



## Plan Eligibility

Age <sup>^</sup> at Entry	Minimum: 18 years	Maximum: For POSPs: 60 Years, For other Channels: 65 years			
Maximum Age <sup>^</sup> at Maturity	For POSPs: 65 years, For other Channels: 70 Years				
Policy Term	5 to 40 years The combination of Premium Payment Term and Policy Term are as follows:				
	Premium Payment Term	Regular Premium	Limited Premium: 5 years	Limited Premium: 10 years	Single Premium
	Policy Term (years)	5 to 40	10 to 40	15 to 40	5 to 40
Basic Sum Assured (in multiples of ₹ 50,000)	Minimum: ₹ 5,00,000 Maximum: ₹ 25,00,000 The maximum Basic Sum Assured allowed shall be as per the Board approved underwriting policy, Underwriting shall be as per the "Board approved underwriting policy".				
Premium Payment Options	Regular Premium, Limited Premium (5 and 10 years), Single Premium				
Premium Frequency	Yearly, Half-Yearly, Monthly <sup>^^</sup> & Single Premium				
Premium Frequency Loading	Half-Yearly: 51.00% of yearly premium Monthly: 8.50% of yearly premium				
<sup>\$\$</sup> Premium Amount	Minimum: Single - ₹ 5,480 Yearly - ₹1,415 Half-Yearly - ₹ 721.65 Monthly - ₹ 120.28		Maximum: Single - ₹ 4,15,475 Yearly - ₹ 1,01,025 Half-Yearly - ₹ 51,522.75 Monthly - ₹ 8,587.13  The maximum premium shall be subject to board approved underwriting policy.		

<sup>^</sup>All the references to age are age as on last birthday.

<sup>\$\$</sup>Premium shown above are excluding applicable taxes and underwriting extra. Taxes will be applicable as per the prevalent tax laws

<sup>^^</sup>For Monthly mode, upto 3 Months premium to be paid in advance and renewal premium payment through Electronic Clearing System (ECS) or NACH (where payment is made either by direct debit of bank account or credit card). For Monthly Salary Saving Scheme (SSS) upto 2 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

## Prohibition of Rebates

Section 41 of Insurance Act 1938, as amended from time to time, 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 prospectus or tables of the insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS

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