

Insurance Plans at Glance

Parameters	Invest Gain	Family Assure	New Unit Gain	Unit Gain Plus Gold	Century Plus
Min.Premium	6000	5000	12000	15000	25000
Max.Premium	No Limit	15000	30000	No limit	No limit
Premium Multiple	3000	5000	1000	5000	5000
Allocation (%)	Traditional	30, 97 from 2 nd year onwards	45,96,96,96,96,98 upto 13 th year. 100 from 14 th year onwards	76/80/85,94 from 2 nd to 5 th year. 96 from 6 th year onwards	98,98,100 from 3 rd year onwards
Entry Age	0-65	0-60	0-55 Yrs.	0-60 Yrs.	8-60 Yrs.
Entry Age with Riders	18-50 Yrs.	18-50 Yrs.	18-50 Yrs.	18-50 Yrs.	18-50 Yrs.
Maturity Age	18-75 Yrs.	18-75 Yrs.	18-75 Yrs.	18-70 Yrs.	18-70 Yrs.
Policy Term	15 Yrs.	10 Yrs.	20 Yrs.	10 Yrs.	10 Yrs.
Sum Assured	Variable as per Age	5 x Annual Premium	10 x Annual Premium	5 x Annual Premium	5 x Annual Premium
Death Benefit	Sum Assured Plus Accrued Bonuses	Sum Assured Plus Fund Value	Sum Assured or Fund Value which ever is higher	Sum Assured or Fund Value which ever is higher	Sum Assured Plus Fund Value
Maturity Benefit	Sum Assured Plus Bonuses	Fund Value	Fund Value	Fund Value	Fund Value
Partial Withdrawal	No.	Allowed After 3 Yrs.	Allowed After 3 Yrs.	Allowed After 3 Yrs.	Allowed After 3 Yrs.
Revival Period	Nil	2 Yrs.	2 Yrs.	2 Yrs.	4 Yrs.
Suggested Rider	Family Income Benefit	Accidental Death Benefit Rider	Accidental Death Benefit Rider	Accidental Death Benefit Rider	Accidental Death Benefit Rider
Suggested Fund	Traditional Plan	Equity Index Fund II	Equity Index Fund II	Equity Index Fund II	Equity Index Fund II
Surrender Charges	NA	Nil After 8 yrs.	Nil After 10 yrs.	Nil After 10 yrs.	Nil After 5 yrs.
Loyalty Addition	NA	NA	Additional loyalty unit equal to 5.1 % of first yr. premium will be allocated from 4 th to 13 th policy year	NA	6- 10 Yrs 1) 7 % of Annual Premium. 2) In addition to above 0.25% of Fund Value (if premium is 1 Lac or more)
Rider Benefit (If Applied For Suggested Rider)	Family Income @ 1 % of SA per month till Policy term or 10 Yrs whichever is higher	Double Sum Assured in case of Accidental Death	Double Sum Assured in case of Accidental Death	Double Sum Assured in case of Accidental Death	Double Sum Assured in case of Accidental Death

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