

Nivesh Plus (Plan No.: 849)

It is a unit-linked insurance plan with a single premium payment that is connected to the stock market. It is a synthesis of investment and insurance. It provides a variety of investing choices. This plan has a minimum term of 10 years and a maximum term of 25 years. Starting in the sixth year, partial withdrawal is allowed. DAB Rider is included with this plan.

Benefits:

Different Investment Options

Use your preferred investment option from a variety of available possibilities to gain investment freedom. freedom to pick an investment strategy that suits your risk appetite.

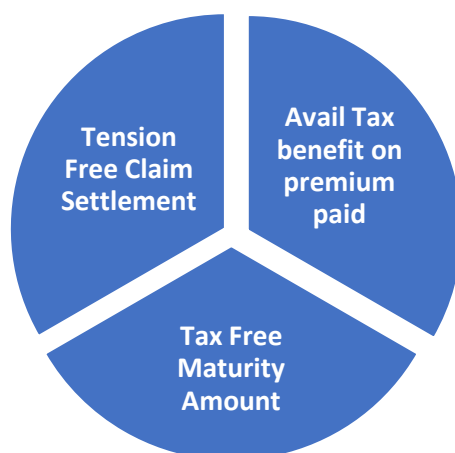
Combination of Investment and Insurance:

This plan provides both investment and insurance benefits. Having the freedom to select your investing strategy ensures that your money is safe to the required level.

Unlimited Switching Facility

With this approach, switching between various investment possibilities is simple and limitless. According to market conditions, protect your money. Get four swaps for free each policy year as well.

Advantages:



Conditions:

	Option1	Option2
BasicSumAssured	1.25 times SP	10 times SP
MinimumAgeatEntry	90 days	90 days
MaximumAgeatEntry	70 years	35 years
PolicyTerm	10 to 25 years	Varies as per age at entry:
		Ageatentry Term
		up to 25 years 10 to 25 years
		26 to 30 years 10 to 20 years
	31 to 35 years 10 years	
MinimumMaturity Age	18 years	18 years
MaximumMaturity Age	85 years	50 years
Minimum Premium	Rs 1,00,000	Rs 1,00,000
Maximum Premium	No Limit	No Limit

For Linked Accident Benefit Rider

Minimum Entry Age:18 years completed

Maximum Entry Age:65 years nearest birthday

Maximum Maturity Age: 70 years nearest birthday

Minimum Accident Benefit Sum Assured: Rs 10,000

Maximum Accident Benefit Sum Assured: Equal to Basic Sum Assured subject to the maximum aggregate limit of Accident Benefit Sum Assured as Rs.100 lakhs of Accident Benefit Sum Assured

Investing of Funds:

Customers have the option of putting their premiums into one of the four accessible investment funds. Bond, Secured, Balanced, and Growth Funds are the four types of funds. After deducting the Premium Allocation Fee, each premium payment will buy units of the selected Fund type.

FUNDS	G-SEC/govt Guaranteed Securities & Corporate Debt	Short term Money Market Instruments	Investment in Listed Equity Shares
Bond	Not less than 60%	Not more than 40%	Nil
Secured	Not less than 45%	Not more than 40%	Not less than 15% Not more than 55%
	Not more than 85%		
Balanced	Not less than 30%	Not more than 40%	Not less than 30% Not more than 70%
	Not more than 70%		
Growth	Not less than 20%	Not more than 40%	Not less than 40% Not more than 80%
	Not more than 60%		

Death Benefit: A sum equal to the Policyholder's Fund Value shall be payable in the event of the Policyholder's death prior to the Date of Start of Risk.

Once dead Amount payable following the Date of Beginning of Risk: Basic Sum Assured or Policyholder's Fund Value, whichever is greater. Depending on the option selected, the Basic Sum Guaranteed is either 10* annualised premium or 1.25* annualised premium.

Linked Accident Benefit Rider for Accidental Death If this benefit is chosen, a sum of money equivalent to the Accident Benefit Amount Assured is also paid out in the event of an accident-related death, providing the rider is in effect at the time of the accident.

A lump sum payment equal to the fund value as of the maturity date is the **maturity benefit**.

Guaranteed Additions: Guaranteed Additions in the form of units will be added to the policy following the end of the period as a percentage of the Single Premium.

End of Policy Year	Guaranteed Additions
6	5%
10	10%
15	15%
20	20%
25	25%

Optional Benefits:

1. Linked Accidental Death Benefit Rider:

- Accident Benefit rider Sum Assured cannot exceed the Basic Sum assured Available till Age 70 or Maturity whichever is earlier.
- Accident Death Benefit Rider can be taken in any year provided the outstanding term is 5 years or Life.
- Accident Death Benefit Rider will not be available for minors.

Partial Withdrawal:

- Partial Withdrawal Option available from the 6th year
- In case of Minor Partial withdrawal is available only after the minor reaches 18
- Partial Withdrawal may be in the form of Fixed amount or in the form of Units
- Maximum amount of Partial withdrawal.

	Percent of Unit Fund
6th to 10th	20%
11th to 15th	25%
16th to 20th	30%
21st to 25th	35%

- Partial withdrawal is permitted as long as the total balance is at least three annualised premiums.
- The Unit Funds Value is reduced by the partial withdrawal fee.
- Following the exercise of a partial withdrawal, the basic sum assured for two years is lowered by the amount of the withdrawal, and after two years, the original sum assured is reinstated.

Switching:

- Complimentary switching is offered four times per year.
- When switching, the whole fund value must be transferred to the new fund of choice.

Settlement Option:

- Instalments of death benefits are permitted for a maximum of five years.
- Divide the total units by the number of payments.
- The value is paid to Nominee based on NAV on the date of installments.