



# LIFE PROTECTION AND YOUR PREMIUM BACK

- Comprehensive protection • Return of Premium
- Long - term protection with limited Premium Payment Term



UIN - 104N083V01

LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT.

★ A PREMIUM RETURN POLICY WITH COMPREHENSIVE LIFE COVER ★

## WHAT THIS PLAN OFFERS YOU



### Comprehensive Protection with in - Built Accidental Death Benefit

- Base Policy Sum Assured is paid in case of Death
- In case of Death by accident, the nominee gets an additional 50% of the Base Policy Sum Assured



### Return of Premiums on Survival at Maturity

Guaranteed return of all premiums paid (including extra premiums), in case of your survival till maturity



### Flexibility to Choose The Period of Protection by Paying for a Limited Period

- Pay premiums for a limited period of 11 years
- The plan offers you the flexibility to choose the Policy Term between 20 / 25 / 30 years (period of protection)

## CHOOSE YOUR PLAN IN THREE SIMPLE STEPS

1

CHOOSE THE AMOUNT OF LIFE COVER REQUIRED AS PER YOUR NEED

2

SELECT THE REQUIRED POLICY TERM OUT OF THREE OPTIONS AVAILABLE

3

ARRIVE AT THE ANNUAL PREMIUM OF THE POLICY, BASIS THE LIFE COVER AMOUNT OPTED FOR

# PLAN FEATURES

Type of Plan	A Non - Linked, Non-Participating Term Insurance Plan		
Coverage	All individuals in accordance with the Board approved underwriting policy of the Company		
Age at Entry (Age as on Last Birthday)	<b>Policy Term</b>	<b>Minimum Entry Age</b>	<b>Maximum Entry Age</b>
	20 years	21 years	55 years
	25 years		50 years
30 years	45 years		
Sum Assured	Minimum : ₹ 5 Lakhs (subject to a minimum premium limit) Maximum : ₹ 1 Crore Note : The Sum Assured can only be chosen at intervals of ₹50,000		
Premium Payment Term	11 years		
Minimum and Maximum Premium	Minimum Premium : ₹ 8,500 p.a. (For Annual Mode policies) For Non - Annual Modes, the Modal Factors will be applicable Maximum Premium : Based on the Maximum Sum Assured of ₹ 1 Crore		
Policy Terms	20 / 25 / 30 years		
Maximum Maturity Age (Age as on Last Birthday)	75 years		
Death Benefit	<p>On death during the term of the policy, a lump sum Death Benefit will be paid to the nominee of the Life Insured. The Death Benefit is equal to the death Sum Assured, which is defined as the higher of :</p> <p>i) 10 times the Annualised Premium; ii) 105% of Total Premiums paid; iii) Guaranteed Maturity Sum Assured (GMSA); iv) Guaranteed Death Sum Assured (GDSA);</p> <p><b>Annualised Premium</b> is Annual Premium including extra premium but excluding all applicable taxes, cesses and levies as imposed by the Government <b>Total Premium</b> is all premiums paid including extra premiums and loaded for Modal Factors but excluding all applicable taxes, cesses and levies as imposed by the Government <b>Guaranteed Maturity Sum Assured (GMSA)</b> is the Total Premium payable over the Premium Payment Term <b>Guaranteed Death Sum Assured (GDSA)</b> is 100% of Sum Assured for non - accidental claims and 150% of Sum Assured for accidental claims Death by accident means a sudden, unforeseen, involuntary event caused by external, visible and violent means as revealed by an autopsy provided such death was caused directly by such accident and independently of any physical or mental illness within 180 days of the date of accident</p>		
Maturity Benefit	At the end of Policy Term, the Policyholder will get Guaranteed Maturity Sum Assured which is the Total Premium paid over the Premium Payment Term		
Premium Payment Modes and Modal Premium Factors	Annual, Semi - Annual, Quarterly and Monthly. For Non - Annual Modes, Modal Factors will be applicable : Annual (1.0), Semi - Annual (0.52), Quarterly (0.265) and Monthly (0.09)		
Special Rates and Discounts	Lower Premium rates for females Special high Sum Assured discount of ₹130 per ₹1,00,000 Sum Assured for policies with Sum Assured of ₹30 Lakhs and above		
Rider	Not available		

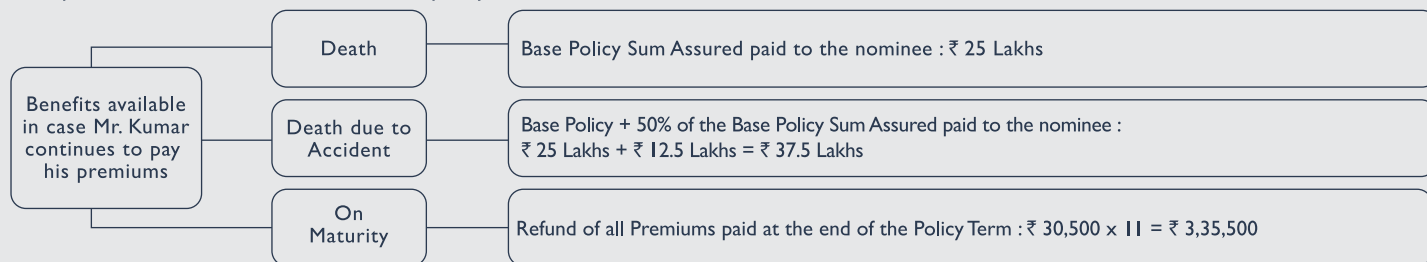
## ILLUSTRATION

Mr. Kumar is a healthy 30 year old salaried, married professional and was recently blessed with a baby. He wants to ensure his family continues to maintain a similar lifestyle even if he is not around. He wants to purchase a protection plan at an affordable cost and also wants the premiums paid to be refunded after the term of the policy.

Step 1 : Mr. Kumar decided that he needs a life cover of ₹25 Lakhs.

Step 2 : Mr. Kumar reviews the three Policy Term options and decides that for his purpose, the 11 pay, 30 years Policy Term is the best option.

Step 3 : The Annualised Premium for his policy at Sum Assured of ₹25 Lakhs comes out to be ₹30,500.



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