

Insurer	LIC	SBI Life	Birla Sunlife	Allianz Bajaj	Reliance Life	ICICI Pru
ULIP	Wealth Plus	Smart ULIP	Platinum Premier	Max Gain	NAV Guarantee	Pinnacle
Entry Age	10-65 Yrs	8-60 Yrs	8-70 Yrs	8-60 Yrs	30 days to 65 Yrs	8-65 Yrs
Term	8 Yrs	10 Yrs	10 Yrs	10 Yrs	10 Yrs	10 Yrs
PPT	Single or 3	3 or 5	10	7	Single or 10	3 Yrs
Maturity Age	73 Yrs	70 Yrs	80 Yrs	70 Yrs	75 Yrs	75 Yrs
Mode	Single, Yly, Hly, Qly, ECS Monthly	Yly, Hly, QLY, ECS Monthly	Yly, Hly, ECS Qly, ECS Monthly	Yly, Hly, QLY, ECS Monthly	Single, Annual	Annual
Risk Cover	SP 1.25-5 Times; Annual 5-10 Times	5 Times of Annual Premium	5 Times of Annual Premium	5 Times of Annual Premium	SP 1.1-6 Times; Annual 5-30 Times	5 Times of Annual Premium
Death Cover	SA + Fund Value	SA or Bid Value	SA or Fund Value	SA + Fund Value	SA or Fund Value	
Extended Cover	YES	NO	NO	NO	NO	NO
DAB	YES	-	NO	-	RIDERS	NO
Premium	SP 40000; Yly 20000 Hly 10000 Qly 5000 ECS 2000	Yly 50000 Hly 25000 Qly 15000 ECS 5000	Yly 25000 Hly 15000 ECS Qly 7500 Mly 5000	Yly 25000 Hly 15000 Qly 8000 ECS 3000	SP 30000; Annualised Premium 20000	50000 PA
Fund Type	One – Wealth Plus Fund	Two	Ten – Only One is Guaranteed	One	One	One
NAV Guarantee	7 Yr, Term End	7 Yr 2 Dates	7Y3M, Term End	Full	Full	7 Yrs
Allocation Charges [1 st Year]	11.25-12.00%	15%	10%	15.00-20.00%	20%	14%
Allocation Charges [Later]	2.50% for PPT	5% for PPT	5% for PPT	3.00-6.00%	3% (2,3) 2% (4,5) 1%	4% (2) 2% (3)
Allocation Charges [SP]	4.00-4.50%	NA	NA	NA	2%	NA
Partial Withdraw	3 Yrs	5 Yrs	3 Yrs	3 Yrs	3 Yrs	3 Yrs
Surrender	3 Yrs	3 Yrs	3 Yrs	3 Yrs	3 Yrs	3 Yrs
Surrender Charges	NIL	3 rd Yr 9% 4 th Yr 2% 5 th Yr NIL	Within 3 Yr 40% 4 Yr 20% 5 Yr 10%	Within 3 Yr 20% 4 Yr 10%	Applicable Not mentioned in the brochure	3 rd Yr 4% 4 th Yr 2% 5 th Yr NIL
Policy Admn Charge	1 st Yr 60 PM; 2 nd Yr 25 PM Escalation @ 3%	Flat 60 PM + INR 5 per thousand SA (3 Yr)	0.24% PM of first 25000 and 0.40% of annual premium (3 Yr)	1.26% of First Year SA	40 PM (thru)	0.40-0.60% of Annual Premium PM for 3 Yrs
FMC	1.00%	1.00%	1.50%	1.25%	1.35%	1.35%
Guarantee	0.35%	0.50%	Included in FMC	0.25%	0.15%	0.10%

Charge						
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PEAK NAV GUARANTEE ULIP
Illustration on Charges for the First 3 Years:
Mode Yly;
Premium 1 Lac;
SA 5 Lac

ULIP	Wealth Plus	Smart ULIP	Platinum Premier	Max Gain	NAV Guarantee	Pinnacle
1st Yr Allo Charge	12000	15000	10000	20000	20000	14000
Policy Admn Charges	720	720+2500	60+400 PM	6300	480	4800 OR 7200 PM
Total 1st Year	12720	18220	15520	26300	20480	18800
2nd Yr Allo Charge	2500	5000	5000	6000	3000	4000
Total 2nd Year	2800	8320	10520	12300	3480	8800
3rd Yr Allo Charge	2500	5000	5000	0	3000	2000
Total 3rd Year	2800	8320	10520	6300	3480	6800
TOTAL IN 3 YEARS	18320	34860	36560	44900	27440	34400
Total 3 Yr Premium	3 Lac	3 Lac	3 Lac	3 Lac	3 Lac	3 Lac
Allocated (nearest 000)	2.82 Lac	2.65 Lac	2.63 Lac	2.55 Lac	2.73 Lac	2.66 Lac
Surrender Charges	NIL	YES	YES	NIL	YES	YES