



Your Wealth Plan



Nature protects what it wants to grow.

Like the succulent orange on the cover page?

But have you ever thought why the orange has a bitter peel around it, when all that you wanted are those sweet slices inside? The peel is there for protection.

The orange wouldn't grow if the peel hadn't protected the fruit inside from the birds, worms or other elements. It is the same with all fruits, nuts and grains. Or for that matter a human embryo.

Look around anywhere and you will see that the best growth happens under a protective cover.

We have drawn inspiration from nature in designing Wealthsurance™. It aims to grow your wealth under the protective cover of insurance. With Wealthsurance™, you can make a wealth plan, which once you sign up for it, will work even if life throws up surprises.

Wealth grows better under a protective cover.

This brochure follows the theme of showing fruits and nuts with their protective covers to remind you of the benefits of growing wealth under the protective cover of insurance.

Get ready to be Wealthsured. Come let's take a detailed look at Wealthsurance™ in the following pages.



Now protected

IDBI Federal Wealthsure Milestone Plan**

UIN: 135L014V01

- **Contribute money in a flexible way that suits your savings habit**
 - Choose (a) Single Premium or (b) Regular Premiums. Pay premiums for a limited period and enjoy benefits for a longer period
 - Pay additional top-up premiums to grow wealth faster and get tax benefits
- **Choose how your money is invested from a wide choice of investment options, based on your return expectations and risk tolerance**
 - Choice of (a) Assured Fixed Returns, (b) Variable Returns linked to market performance, (c) Returns linked to market but with protection of capital
 - Investment options available for risk-averse as well as risk-taking investors
 - Choice of stocks, bonds and money market funds
- **Decide how you wish to manage your investments**
 - Switch amongst investment options any time and manage your portfolio, free of charges and taxes
 - Leave management of your portfolio entirely to us, if you do not have the time or inclination
- **Flexibility to choose the insurance benefits you need**
 - You can choose the amount of life insurance benefit you need
 - Get Optional Insurance Benefits on suffering major diseases, hospitalisation, accidental death or disablement
 - Premiums can be waived in case of your death or disablement, so that your plans are well protected

- **Withdraw funds in case of need, after five years**
- **Make your Wealthsure™ Plan quickly and easily**
 - Choose a Ready Plan for typical needs
 - Develop a Custom Plan for special needs
- **Get tax benefits on contributions and benefits**
 - Tax-free income helps grow wealth faster
- **Option to create exclusive funds for loved ones**
- **Change your plan as your needs change**
 - Flexibility to change premiums and benefits to suit your changing needs

**hereinafter referred to as Wealthsure



Highlights

Wealthsurance™: Insured Wealth Plans to grow wealth under a protective cover

Wealthsurance offers you Insured Wealth Plans. They allow you to create, build and manage wealth by giving several choices and great flexibility so that your plan meets your specific needs. You can decide how you wish to save so that it suits your savings habit. You can choose how your money is invested so that you can grow wealth as per your investment preferences. What is even better, Wealthsurance protects your wealth plans with insurance benefits so that your wealth-building efforts remain unaffected in unforeseen events and your financial goals can still be achieved.

What is Wealthsurance?

Wealthsurance combines wealth creation and insurance protection into one powerful financial solution. Unlike other investment alternatives, it allows you to ensure that your goals of wealth creation are achieved even in the event of serious illness, accidents, disablement or death.

Wealth Plan with a powerful range of Investment Choices

Wealth creation does not happen by chance, it needs a plan. Wealthsurance is a wealth plan which allows you to build and manage wealth. You can save into the plan as much money as you want, whether at one time, at regular intervals or as per your convenience. Wealthsurance offers a wide choice of investment options from which you can select one or more, based on your preferences. The investment options we offer are designed to meet the needs of all types of investors depending upon their risk appetite, stage of life or investment horizon. You can choose options that give: (a) assured fixed returns, (b) variable returns linked to market performance or (c) returns linked to equity market but with protection of capital. Wealth grows in your plan, based on the options you have chosen.

Wealth Plan can be insured against unforeseen events

Wealthsurance can protect your Wealth Plan against a range of events such as death, 17 major diseases, sickness requiring hospitalisation, serious accidental injuries or total and permanent disablement. With other investment products, if any such event happens, you may not be able to save as planned or even be forced to withdraw from your savings. But in Wealthsurance, these benefits allow you to meet additional expenses without affecting your fund value so that your plans to save and accumulate wealth are not affected even if life throws surprises. Once you sign up for it, your Wealthsurance Plan works even if you are not able to.

Wealth grows better under a protective cover because life's uncertainties cannot deplete wealth, which otherwise they would normally do.

Wealthsurance is for those who will live

Life insurance is sometimes thought of as for those who might die, but Wealthsurance is for those who will live. Usually life insurance products provide benefits upon death, but Wealthsurance is designed to also give Living Benefits to ensure your well-being in your own lifetime.

How does Wealthsurance work?

Wealthsurance gives you (a) Investment Account and (b) Insurance Account.

My Investment Account

The premiums you pay are invested post deduction of a premium allocation charge into the investment options you choose in the proportion that you specify. IDBI Federal InvestmentBasket contains all the investment options we offer. The balance in your Investment Account reflects the wealth built over time from your premium contributions and the returns from the investment options chosen by you.

My Insurance Account

You can also choose any of the insurance benefits we offer under IDBI Federal InsuranceBasket. You pay for only those benefits you choose and the charges are deducted from your Investment Account.

My Wealthsurance Plan: Get the one you need

Wealthsurance has many options so that you can choose what suits your circumstances. You can make your Wealthsurance Plan in two ways.

Ready Plans for typical needs

We have developed several Ready Plans to meet the typical needs of customers. A Ready Plan is simply a set of pre-chosen options of the Wealthsurance Milestone Plan. Each Ready Plan is aimed at a specific need. There is quite likely a Ready Plan that suits your needs in which case you can simply choose the plan.

Custom Plan for specific needs

If a Ready Plan does not meet your needs, you can design your own Custom Wealthsurance Plan with 5 simple steps:

- Step 1: Choose the premiums you wish to contribute
- Step 2: Choose the investment options your money goes into
- Step 3: Choose the Sum Insured for Life Insurance benefit
- Step 4: Choose the optional insurance benefits you need
- Step 5: Choose plan term based on your horizon for building wealth and for enjoying insurance benefits

Wealthsurance™ explained

Pay premiums in a flexible manner: Build wealth easily with convenient savings

Wealthsurance allows you to save in a manner that best suits your savings habit. It is very flexible in premium contributions. You can save in a disciplined manner and also get flexibility to contribute additional amounts. Wealthsurance allows you to pay premiums just one time or for a limited period and yet enjoy insurance benefits for a long period. Flexible premiums allow you to build wealth in a convenient manner and also get tax benefits.

Types of Premiums

Wealthsurance has two types of premiums: (a) Basic Premiums and (b) Top-up Premiums.

(a) Basic Premiums

When you choose your Wealthsurance Plan, you have to indicate the premiums you wish to contribute. These are your Basic Premiums. You can choose either Single Premium or Regular Premium.

Single Premium: If you choose Single Premium, you have to simply make a one-time payment at the time of taking the plan. Minimum amount is Rs 35,000.

Regular Premium: If you choose Regular Premium, you have to indicate (a) Amount, (b) Frequency of Payment and (c) Payment Term.

Minimum amount is Rs 20,000 per year, payable in annual installments or Rs 50,000 payable in half-yearly installments (i.e. Rs 50,000 every six months) Minimum premium payment period is 5 years. The premiums payable cannot be altered during the term of the policy.

(b) Top-up Premiums

Over and above the Basic Premiums, you can pay Top-up Premiums. Minimum amount is Rs 5,000 at a time and you can pay whenever you want and any number of times. Top-up premiums are not allowed in the last 5 years prior to the maturity of your plan. Top-ups allow you to contribute additional premiums if and when you want, to grow wealth at your convenience and get tax benefits. Top-up Premiums can be paid only if you have paid all the Basic Regular Premiums due till date. Every Top-up premium will have a lock-in period of 5 years from the date of payment of that top-up premium.

Top-up premiums automatically increase sum insured

Whenever you pay Top-up premiums, we will automatically increase your sum insured based on your age on the date of the Top-up (a) By 125% of the Top-up premium paid, if you are

less than 45 years old, or (b) By 110% of the Top-up premium paid, if you are equal to or greater than 45 years old. Thus you will also get enhanced life insurance cover when you pay Top-up premiums. Increase in sum insured is, however, subject to our underwriting guidelines.

Best of both worlds

Basic Premiums enable you to become a disciplined saver and invest in a systematic, methodical way to build wealth. Top-up Premiums give you the flexibility to contribute additional premiums whenever you have extra money so that you can reach your goals faster. Together, they give you great flexibility to save, invest and grow wealth.

Premium Allocation Charge

Regular Premium

Premium Allocation Charge is deducted from the premiums you pay and the balance is invested in investment options of your choice.

Premium Allocation Charge as a % of annual premium for Regular premium policies is as follows:

Amount of annual premium	Year 1	Year 2 to 5	Balance of premium payment term
Rs 20,000 to Rs 49,999	9.45%	6.30%	4.90%
Rs 50,000 to Rs 99,999	8.90%	5.95%	4.90%
Rs 1,00,000 and above	8.40%	5.60%	4.90%

Flexible Payment options

Single Premium:

Single Premium Allocation Charge will be as per the following table:

Amount of Single premium	Premium Allocation Charge as a % of Single premium
Rs 35,000 to Rs 49,999	2.00%
Rs 50,000 to Rs 99,999	2.00%
Rs 1,00,000 and above	2.00%

Top-up - The premium allocation charge is 3.30% of the Top-up premium.

Eligibility Conditions

Any person over the age of 18 years can apply to us to take a Wealthsurance Plan. You can designate yourself or any other person (in whom you have insurable interest) as the Insured Person. The Insured Person should be at least one month old but not more than 65 years old. Age of the Insured Person cannot exceed 75 years at the end of Plan Term. Wealthsurance allows you to pay premiums and get tax benefits for yourself, while the insurance benefits can cover your spouse or child.

Where the Insured Person is a minor, the policy will vest in the name of the life insured upon attaining majority at the age of 18 years.

IDBI Federal InvestmentBasket®: Tools for building your wealth

The power of Wealthsurance is provided by the wide choice of investment options it offers. They give you great flexibility in how you build and manage wealth. The full range of investments we offer is called the IDBI Federal InvestmentBasket. You can choose one or more options from the basket based on your return expectations and risk tolerance. You can also switch and change your investment options, from time to time, as you wish.

The investment options we offer are designed to meet the needs of all types of investors. You can choose the options that best suit your needs of safety, liquidity and returns.

Fixed Return Options

We offer investment options that give fixed assured returns for those who prefer to get fixed or floating rate of return on their investment.

Dynamic Guaranteed Options

We offer investment options which invest in equity while guaranteeing a minimum Net Asset Value, on the specified maturity date. A part of the money is invested in stock markets and your returns depend upon the market performance. These are suitable for those who want to invest in equity markets, without fear of loss of principal.

Market Fund Options

We offer a range of funds that invest in stocks, bonds and money market. The returns on these funds are dependent upon the market performance. Returns and risk vary by the type of fund.

Manage yourself or leave it to us

We offer two ways in which you can manage your investments:

Do-it-yourself: You can decide to invest in the various options and change them from time to time, as you wish. This is suitable when you have a specific idea where you wish to invest or you have the time and inclination to manage your investments from time to time.

Leave-it-to-us: Alternatively, you can leave it entirely to us to manage your investment strategy from time to time by simply indicating how much risk you are prepared to take. We give you a choice of three risk levels: Cautious, Moderate and Aggressive.

Types of Investment Options

We offer five types of Investment Options: (a) Monthly Guaranteed Interest Fund which gives interest at a declared rate on your balance in the fund, (b) Guaranteed Return Funds which give a fixed, assured returns for a specified period, (c) Dynamic Guaranteed Funds which ensure that your principal is protected even while investing in stocks, (d) Market Fund Options where you can choose to invest in stocks, bonds or money market and get market returns, (e) Asset Allocator Options where you can leave the management of your funds entirely to us, by simply indicating the level of risk you are prepared to take.

The powerful InvestmentBasket®

Fixed Return Options: When you want fixed, assured returns

Investment Option	How does it work?
<p>A. Monthly Guaranteed Interest Fund Risk: Low</p>	<p>Monthly Guaranteed Interest Fund gives you a minimum guaranteed rate of interest on the balance in the fund. You can choose to deposit any proportion or all of your premiums into it, whether Regular or Top-up Premiums. You will earn interest at the minimum guaranteed rate or the NAV, whichever is higher on a daily basis. The balance in the fund, consisting of premiums deposited and interest earned or NAV whichever is higher, is available to switch into any other investment option and for withdrawals as permitted. The NAV will be published daily in accordance with the unit linked guidelines.</p> <p>Interest Rate: At the beginning of each month, IDBI Federal will declare a minimum guaranteed rate of interest for this fund. The minimum guaranteed rate of interest declared for the fund is available at www.idbifederal.com.</p> <p>The purpose of the Monthly Guaranteed Interest Fund is to provide a minimum guaranteed rate of interest to the investors from the investment income of the underlying portfolio.</p> <p>Investment Pattern: The Monthly Guaranteed Interest Fund is a segregated fund which will invest 100% of the money in fixed income investments including government securities, treasury bills, bank deposits, certificates of deposit, corporate securities, commercial paper, securitised papers, structured products, money market instruments, etc. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.</p> <p>Fund Management Charge: A fund management charge of 1.25% p.a. plus an investment guarantee charge of 0.15% p.a. will be appropriated while computing the Net Asset Value of the Monthly Guaranteed Interest Fund.</p>
<p>B. Guaranteed Return Funds Risk: Low</p>	<p>Guaranteed Return Funds give you an assured, fixed return for a specified period. Each fund matures on a specified date and carries a minimum Guaranteed Maturity Value for each unit. Each fund is available for investment for a limited period after the opening date during which units are allotted at the Net Asset Value. Upon maturity of the fund, you will receive the Net Asset Value as on the maturity date or the Guaranteed Maturity Value for the units you hold, whichever is higher.</p> <p>Available Funds: The available funds and the guaranteed maturity value for each unit that they carry are declared by us from time to time. You can select a fund from those available at the time you pay the premium. You can also switch into them when they are available. The available funds are given at www.idbifederal.com</p> <p>Liquidity: Guaranteed Return Funds mature on the specified date. However, if you wish you can redeem them before maturity at the Net Asset Value and the guarantee will not apply.</p> <p>Investment Objective: Guaranteed Return Funds are segregated closed-ended funds with specific maturity date and a minimum guaranteed maturity value per unit. They aim to generate a fixed return by investing in fixed income instruments with maturities close to the maturity date of the fund and follow a buy-and-hold strategy.</p> <p>Investment Pattern: These funds invest up to 100% of the moneys in fixed income investments including government securities, treasury bills, bank deposits, certificates of deposit, corporate securities, commercial paper, securitised papers, structured products and money market instruments. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.</p> <p>Fund Management Charge: A fund management charge of 1.25% p.a. plus an investment guarantee charge of 0.25% p.a. will be appropriated while computing the Net Asset Value of the Guaranteed Return Funds.</p>

Dynamic Guaranteed Options: You can invest in stocks without losing the principal

C. Dynamic Guaranteed Funds Risk: Medium

Dynamic Guaranteed Funds provide minimum guarantee of the highest Net Asset Value (NAV) per unit achieved during the subscription period, on the specified maturity date. This will be the minimum guaranteed NAV per unit. As the fund starts at Rs 10, the minimum guaranteed NAV on the maturity date will also not be less than the face value of Rs 10 per unit. Thus your entry NAV per unit is protected. Returns are, however, not guaranteed and depend upon the performance of the equity portfolio of the fund and the stock market.

Available Funds: Dynamic Guaranteed Funds are segregated closed-ended funds with specified maturity date. Each fund is available for investment for a limited period after the opening date during which units are allotted at the Net Asset Value. This limited period is called the subscription period. Upon maturity, you will receive the actual NAV per unit or the minimum guaranteed NAV per unit, whichever is higher, for the units you hold.

The available funds are declared by IDBI Federal from time to time. You can select a Dynamic Guaranteed Fund from those available at the time you pay the premium. You can also switch into them when they are available. The available funds are given at www.idbifederal.com

Investment Strategy: Dynamic Guaranteed Funds are managed using capital protection techniques including portfolio insurance strategies and manage the exposure to equity and debt with a view to obtaining equity exposure consistent with capital protection and the guaranteed maturity value. The funds will implement 'ratcheting' strategy as decided by IDBI Federal. Under 'ratcheting', when the Dynamic Guaranteed Funds have made returns over and above the amount needed to provide for guaranteed value, the returns may be 'locked-in' by investing in debt so that you are assured of those returns even if the market moves adversely in the future. 'Ratcheting' may reduce future exposure to equity.

Dynamic Guaranteed Funds may also use derivatives to meet their objectives to the extent permitted by applicable guidelines.

Investment Pattern: Dynamic Guaranteed Funds may invest up to 100% in equity or in fixed income instruments including cash and money market. The fund may use derivatives to meet its objective to the extent permitted by the applicable guidelines.

Liquidity: Dynamic Guaranteed Funds mature on the specified date. However, if you wish you can also redeem them before maturity at the Net Asset Value, but the guarantee will not apply.

Fund Management Charge: A fund management charge of 1.35% p.a. plus an investment guarantee charge of 0.60% p.a. will be appropriated while computing the Net Asset Value of the Dynamic Guaranteed Funds.



Market Fund Options: For investing in stocks, bonds or money market

These unit linked funds are open-ended funds which invest in equity, debt or money market as per their investment objectives. The Net Asset Value (NAV) of each fund is published on a daily basis. You can invest your premiums into, switch into or switch out of any fund at any time at the NAV. Your gain or loss is the difference between the value at which you invested and the value at which you exited. In Market Fund Options; the NAV depends on the market value of the underlying investments. The expected return and risk vary by the Fund. We offer the following funds:

Fund	Investment Objective	Investment Pattern	Allocation
D1. Equity Growth Fund Risk: High	Seeks to invest in listed stocks and aims to generate high returns by picking stocks that have growth prospects. It aims to diversify risk by investing in large cap as well as mid cap stocks and across multiple sectors.	Fixed Income Investments including Cash and Money Market Equities and Equity-linked Instruments	0 - 50% 50 - 100%
D2. Nifty Index Fund Risk: High	Nifty Index Fund seeks to invest in Nifty stocks in the index proportion as far as possible and subject to any investment restrictions in applicable regulations.	Fixed Income Investments including Cash and Money Market Equities and Equity-linked Instruments	0 - 20% 80 - 100%
D3. Midcap Fund Risk: High	Seeks to invest in mid cap stocks with attractive growth prospects. It aims to diversify risk by investing in large cap as well as fixed income investments when required.	Fixed Income Investments including Cash and Money Market Mid cap stocks Large cap stocks	0 - 50% 50 - 100% 0 - 50%
D4. Pure Fund Risk: High	Seeks to invest in listed stocks and aims to generate high returns with medium to long term perspective by picking stocks that do not belong to certain sectors engaged in activities which are considered harmful for society at large. Examples of these activities include gambling, speculative investments, tobacco and alcohol.	Equities and Equity-linked Instruments Fixed Income Investments including Cash and Money Market	80 - 100% 0 - 20%
D5. Bond Fund Risk: Medium	Seeks to invest in fixed income investments and aims to generate returns from interest coupons and the opportunities in changing yield curve. The duration of the underlying portfolio may be high or low, depending upon the market conditions.	Fixed Income Investments including Cash and Money Market	100%
D6. Income Fund Risk: Low	Aims to generate a return by seeking to invest in fixed income investments that carry low or medium market risk.	Fixed Income Investments including Cash and Money Market	100%
D7. Liquid Fund Risk: Low	Seeks to invest in overnight money and other money market instruments.	Money Market, Cash and Short-term Debt	100%



The powerful InvestmentBasket®

Asset Allocator Options: When you want us to manage your investment allocation

Investment option	How does it work?
<p>E. Asset Allocator Funds</p>	<p>In Asset Allocator Funds, our fund managers choose how much to invest in stocks, bonds or money market, depending upon their view on the markets.</p> <p>Leave-it-all-to-us: Asset Allocator Funds are suited to those who wish to leave the management of their investment strategy entirely to us.</p> <p>Risk Profile: We manage the funds based upon your risk preference. You can choose amongst three risk levels: Cautious, Moderate and Aggressive. The equity component is restricted, based on the risk profile chosen by you.</p> <p>Structure: Asset Allocator Funds are funds of funds which invest in the other investment options within the IDBI Federal InvestmentBasket including the Market Fund Options. Equity component may go up to 25% in Cautious, 50% in Moderate and 100% in Aggressive.</p>

Minimum allocation to a fund: Minimum amount of premium direction or redirection in any investment fund should be at least 15% of the annual premium.

Unit price formula: The unit pricing shall be computed based on whether we are purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions.

Appropriation price: The appropriation price shall apply in a situation when we are required to purchase the assets to allocate the units at the valuation date. When appropriation price is applied: The NAV of a unit linked fund shall be computed as: Market value of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration.

Expropriation price: The expropriation price shall apply in a situation when we are required to sell assets to redeem the units at the valuation date. When expropriation price is applied: The NAV of a unit linked fund shall be computed as: Market value of investment held by the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing

at the valuation date (before any units are redeemed), gives the unit price of the fund under consideration.

Applicable NAV: New business premiums will be allocated units at the NAV as on the date of commencement of the policy, after completion of the proposal. Switches in, renewal premiums and top up premiums received before the cut off time at our designated office through local cheque or demand draft payable at par at the place the premium is received, will be allocated the same day's NAV and the one's received after cut off time will be allocated at next business day's NAV. The cut off time will be as per the IRDA guideline, which is currently 3.00 pm. Renewal premiums and top up premiums paid through outstation cheque or outstation demand draft will be allocated the NAV of the business day of realization of the cheques or demand draft. In case you pay your renewal premium in advance, the units will be allocated on the due date of the premium. In case of cancellation of units for charges and valid notification and instructions received at our designated office for switches out, partial withdrawals, surrenders, death claims, we will apply the same day NAV if received before the cut off time of 3.00pm and next business day's NAV if received after the cut off time of 3.00 pm.

Investment guidelines: All segregated funds will be managed, subject to compliance with applicable statutory regulations and guidelines. At present, investments in other than approved securities (including third-party mutual funds beyond 5% of fund) cannot exceed 25%. All of the funds will also trade in derivatives, invest in third-party funds or engage in short selling to the extent permitted by the applicable regulations.

Fund management charges: Fund Management Charges are 1.35% p.a. for Equity Growth Fund, Nifty Index Fund, Midcap Fund, Pure Fund, Bond Fund, Income Fund and Liquid Fund. For Asset Allocator Funds, there are no additional charges for fund management other than fund management charges for the underlying funds. We reserve the right to increase charges for any fund by up to 0.75% p.a., with prior approval of IRDA. We will charge you or deduct from your investment amount any

taxes, duties or surcharges of whatever description levied or that may be levied by any statutory authority.

New funds: IDBI Federal will introduce new funds, from time to time, to meet changing needs of investors, market conditions and regulatory environment. Similarly, old funds may be withdrawn or merged. As a policy owner, the entire suite of investment options under the IDBI Federal InvestmentBasket will be available to you, unless specifically excluded.

IDBI Federal InsuranceBasket®: Protect your Wealth Plans & Get Living Benefits

Besides allowing you to build wealth, Wealthsurance protects your Wealth Plans with insurance. While many life insurance products provide benefits upon death, Wealthsurance is designed to also offer Living Benefits. Living Benefits help you to overcome the crisis during your lifetime. The full range of insurance benefits we offer is called the IDBI Federal InsuranceBasket. Please refer to our InsuranceBasket Guide for details of the optional health, accident and disablement insurance benefits which are also available with your Wealthsurance Plan.

Life Insurance Benefit: Get benefits on death

We pay benefits under your Wealthsurance Plan in the event of death.

Death Benefit

We pay Death Benefit in the event of death of the Insured Person due to any cause, natural or accidental. Death Benefit is the higher of the following two amounts:

- (a) Sum Insured or
- (b) The Fund Value in your Investment Account.

Upon payment of Death Benefit, your Wealthsurance Plan is terminated.

You can choose your Sum Insured

In your Wealthsurance Plan, you can choose the Sum Insured within the minimum and maximum limits specified below.

Minimum Sum Insured

The minimum Sum Insured depends upon your age and whether you have chosen Single or Regular Premium.

► If you are less than 45 years old:

- **Single Premium:** In Single Premium, the minimum Sum Insured is 1.25 times the Single Premium Amount.
- **Regular Premium:** In Regular Premium, the minimum Sum Insured is the higher of (a) 10 times of Annual Regular Premium Amount or (b) 0.5 x Policy Term x Annual Regular Premium Amount.

► If you are equal to or greater than 45 years old:

- **Single Premium:** In Single Premium, the minimum Sum Insured is 1.10 times the Single Premium Amount.
- **Regular Premium:** In Regular Premium, the minimum Sum Insured is the higher of (a) 7 times of Annual Regular Premium Amount or (b) 0.25 x Policy Term x Annual Regular Premium Amount.

At no time the sum insured shall be less than 105 percent of the total premiums (including top-ups) paid, reduced to the extent of partial withdrawals.

Maximum Sum Insured

There is no maximum limit on Sum Insured. The limit, if any, is determined by underwriting.

Exclusions

Death Benefit is not paid in the event of suicide, attempted suicide, or self-injury within 12 months from the commencement of the plan.

Mortality charge

To meet the cost of Life Insurance Benefit, Mortality charge is deducted at the beginning of each month by cancellation of units in your Investment Account. Mortality charge is calculated on the Sum at Risk which is defined as Sum Insured minus Fund Value. If the Fund Value in your account exceeds the Sum Insured, then Sum at Risk is taken as zero.

The protective InsuranceBasket®

Charges (excluding service tax, cess and any other statutory levies) for sample ages for a healthy adult are as below:

Per annum per Rs 1,000 Sum at Risk (Rs)							
	Age (years)	25	30	35	40	45	50
Male	Mortality Charge	1.87	1.92	2.21	3.07	4.44	7.21
Female	Mortality Charge	1.79	1.91	1.96	2.47	3.54	5.36

Policy Administration Charge

To meet the costs of your Wealthsurance Plan and support the benefits, a policy administration charge is levied. The charge is deducted at the beginning of the policy year by cancellation of units from your Investment Account. Policy administration charge for various premium payment terms is given below and is subject to a maximum of Rs 6,000 per annum.

(a) Single Premiums:

There is no policy administration charge in the first year
Charge for years 2 to 5:

Amount of Single premium	Policy Administration Charge as % of Single premium for years 2 to 5
Rs 35,000 to Rs 49,999	2.00%
Rs 50,000 to Rs 99,999	2.00%
Rs 1,00,000 and above	1.50%

Charge from sixth year onwards till end of policy term:

Policy administration charge for single premium is 0.25% of single premium from 6th year.

(b) Regular Premium

There is no policy administration charge during the premium payment term. After the completion of premium payment term the policy administration charge is 1.75% of the initial annual premium per annum.

(c) Top-up Premiums

There is no policy administration charge during the first year. The policy administration charges is 2.2% of the Top -up premium paid deducted at the beginning of the second and third year from the date the Top- up premium is received.



Optional Insurance Benefits: Protect your plans with Health, Accident and Waiver of Premium Benefits

Besides Life Insurance Benefit, Wealthsurance offers a number of optional insurance benefits. They protect you and your wealth plans if you suffer major diseases, undergo hospitalization, suffer serious accidental injuries, or become disabled.

We offer the following optional benefits by way of riders, which you can choose as needed. You pay for only those benefits that you choose. The charges for the benefits you choose are collected by cancellation of units in your Investment Account. Please refer to our IDBI Federal InsuranceBasket brochure for details, costs, exclusions and conditions of each benefit.

	Major Diseases Benefit	Hospital Cash Benefit
Health Benefits	<p>If the Insured Person is diagnosed with any of the 17 specified major diseases, a lump sum cash amount is paid as benefit. The benefit is intended to take care of medical expenses and loss of earning that result when a major illness strikes.</p> <p>The diseases covered are (1) Heart Attack, (2) Coronary Bypass Surgery, (3) Heart Valve Replacement, (4) Surgery of the Aorta, (5) Cancer, (6) Stroke, (7) Kidney failure, (8) Major organ transplant, (9) Paralysis, (10) Coma, (11) Multiple Sclerosis, (12) Alzheimer's Disease, (13) Parkinson's Disease, (14) Benign Brain Tumour, (15) Major Head Trauma, (16) Major burns and (17) Primary Pulmonary Arterial Hypertension.</p> <p>You can choose the Benefit Amount, which can be a maximum of Rs 20 lakhs but not more than your Sum Insured.</p>	<p>If the Insured Person is admitted to a hospital upon medical advice for the treatment of any illness or injury, a daily cash allowance and other benefits as specified are paid.</p> <p>Hospital Cash Benefit is available in capsules that you can buy, subject to a maximum of 8 capsules. Depending upon the number of capsules you buy, Normal Benefit varies from Rs 500 to Rs 4,000 for each day of hospitalization from the third day onwards. Normal Benefit is paid if admitted in other than ICU. In case of admittance to ICU, ICU Benefit is paid which varies from Rs 1,000 to Rs 5,000 per day. Recovery Benefit is paid in case of hospitalization for more than five days. Recovery Benefit is equal to twice the Normal Benefit payable per day.</p>
Accident and Disability Benefits	Accidental Death Benefit	Accidental Death and Disablement Benefit
	<p>In the event of the death of the Insured Person due to an accident, an additional lump sum cash amount is paid as benefit. You can choose the Benefit Amount, which can be a maximum of Rs 50 lakhs but not more than your Sum Insured.</p>	<p>In the event of the death or permanent disablement of the Insured Person due to an accident, a lump sum cash amount is paid as benefit. Different types of accidental injuries are covered with entitlement specified as a percentage of Benefit Amount. You can choose the Benefit Amount, which can be a maximum of Rs 50 lakhs but not more than your Sum Insured.</p>
Waiver of Premiums	Waiver of Premium Benefit on Death	Waiver of Premium Benefit on Total and Permanent Disablement
	<p>In the event of the death of the Policy Owner, the future regular premiums are waived and treated as paid.</p>	<p>In the event of total and permanent disablement of the Policy Owner, the future regular premiums are waived and treated as paid.</p>



The protective InsuranceBasket®

Liquidity through Withdrawals and Surrender

Wealthsurance allows you to build wealth over the long term. At the same time, we recognise that you might have need for funds before maturity of the plan. We offer liquidity with (a) Partial Withdrawals, (b) Surrender

Partial Withdrawal

From out of the Fund Value in your Investment Account, you can withdraw money for any purpose by making Partial Withdrawals, subject to the following restrictions:

- No withdrawals are permitted in the first five years.
- After five years, you can make withdrawals as follows:
 - (a) You can make withdrawals whenever you need and as many times as you desire.
 - (b) Each partial withdrawal should be for a minimum of Rs 10,000.
 - (c) When you withdraw, the balance Fund Value left in your account should be at least 50% of the single premium amount subject to a minimum of Rs 35,000 in the case of Single Premium plans or at least two annual premiums in the case of Regular Premium plans.
 - (d) Top-up premiums paid cannot be withdrawn for five years from the date of the top-up.
 - (e) No withdrawals are permitted if the Insured Person is below 18 years.

Charges

There are no charges for Partial Withdrawals. However, IDBI Federal reserves the right to introduce a Partial Withdrawal Charge not exceeding 7.5% of the amount withdrawn, with the prior approval of the IRDA.

Reduction in Death Benefit

If the Insured dies before the age of 60, the Sum Insured will be reduced by any Partial Withdrawals made in the preceding two years.

After age 60 of the Insured Person, the Sum Insured will be reduced by the total amount of all Partial Withdrawals made after age 58 onwards.

In both cases mortality charges would also be reduced corresponding to the reduced Sum Insured.

Surrender

When you wish to terminate your Wealthsurance Plan before maturity, you can surrender your plan. However, you cannot surrender your plan in the first five years.

After completion of five policy years there is no surrender charge, we will pay you the entire fund value as on date of surrender.

Plan your horizon with Policy Term

Policy Term is the maturity period of your Wealthsurance Plan. At the end of the Policy Term, your plan will terminate and you will receive the Maturity Benefit. Your insurance benefits will cease.

Choice of Policy Term

The minimum Policy Term you can choose is 10 years and in multiples of 5 thereafter. If the Insured Person is a child, the minimum Policy Term should be 18 years less age of the child at entry increased to a multiple of 5, or 10 years, whichever is higher. There is no maximum except that the age of the Insured Person cannot exceed 75 at the end of the Policy Term.

In Wealthsurance, you enjoy the benefits throughout the Policy Term. You should choose a Policy Term, based on (a) your investment horizon for building wealth, and (b) how long you wish to enjoy the Life Insurance and other insurance benefits.

Consider choosing a long Policy Term since you have the option of liquidity through Withdrawals and surrender, if you are in need of funds.

Maturity Benefit

Maturity Benefit is equal to the Fund Value in your Investment account on the date of maturity. Upon payment of the Maturity Benefit, your Wealthsurance Plan is terminated.

Settlement Option

If you so choose, you need not withdraw the entire Maturity Benefit on the maturity date. You can withdraw it in installments as you choose, within five years from the maturity date. During this period, your Fund Value will continue to participate in the performance of unit-linked funds as chosen by you and you will also bear the investment risk as before except where we make specific guarantees. We will continue to deduct applicable charges for fund management. Life Insurance and Optional Insurance Benefits cease at the maturity of the plan and are not provided during the period of settlement.

Convenient liquidity. Choice of term

Tax Benefits of Wealthsurance™ Plan

Wealthsurance Plan gives you attractive tax benefits. Contributions by way of premiums are eligible for deduction under Sec 80C. Insurance charges for health benefits are eligible for deduction under Sec 80D. Benefits are tax-free under Sec 10(10D), allowing you to earn tax-free income and benefits.

Please note that the following is only for your information and you should seek tax advice from your tax advisor. Please also note that tax laws may change from time to time and, therefore, the terms and conditions, as also the benefits may change.

Tax Deduction on Contributions

The premiums you contribute in your Wealthsurance Plan are eligible for tax deduction under Sec 80C up to a limit of Rs 1 lakh per year. In effect, you do not pay tax on that portion of your income which you save in Wealthsurance Plan.

If you choose Major Diseases Benefit or Hospital Cash Benefit, the charges payable for them are eligible for deduction under Sec 80D up to a limit of Rs 15,000 per year.

Tax-Free Benefits

Under Sec 10(10D), all the Benefits you receive under Wealthsurance Plan are tax-free without any limit. Thus the benefits are fully available to meet the needs of financial security

of your loved ones or to take care of your expenses as in the case of medical crisis. Thus, all the returns you earn on the various investment options are tax-free. Your wealth grows faster in Wealthsurance without tax impact. When you compare returns on the investment options offered under Wealthsurance with other investment alternatives, you should remember the tax-free nature of Wealthsurance.

No Tax Deduction at Source

There is no tax deduction at source.

Conditions

Benefits under Sec 80C and Sec 10(10D) are available only if the premium payable in any year is not more than 20% of Sum Insured. Also, the benefit under Sec 80C is available if you are the Insured Person and Policy Owner or you being the Policy Owner paid the money for the Insured Person who is either your spouse or child.

Change your plan if your needs change

Wealthsurance is designed to meet your changing savings, investment and insurance needs. You can make changes to your plan if your needs change. Wealthsurance is thus a flexible plan which can meet your needs, without the need to have new plans.

When your wealth-building plans change

Your needs and requirements may change over time and so should your Wealthsurance Plan. You may have the following situations:

- You are not able to pay the premiums you have committed to pay.
- You wish to build more wealth and want to pay more premiums.
- You wish to change the way your premiums are invested.

Your plan gives you flexibility in the following ways:

A. Non-payment of basic Premiums

Discontinuing premiums after five years from the commencement date

After payment of all due premiums in the first five years if you fail to pay premium within the grace period of thirty days, we will send a notice within a period of fifteen days from the date of expiry of the grace period. You are entitled to exercise within a period of

thirty days from the receipt of such notice, the option of either revival by payment of all due premiums or complete withdrawal of the policy.

The policy along with the optional insurance benefits will remain in force and the fund value will continue to be part of the segregated funds chosen, till you exercise your option, or till the expiry of thirty days notice period from the date of receipt of the notice whichever is earlier.

If you exercise the option to revive the policy by payment of due premiums within the thirty days notice period, the insurance benefits along with the investment made in the segregated funds less applicable charges shall be continued.

If you exercise the option of complete withdrawal or if you do not exercise any option within the thirty days notice period, we will terminate the policy and pay the fund value and the insurance benefits including optional insurance benefits would cease.

Tax Benefits, Plan Flexibility

Discontinuing premiums within five years from the commencement date

In the first five years from the policy commencement date if you fail to pay the premium within the grace period of thirty days from the due date, we will send you a notice within a period of fifteen days from the date of expiry of the grace period. Within a period of thirty days from the receipt of this notice you are entitled to the option of either reviving your policy by paying all due premiums or completely withdrawing the policy.

The policy along with the optional insurance benefits will remain in force and the fund value will continue to be part of the segregated funds chosen, till you exercise your option, or till the expiry of thirty days notice period from the date of receipt of the notice whichever is earlier.

If you choose to exercise the option of reviving the policy by payment of all due premiums within the thirty days notice period, the insurance benefits along with the investment made in the segregated funds, less applicable charges, shall be continued.

On the other hand, if you exercise the option of complete withdrawal or if you do not exercise any option within the thirty days notice period, we will credit the fund value less the discontinuance charge, to the discontinued policy fund and the insurance benefits including optional insurance benefits would cease.

The discontinued-policy fund is a segregated fund that aims to generate a return by seeking to invest primarily in fixed income investments and will provide an interest at a minimum guaranteed rate of at least 3.5% p.a. from the date of discontinuance or such rate as decided by the company with the prior approval of IRDA.

We will allow a revival period up to the end of the lock-in period of five years from commencement of the policy during which period you can revive your policy by paying all the due premiums along with revival charge. We may revive the policy at our discretion subject to our underwriting requirements.

There is no revival charge if the policy is revived within seventy five days from the date of the first unpaid premium; however after seventy five days from the date of the first unpaid premium a revival charge of Rs 500 per revival will be applicable.

Proceeds of the discontinued fund as on the date of revival will be reallocated as per the fresh instructions provided by you. Discontinuance charge deducted will not be refunded back. Policy administration charge, applicable from the date the fund value is credited to the discontinued policy fund, will also be recovered.

If you do not exercise the option to revive the policy before the end of the lock-in period, the policy will be terminated and the

proceeds of the discontinued policy at the end of the lock-in period will be refunded.

Charges for Premium Discontinuance:

In case you fail to pay premiums within five years from the commencement of the policy and you choose to opt for complete withdrawal of the policy or if you do not exercise any option within the thirty days notice period, we will credit the fund value less the discontinuance charge. The premium discontinuance charge will be decided based on the policy year in which the policy is discontinued

Policy year in which the policy is discontinued	Policies having annualized premium up to Rs 25,000	Policies having annualized premium above Rs 25,000
1	Lower of 20%* (AP or FV) or Rs 3,000	Lower of 6%* (AP or FV) or Rs 6,000
2	Lower of 15%* (AP or FV) or Rs 2,000	Lower of 4%* (AP or FV) or Rs 5,000
3	Lower of 10%* (AP or FV) or Rs 1,500	Lower of 3%* (AP or FV) or Rs 4,000
4	Lower of 5%* (AP or FV) or Rs 1,000	Lower of 2%* (AP or FV) or Rs 2,000
5 onwards	Nil	Nil

In the above table AP- denotes annualized premium and FV – denotes fund value on the date of discontinuance

B. Build more wealth by paying more premiums

You can contribute additional premiums into your Wealthsureance Plan to build more wealth by contributing Top-up Premiums.

C. Change your Investment Options

Your investment preferences may change over time. You can change the mix of your investment options in the following two ways:

- Premium Redirection, which changes the way your future premiums are invested. There is no charge for changing your Premium Redirection.
- Switches which allow you to shift your investment, from one investment option to another investment option. There are no charges for switches. However, IDBI Federal reserves the right to introduce Switch Charges not exceeding 2.5% of the amount switched, with the prior approval of IRDA.

Plan Flexibility

When your insurance needs change

Over time, your insurance needs may also change. Wealthsurance allows you to increase or decrease the amount of insurance benefits and to add or remove optional insurance benefits.

Any increase in benefits is subject to acceptance after underwriting. Any reduction is subject to minimum levels as required by the plan being maintained.

Create Exclusive Funds for loved ones

A useful feature under Wealthsurance is that you will be able to create exclusive funds for the benefit of your loved ones which you can be sure no one will be able to access. These funds are legally protected from creditors and claimants on estate such as legal heirs, parties to disputes or creditors.

Married Women's Property Act

Under Sec 6 of the Married Women's Property Act, 1874, a married man can take an insurance policy on his own life and express it to be for the benefit of his wife or children. When such intent is expressed on face of the policy, it shall be deemed to be a trust for the benefit of the named beneficiaries and it shall not be subject to the control of the husband or his creditors or form the part of his estate. The Act also provides that nothing contained in the provision shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of assurance which may have been effected with intent to defraud creditors.

Set up Wealthsurance Plan for your loved ones

You can ask for endorsement of your Wealthsurance Plan for the benefit of your wife or children or any combination of them under the Married Women's Property Act. You can also indicate the percentage share of each of them in the plan. Once endorsed, the plan will be exclusively for the benefit of the named beneficiaries.



More Benefits

Risks of Unit-linked Products

Unit-linked life insurance products are different from the traditional insurance products and are subject to risk factors. Premiums paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

IDBI Federal Life Insurance Company Limited is only name of the Insurance Company and IDBI Federal Wealthsurance Milestone Plan is only the name of the unit-linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary.

Section 41: Prohibition of Rebate

Insurance Act, 1938, prohibits an agent or any other person from passing any portion of his commission to the customer whether as incentive or rebate of premium. Section 41 of the Act states:

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a policy, accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

(2) Any person making default in complying with the provisions of this Section shall be punishable with a fine, which may extend to five hundred rupees.

Section 45 of Insurance Act: Non-disclosure Clause

“No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer or referee or friend of the insured or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this Section shall prevent the Insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the Terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.”

Free-look Period

You are entitled to a free-look period of 15 days from the time that you receive the policy document. Before the end of this time if you do not wish to continue the policy, then you may write a letter requesting us to cancel it. We will refund you the premium paid, subject only to a deduction of the proportionate risk premium for the period of cover, and the expenses incurred by us on medical examination of the Insured Person and Stamp Duty charges. In this event, we are entitled to repurchase the units at the price of the units on the date of cancellation and the refund will vary to the extent of change in the NAV from the date of issue to the date of cancellation of the policy as per IDBI Federal records.

Policy Document

This brochure gives only the salient features of the IDBI Federal Wealthsurance Milestone Plan. It uses easy-to-understand language to explain the features. Your plan is governed only by the full legal terms, conditions and exclusions contained in the Policy Document.

The IDBI Federal Wealthsurance Milestone Plan is a Unit Linked Insurance Plan underwritten by IDBI Federal Life Insurance Company Ltd. (formerly known as IDBI Fortis Life Insurance Company Limited). IDBI Federal Life Insurance Company Limited is a fully-licensed Life Assurance Company registered with the Insurance Regulatory and Development Authority (IRDA).

Registration No. 135

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TM – IDBI Federal Life Insurance Co Ltd has applied for the registration of Wealthsurance as a trademark with the Trademark Registry. ® - InsuranceBasket and InvestmentBasket are registered trademarks and all rights are reserved with IDBI Federal Life Insurance Co. Ltd.

Product UIN: 135L014V01 •Rider UIN: Major Diseases Benefit (UIN 135C005V01), Accidental Death Benefit (UIN 135C001V01), Accidental Death and Disablement Benefit (UIN 135C002V01), Waiver of Premium Benefit on Total and Permanent Disablement (UIN 135C006V01), Waiver of Premium Benefit on Death (UIN 135C003V01), Hospital Cash Benefit (UIN 135C004V01) Ref. No. 925/WSM/ENG/PB/310810

Regd Office: IDBI Federal Life Insurance Co Ltd, 1st Floor, Tradeview, Oasis Complex, Kamala City, P. B. Marg, Lower Parel (West), Mumbai 400 013.

+SMS charges up to Rs 3 apply.

How to contact us

You can reach us directly in the following convenient ways:



Branches

You can visit or call any branch of IDBI Bank, Federal Bank or IDBI Federal Life Insurance Co Ltd. For the list of branches, please visit www.idbifederal.com



Phone

You can call our nationwide toll-free number 1800-102-5005 (for non-MTNL subscribers), 1800-22-1120 (for MTNL subscribers) at any time from 8 am to 8 pm



Website

You can visit our website www.idbifederal.com



SMS

You can SMS 'Wealth' to 5757515⁺. We will call you.



Write

You can write to IDBI Federal Life Insurance Co Ltd, 1st Floor, Tradeview, Oasis Complex, Kamala City, P. B. Marg, Lower Parel (W), Mumbai 400 013. India



Email

You can email us at support@idbifederal.com

Ask for our advisor mentioned below to visit you to give information, answer questions and help you make your IDBI Federal Wealthsurance Milestone Plan.

Ready to be Wealthsured?

Mark your choices here and contact us. We will help you create your plan:

Premium Choices

Choose one: Single Premium Regular Premium

If Single Premium One-time Premium amount Rs _____

If Regular Premium (a) Annual Premium amount Rs _____

(b) Frequency: Half-yearly/Annual

(c) Number of years of premium payment _____

Choice of Investment Options

Please write the percentage of allocation to each investment option. The total should aggregate 100%.

Investment Option	%	Investment Option	%
Monthly Guaranteed			
Interest Fund	_____	Market Fund Options:	
Guaranteed Return Funds:		Equity Growth Fund	_____
Fund Code:	_____	Nifty Index Fund	_____
Fund Code:	_____	Midcap Fund	_____
Dynamic Guaranteed Funds:		Pure Fund	_____
Fund Code:	_____	Bond Fund	_____
Fund Code:	_____	Income Fund	_____
Fund Code:	_____	Liquid Fund	_____
Asset Allocator Options:			
		Cautious Fund	_____
		Moderate Fund	_____
		Aggressive Fund	_____
Sub-total	_____	Sub-total	_____
		GRAND TOTAL	___ 100% ___

Choice of Sum Insured

Write the Sum Insured you need for Life Insurance Benefit Rs _____

Choice of Optional Insurance Benefits

Please tick the optional insurance benefits that you wish to opt for. For the benefits chosen, please fill in the additional details.

- Major Diseases Benefit
- Hospital Cash Benefit Capsules: _____
- Accidental Death Benefit
- Accidental Death and Disablement Benefit
- Waiver of Premium Benefit on Death
- Waiver of Premium Benefit on Total and Permanent Disablement

Choice of Policy Term

Choose your Policy Term 10 years 15 years 20 years

Other _____ (indicate years)