

# Index Plus

Table No. 873, Unit Linked Plan

Index Plus is a Unit Linked plan that offers both investment and risk cover to the policy holder. Proposer can choose the amount of premium one desires to pay. Each premium paid shall be subject to allocation charges. Upon completion of specified duration, Guaranteed addition as a percentage of Annualized Premium shall be added to the unit fund under in force policy.



## Criteria

### Age

90\* Days - 60

### Max Maturity Age

85 Yrs

### Min Maturity Age

18

### Term

15..25 for Annual  
Premium less than 48,000.  
10..25 for Annual Premium  
48,000 & above

### Premium Paying Term

Same as Term

### Mode

Y,H,Q,M(ECS)

### Min Premium

Yly(30,000), Hly(15,000),  
Qly(7,500), Mly  
Nach(2,500). Multiple of  
1000 for Yly Mode, 500 for  
Half Yearly, and 250 for  
Mly(NACH) & Qly mode of  
premium

### Riders

Accident Benefit

## Features



### Death Benefit

**On death before commencement of risk:**

Fund Value

**On death after commencement of risk:**

Basic SA or 105% of Total Premium Paid (less  
any Partial Withdrawals made during last 2  
years before death) or Fund Value whichever is  
higher.



### Maturity Benefit

Fund Value



### Income Tax

#### Premium

Eligible for tax rebate under section 80C.

#### Maturity Benefits / Death Benefit

Tax free under section 10(10D)



### Surrender

Any time during the term of the policy



### Loan

Not Available



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## Special Features

Under this plan, each premium paid by the policyholder is subject to premium allocation charge. Units are bought with the allocated premium.

Every month, units are deducted for fixed charges as well as for risk cover & riders opted.

Nav is calculated daily and will be based on investment performance and fund management charges.

At any given time, Fund Value will be balance units of policy holder multiplied by NAV calculated.

## Example

Mr David takes a policy under Index Plus (T. No. 873) having premium of Rs. 50,000 for a term of 20 years. He opts for Flexi Smart Growth Fund along with 10 times of Annual Premium

**He dies due to a disease during 10th year, his nominee will receive higher of:**

Basic SA ( $10 \times 50,000 = 5,00,000$ )

105% of Total Basic Premiums Paid =  $(50,000 \times 10 \times 1.05) = 5,25,000$

Fund Value

Higher of above

### If he had survived till maturity

In this case, he would have got Fund Value on Maturity



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