return of Mortality Charges | ROPAC: Return of Premium Allocation Charges

Benefit	Amount in (₹) @8%	Amount in (₹) @4%	No. of Times of Annualized Premium
<b>Loyalty Additions</b>	5,60,000	5,60,000	2.8
<b>Wealth Boosters</b>	20,00,000	20,00,000	10
<b>Return of Premium Allocation Charges</b>	60,000	60,000	0.3
<b>Return of Mortality Charges</b>	9,81,828	10,95,026	- 4.9 @8%, - 5.5 @4%
<b>Fund Value on Maturity</b>	1,78,67,551	65,68,503	
<b>Total Premiums Paid</b>	20,00,000	20,00,000	

The Benefits illustrated in the table above are assuming no partial withdrawals are made in the policy during the entire policy term.

In case of death of Mr. Sharma during the policy term, higher of prevailing Base Sum Assured net of all "Deductible Partial Withdrawals" if any, Fund Value or 105% Total Premium(s) Paid, will be paid to the nominee and the policy will terminate.

## **Boundary Conditions**

<b>Entry Age</b>	Minimum: 18 years Maximum: 60 years For PPT 20 years, the maximum entry age is 55 years								
<b>Maturity Age</b>	85 years								
<b>Policy Term</b>	85 years minus entry age								
<b>Premium Payment Term</b>	5, 6, 7, 8, 10, 12, 15 and 20 years								
<b>Annualized Premium</b>	Minimum: Rs. 1,00,000 Maximum: No Limit, subject to Board Approved Underwriting Policy								
<b>Sum Assured</b>	Minimum: <table><thead><tr><th>Entry Age</th><th>Sum Assured</th></tr></thead><tbody><tr><td>18 to 45 years</td><td>Rs. 35,00,000</td></tr><tr><td>46 to 50 years</td><td>Rs. 20,00,000</td></tr><tr><td>51 to 60 years</td><td>Rs. 5,00,000</td></tr></tbody></table> Maximum: No Limit, subject to Board Approved Underwriting Policy	Entry Age	Sum Assured	18 to 45 years	Rs. 35,00,000	46 to 50 years	Rs. 20,00,000	51 to 60 years	Rs. 5,00,000
Entry Age	Sum Assured								
18 to 45 years	Rs. 35,00,000								
46 to 50 years	Rs. 20,00,000								
51 to 60 years	Rs. 5,00,000								
<b>Frequency of Premium Payment</b>	Yearly, Half-Yearly, Quarterly and Monthly								

Note: All the references to age are based on age last birthday. Risk commencement date will be the same as Policy commencement date.

## **Return of Charges and Additions**

- ▶ Return of Premium Allocation Charges
- ▶ Return of Mortality Charges
- ▶ Loyalty Addition
- ▶ Wealth Booster

## **Charges**

### **Premium Allocation Charges**

The Premium Allocation Charge as a percentage of the premium:

Policy Year	1st	2nd to 5th	6th onwards
Premium Allocation Charge	10%	5%	Nil

### **Policy Administration Charges**

A monthly Policy Administration Charge of Rs. 500 will be deducted from 6th Policy year.

## Mortality Charge

Sample Mortality Charge/rate:

Age (years)	35	45
Mortality Charge (Rs. per 1000 Sum at Risk)	886	1,773

The above mortality charge is for Male lives, Premium Payment Term of 10 years, Premium of 2,00,000 and Base Sum Assured of 1,00,00,000.

## Fund Management Charge (FMC)

FMC will be priced in the NAV per Unit (Unit price) of each Fund on a daily basis.

Fund Name	Annual Rate
Life Large Cap Equity Fund (SFIN: ULIF07101/12/19LLARGCAPEQ121), Life Equity Fund 3 (SFIN:ULIF04201/01/10LEQUITYF03121), Life Pure Equity Fund 2 (SFIN:ULIF04601/01/10LPUEQTY02121), Make in India Fund (SFIN:ULIF06924/03/15LMAKEINDIA121), Life Midcap Fund 2 (SFIN:ULIF04501/01/10LMIDCAPF02121)	1.35%
Life Corporate Bond Fund 1 (SFIN:ULIF02310/06/08LCORBOND01121), Life Money Market Fund 1 (SFIN:ULIF02910/06/08LMONMRKT01121), Life Balanced Fund 1 (SFIN:ULIF00128/07/04LBALANCE01121)	1.25%
Discontinued Policy Fund (SFIN: ULIF05703/09/10DISCPOLF01121)	0.50%

**Note:** For detailed information on charges and other applicable fees, please refer the product brochure.

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 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. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and Policy document and detailed benefit illustration. In the event of conflict, if any, between the terms and conditions contained in the brochure and those contained in the Policy document, the terms and conditions contained in the Policy document shall prevail. For further details on all the conditions, exclusions related to IndusInd Nippon Life Wealth and Insurance Plan, please contact our insurance advisors. Tax laws are subject to change, consulting a tax expert is advisable. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by IndusInd Nippon Life Insurance Company Limited under license. 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 or returns. Life Large Cap Equity Fund (SFIN: ULIF07101/12/19LLARGCAPEQ121), Life Equity Fund 3 (SFIN:ULIF04201/01/10LEQUITYF03121), Life Pure Equity Fund 2 (SFIN:ULIF04601/01/10LPUEQTY02121), Make in India Fund (SFIN:ULIF06924/03/15LMAKEINDIA121), Life Midcap Fund 2 (SFIN:ULIF04501/01/10LMIDCAPF02121), Life Balanced Fund 1 (SFIN:ULIF00128/07/04LBALANCE01121), Life Corporate Bond Fund 1 (SFIN:ULIF02310/06/08LCORBOND01121), Life Money Market Fund 1 (SFIN:ULIF02910/06/08LMONMRKT01121), Discontinued Policy Fund (SFIN:ULIF05703/09/10DISCPOLF01121).

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**IndusInd Nippon Life Insurance Company Limited** (Formerly Reliance Nippon Life Insurance Company Limited). IRDAI Registration No. 121.



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