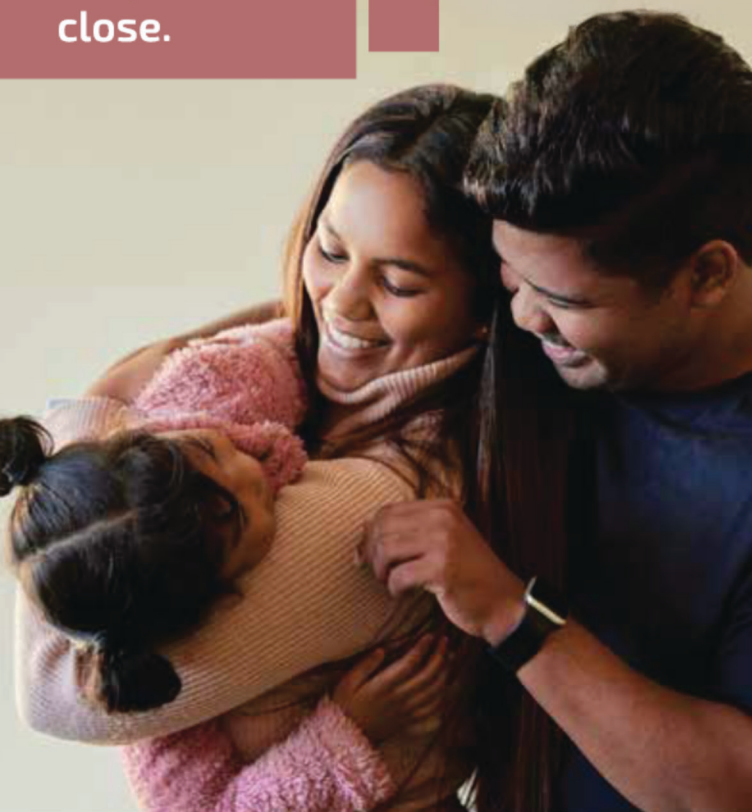


Though  
you may be  
miles apart,  
your love  
keeps them  
close.



With HNB Life Family Guard, your family stays protected, wrapped in the care and security they deserve. While you work hard to build a better future overseas, we will help you safeguard the ones who matter most with attractive solutions to cater to your requirements.

**Give your loved ones the gift of protection, powered by your love.**  
HNB Life Family Guard

# Features and Benefits of FamilyGuard



## Age

### Main Life/ Spouse

- Minimum Entry Age - 18 Years
- Maximum Entry Age - 55 Years
- Maximum Age at Expiry - 70 Years

### Child (Hospitalization Benefit)

- Minimum Entry Age - 6 Months
- Maximum Entry Age - 18 Years

### Child (SupremHealth Benefits)

- Minimum Entry Age - 3 Months
- Maximum Entry Age - 23 Years



## Policy Term

15 Years or 20 Years

## Premium Paying Term

5 Years



## Payment Modes

### Regular Premium Modes

- Monthly
- Quarterly
- Half Yearly
- Annually

### Minimum Basic Premium (Rs.)

- Monthly - 30,000
- Quarterly - 90,000
- Half Yearly - 180,000
- Annually - 360,000



## Sum Assured

5 times of the basic annual premium



## Policy Loans

Policy loans are allowed

## In-Built Protection Benefits

- Individual Level Term Benefit
- Accidental Death Benefit
- Total Permanent Disability Benefit due to an Accident
- Partial Permanent Disability Benefit due to an Accident
- Waiver of Premium Benefit due to Death
- Waiver of Premium Benefit due to Total Permanent Disability Caused by an Accident



### Optional Riders

The product offers long pay riders available in the company



### Death Benefit

- The company shall pay the death benefit sum assured if a death occurs
- Due to a death, waiver of premium benefit will be activated to continue the policy to pay the accumulated fund value at maturity



### Maturity Claim Settlement

**Maturity Benefit  
(Fund Value at  
Policy Expiry)**

**Option 1  
Lump Sum**

**Option 2  
Monthly  
Income**

- For 10 Years
- For 15 Years
- For 20 Years

### Loyalty Benefits

#### Loyalty Dividend

The Company shall credit the loyalty dividend to the fund account



#### Policy Term = 20

0.5 times of the basic annual premium is added to the fund at the end of 15 Years

3 times of basic annual premium is added to the fund at the end of policy term

#### Policy Term = 15

1.25 times of the basic annual premium is added to the fund at the end of policy term

For more details on benefits, exclusions, terms and conditions, please read the policy document carefully before concluding a sale.

**Contact Information:**

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