

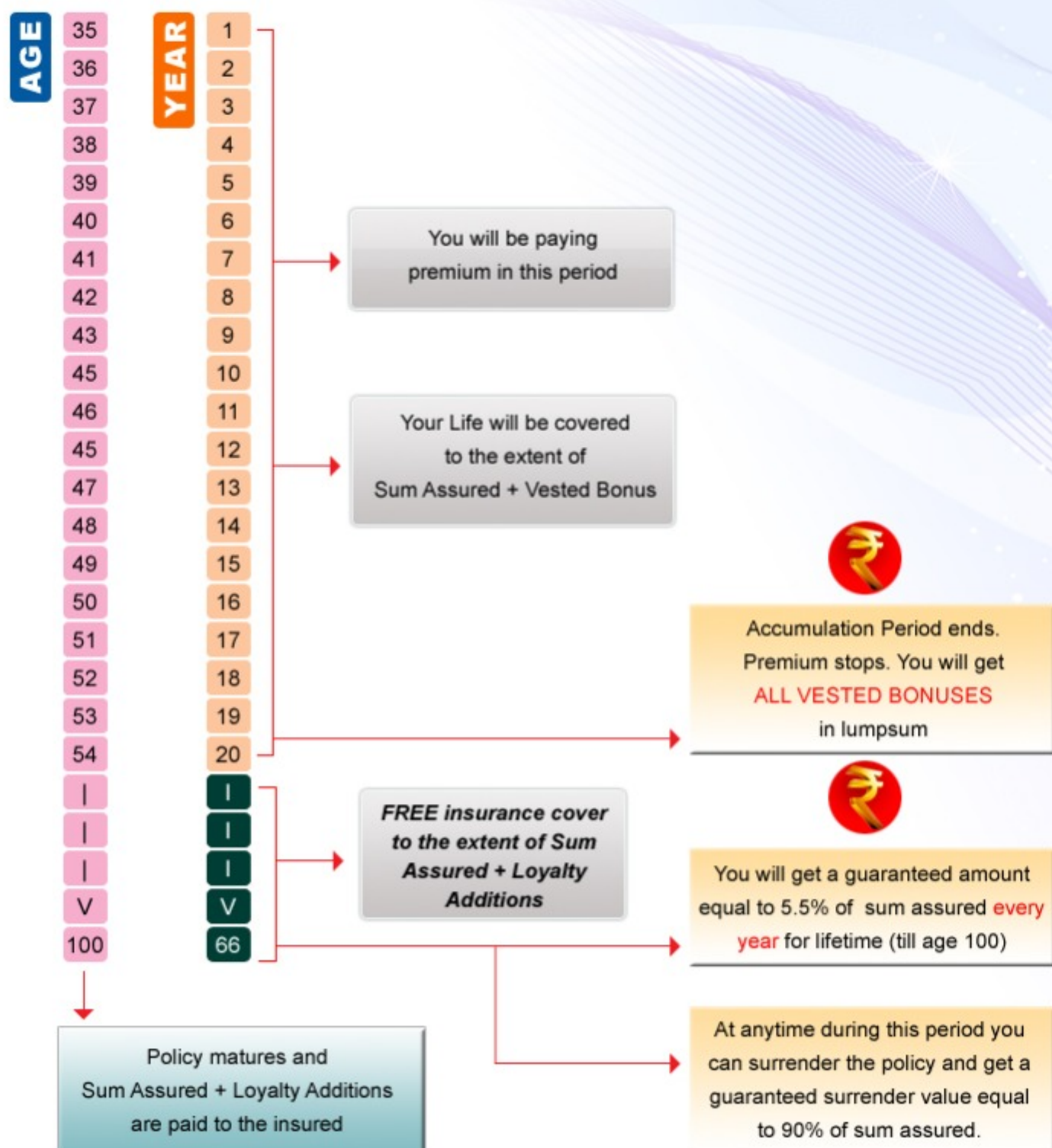
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A whole life plan with lifetime income benefits

- A unique combination of Whole Life and Money back concept
- An innovative plan that provides regular cash flow during your lifetime as well as financial security to your family
- In this with profits plan you have option of 3 accumulation periods – 10, 15 or 20 years
- Premium can be paid for the chosen accumulation period or for 6 years. Single premium mode is also available.
- Bonus is payable at the end of the accumulation period.
- Thereafter every year a guaranteed amount equal to 5.5% of the sum assured is payable for the lifetime.
- **Life cover:**
 - Sum Assured + Vested Bonus is payable in case of the death of the insured during the accumulation period.
 - After that the life cover continues to the extent of Sum Assured + Loyalty Additions
- Available for wide range of ages – 0 to 60 years
- Ideal for child future planning and retirement planning.
- **Optional Add-on Riders available:**
 - Accident & Permanent Disability Rider
 - Term Rider - to increase the Life Cover
 - Premium Waiver Benefit (for age < 18)

How does this policy work

Sample Illustration for 20 years term & premium term, age 35 years



Eligibility Criteria

	Min.	Max.
Age	0	60
Term	10	20
Sum	1,00,000	No limit

Premium Modes Yly, Hly, Qly, Mly, Single, SSS

Yearly Premium for 10,00,000 Sum Assured

Age	10 Years	15 Years	20 Years
35	104668	67722	48220
45	104668	67722	50082
50	104668	70074	53218
55	107314	74092	NA