YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this product and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

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Option & UIN	This is a second structure that a second sec							
Aim of the plan	This is a non participating limited paying endowment plan wherein you get maturity benefits as a guaranteed income up to age 99 years and return of premium a the end of payout period. This plan emphasizes on guaranteed benefits along with flexibility to choose your payment term.							
Type of the Plan	It is an individual non-linked, non-participating plan which provides insurance coverage throughout the term of the policy along with guaranteed maturi benefits up to age 99 years.							
Premium Payment	Premium Paying Term Policy Term Payout Period							
Term (PPT), / Policy Term (PT) and Payout Period	5 years	Maturity	Maturity benefit paid as a guaranteed income from 7th year in arrears till the individual attains age 99 years					
	10 years 11 years Maturity benefit paid as a guaranteed income from 12th year in arrears till the individual attains age 99 years							ge 99 years
Premiums	Frequency		Annual Half Yearly Quarterly Monthly					
	Minimum installment p	e of taxes	Rs 30,000	Rs 15,000	Rs 7,500	Rs 2,500	_	
	and levies as applicable							
	There is no limit on the maximum premium amount. However, the acceptance of any case is subject to Board approved underwriting policy.							
Sum Assured	Sum Assured is determined based on the life assured's entry age and the Annualized Premium committed to paid in a policy year. Please refer the po document for the applicable Sum Assured.							refer the poli
Guaranteed Sum Assured on Maturity	On Maturity Date, policyholder shall have an option to receive the future regular income as a lump sum, which shall be the present value of future payout discounted at a rate of 9% p.a. Please refer the policy document for the applicable Guaranteed Sum Assured on Maturity.							
Maturity Benefit	On your survival, at end of the policy term, the Maturity Benefit payable shall be Guaranteed Income on Maturity as mentioned in the policy schedule, payable at the end of each Income Payout Frequency as applicable, during the Payout Period.							
	At the end of the Payout Period, the policy terminates by returning Total Premiums paid.							
	On death during the payout period, the nominee will continue to receive the Income Benefit as per the benefit option chosen till the end of Payout Period.							
	At any point of time during the payout period, policyholder/ nominee shall have an option to receive the future income as a lump sum, which shall be the prese value of future payouts, discounted at a rate which is computed using the prevailing interest rates. For more details, please refer to the policy document.							
Death Benefit	On death during the policy term, provided all due premiums have been paid, we will pay Sum Assured on Death to the nominee.							
	Where the Sum Assured on Death is highest of the following:							
	 10 times the Annualized Premium[^] 105% of Total Premiums* paid 							
	 Premiums paid accumulated at an interest of 5% p.a. compounded annually 							
	 Guaranteed Sum Assured on Maturity as applicable under this option 							
	5. An absolute amount assured to be paid on death, which is equal to the Sum Assured							
	Sum Assured shall be equal to the applicable Death Benefit Multiple times the Annualized Premium.							
	^Premium amount excludes any underwriting extra premiums, modal loadings and taxes and levies as applicable, rider premiums, if any							
	* Premium amount excludes any underwriting extra premiums, any loading for modal premium and taxes and levies as applicable, rider premiums, if any On payment of the Death Benefit, the policy will terminate and no further benefits will be payable.							
Recipient of	• Death Benefit shall be payable to the nominee(s), if the Policyholder and the Life Assured are the same; or to the Policyholder if the Life Assured is other th							
Recipient of	 Death Benefit shall be 	payable to the not	ninee(s), if tl	ne Policyholder and		e same; or to the Poli	cyholder if the Life Assu	ured is other th
Recipient of Benefits	• Death Benefit shall be the Policyholder.	payable to the not	ninee(s), if th	ne Policyholder and		e same; or to the Poli	cyholder if the Life Assu	ared is other th
						e same; or to the Poli	cyholder if the Life Assu	ared is other th
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