



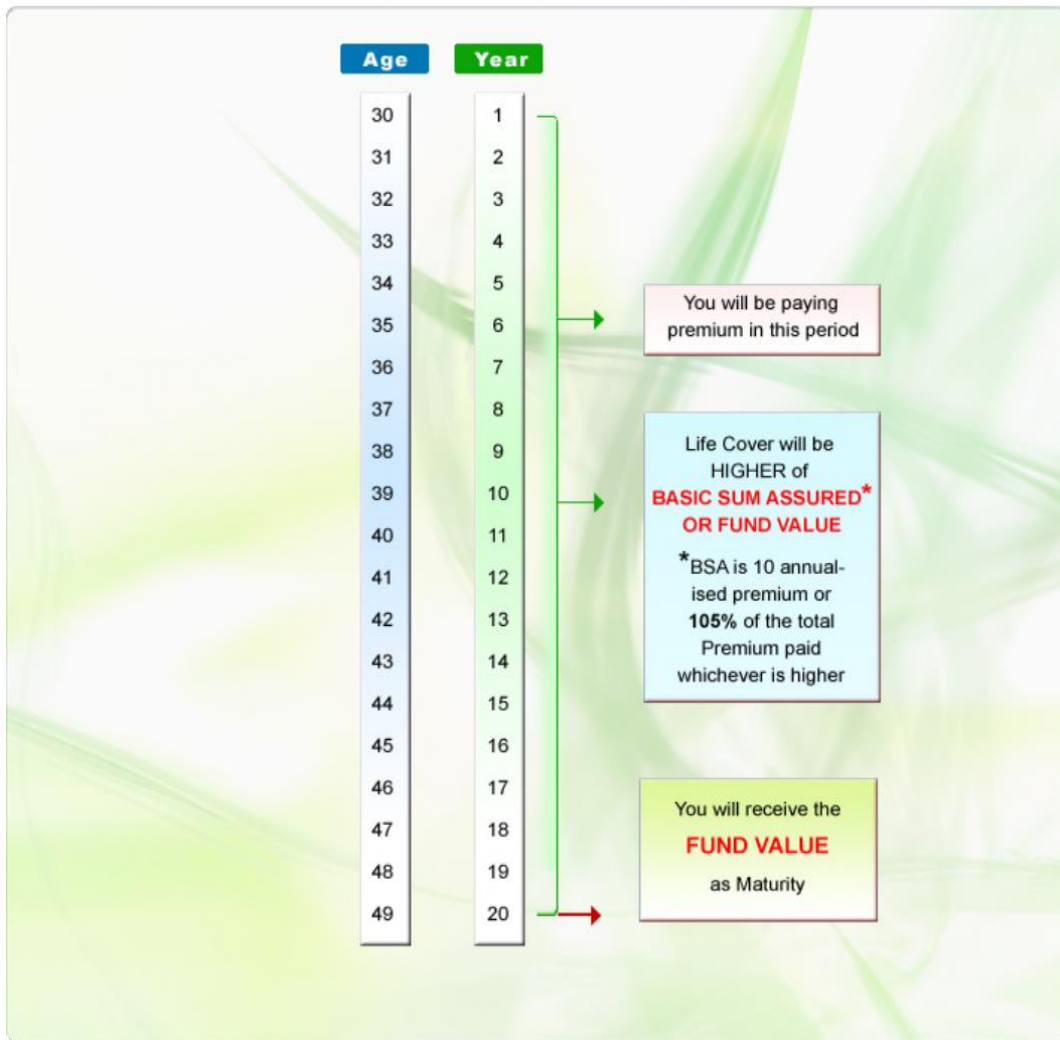
- A **unit linked assurance plan**, offering investment-cum-insurance during the term of the policy..
- This Plan allows policyholder to decide the amount of premium he/she can pay. There is a option to choose from **4 funds for investment**.
 - Bond Fund
 - Secured Fund
 - Balanced Fund 5
 - Growth Fund
- A pre-specified percentage shall be deducted upfront from the premium as Premium Allocation Charges. This charge is levied to meet the cost of issuing policy such as distributor fee and cost of underwriting.

Premium	Allocation Charge
1 st Year	7.50%
2 nd to 5 th Year	5.00%
thereafter	3.00%

- **Death Benefits** : In the event of death of life assured before the date of maturity, the sum payable would be:
 - **Upto age 8 years of the Life Assured OR before completion of 2 policy years**
An amount equal to the Policyholder's fund value immediately on the date of receipt of the intimation of death with death certificate.
 - **Age 8 years and above of the Life Assured OR after completion of 2 policy years**
An amount equal to the higher of Basic sum assured (i.e. higher of 10 X Annualized Premium or 105% of total premiums paid); or Policyholder's Fund Value.
- Optional **Double Accidental Death Benefit rider** up to Rs.1 Crore. It can be availed by just paying Rs.40 per Lac.
- **Maturity Benefits on completion of policy term**: An amount equal to the policyholder's fund value shall be payable. This amount can either be taken at once or in installments as chosen.
- **Tax Benefits**:
 - The Maturity proceeds under the plan will be tax-free under section 10(10D) of Income Tax Act.
 - Enjoy Income tax benefit on premiums paid under section 80C of Income Tax Act.

How does this policy work

Sample Illustration for age 30 for 20 years term



Eligibility Criteria			
	Min.	Max.	
Age	90 days	50 years	
Term	10 years	20 years	
Sum Assured	Higher of 10 times of annualized premium or 105% of total premium Paid		
Premium	Yearly	20,000	No Limit
	Half Yearly	13,000	
	Quarterly	8,000	
	Monthly (ECS)	3000	
Modes	Yearly, Half Yearly, Quarterly, Monthly (ECS)		