



## Key Features

- Flexibility to choose from 3 Plan Options: My Pension , Partner Pension and Partner Pension Plus
- Guaranteed Additions of 6% of sum assured on vesting to boost your retirement corpus
- A lump sum Vesting Addition payable at vesting
- Option to choose premium payment term from Single, Limited and Regular pay
- Special discounts for Women, Transgender and for the Super Youth who know the value of planning ahead
  - i. Smart Lady - 2% on First Year's Premium specially for women customers
  - ii. Transgender discount - 2% on First Year's Premium specially for transgender
  - iii. customers Super 35 – Special discount of up to 2% on First Year's Premium for customers who are less than 35 years of age

## Eligibility Criteria

| Parameters   | Descriptions   |
|--------------|--|
| Age at entry | Minimum:<br>For POS Option 2: 40 years<br>Other than POS: 30 years<br>Maximum: |

|                      |   |
|----------------------|---|
|                      | <p>For POS Option 2: 70 years<br/>         Other than POS Option 1 &amp; 2: 85 years<br/>         Option 3 &amp; 4: 84 years</p>  |
| Premium payment term | <p><b>Single pay</b> – 1 year<br/> <b>Regular/Limited pay:</b><br/>         Minimum – 5 years<br/>         Maximum – 12 years</p>   |
| Deferment period     | <p><b>Single pay:</b><br/>         Minimum – 1 year<br/>         Maximum – 10 years<br/> <b>Regular pay</b> – Similar to premium payment terms.<br/> <b>Limited pay:</b><br/>         Minimum – Premium Payment Term + 1 year<br/>         Maximum – Premium Payment Term + 5 years</p>   |
| Annuity amount       | <p>Minimum:<br/>         Yearly in arrears: Rs 12 (in ‘000s)<br/>         Yearly in advance: Rs 12 (in ‘000s)<br/>         Half-Yearly in arrears: Rs 6 (in ‘000s)<br/>         Quarterly in arrears: Rs 3 (in ‘000s)<br/>         Monthly in arrears: Rs 1 (in ‘000s)<br/>         Maximum: No upper limit, subject to board approved underwriting policy.</p> |
| Purchase price       | <p>Minimum: Corresponding to the minimum annuity amount above.<br/>         Maximum: As per the maximum annuity chosen</p>  |
| Group size           | <p>Minimum – 5<br/>         Maximum – No upper limit</p>  |
| Premium Paying Modes | <p>Single, Annual, Half-Yearly, Quarterly, and Monthly modes are available.</p>   |