



Get the flexibility to choose your investment horizon and enjoy guaranteed benefits

Key features

- Non-participating insurance plan
- Guaranteed benefits payable on maturity provided all due premiums have been paid
- Guaranteed benefits vary by policy term in a range of 140% to 460% of the sum assured on maturity
- Premium payment options- single pay or limited pay period of 5, 6, 8 and 10 years
- Flexibility to choose policy terms ranging from 5 to 20 years for single pay or 10, 12 and 15 years to 40 years for limited pay
- Plan available with a short medical questionnaire (SMQ) based underwriting

Rates & charges

As per underwriting norms, rates are defined which are individual customer-specific

Eligibility criteria

Eligibility	Minimum	Maximum
Age of entry	Limited pay- 30 days Single pay- 5 years	Limited pay- 65 years Single pay- 50 years
Age of maturity	18	85
PPT	Single pay, 5, 6, 8 and 10	
Policy term (years)	Single pay: 5 years premium paying term 5 years: 10 years premium paying term 6 years: 12 years premium paying term 8 and 10 years: 15 years	Single pay: 20 years Premium paying term 6 years: 12 years premium paying term 5, 8 and 10 years: 40* years

* The policy terms available are:

- 10 years, 15 to 40 years for premium payment term of 5 years
- 12 years for premium payment term of 6 years
- 15 to 40 years for premium payment term of 8 and 10 years
- 5 to 20 years for single pay

Documents required

- KYC documents- identity proof and address proof
- As per underwriting guidelines, additional documents may be required