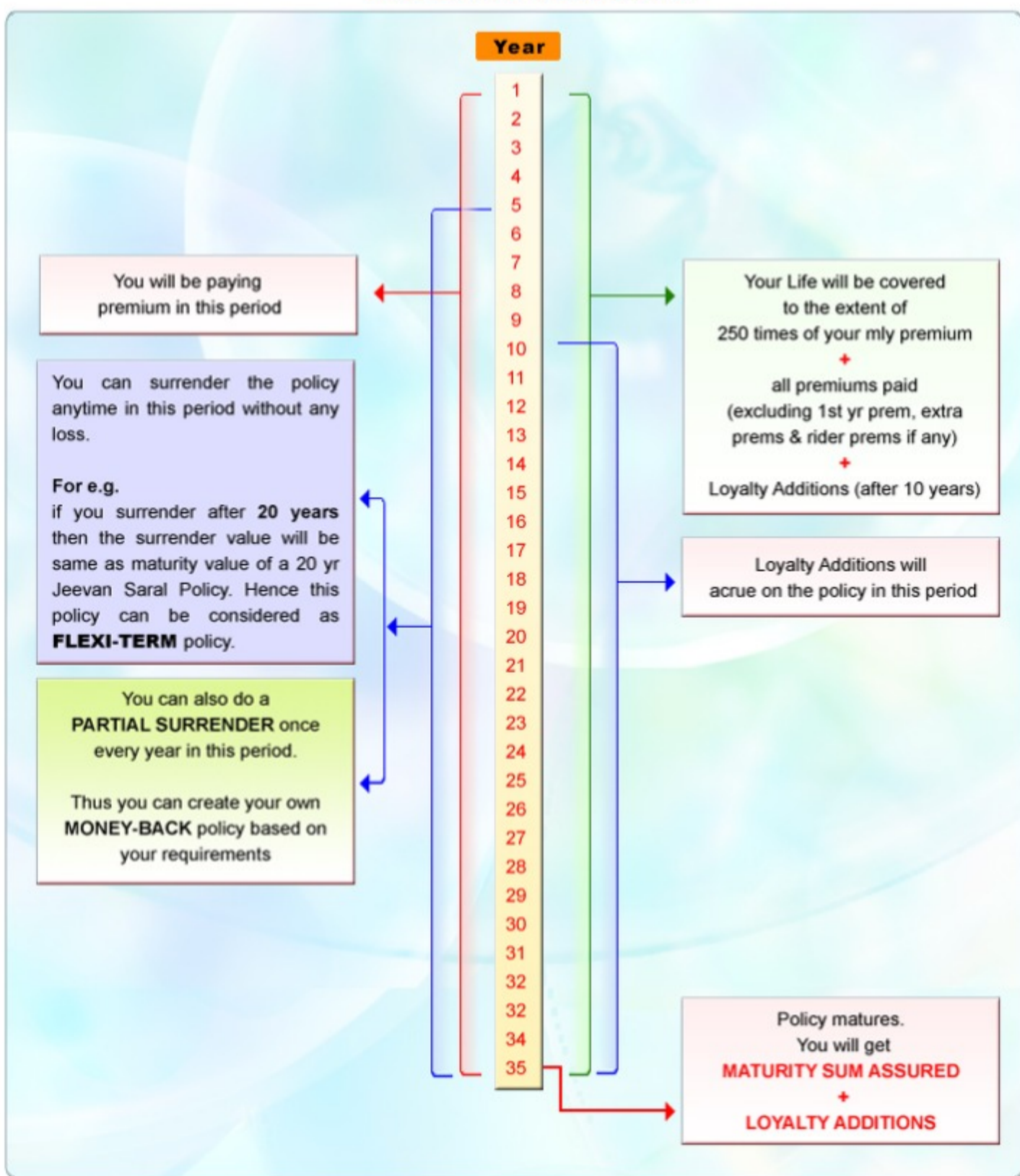




- A unique plan which offers the best features of a conventional plan and a unit linked plan in one product itself
- No need to pre-decide the term. Select maximum term available. Option to close policy earlier without any loss.
- No penalty on surrender after 5 years
- High degree of liquidity. Partial withdrawals available every year
- Loyalty additions after 10 years
- **Death Benefit**
 - 250 times the mly premium, plus
 - return of premiums excluding extra/rider premium and first year premium, plus
 - the Loyalty Additions, if any.
- **Maturity Benefit**
 - Maturity Sum Assured, plus
 - the Loyalty Additions, if any.
- Most suitable for people of all ages who wish to protect their family and have open options on their financial goals

How does this policy work

Sample Illustration for 35 years term



Eligibility Criteria		
	Min.	Max.
Age	12	60
Term	10	35
Sum	250	No limit

Yearly Premium for 10,00,000 Sum Assured			
Age	15 Years	20 Years	25 Years
25	47040	47040	47040
30	47040	47040	47040
35	47040	47040	47040

Premium Modes Yly, Hly, Qly, Mly, SSS

The premium will be calculated on the basis of Sum Assured & doesn't depend upon Age so it will be same for 1000000 S.A. With different age groups