

Non-linked, Non-participating, Life Individual pure risk product

Key Benefits and Features

- **Death Benefit** – In the unfortunate event of death of life assured, nominee shall receive amount equal to the sum assured.
- **Sum Assured on death** = Highest of
 - 7 times the Annualized Premium
 - 105% of all the total premiums received as on date of death
 - Absolute amount assured to be paid on death

The absolute amount assured to be paid on death is basic sum assured as chosen by the policyholder, to be payable on death.
- **Five Year Regular Pay** – This is a five year policy and premiums have to be paid throughout the policy term

- **Grace Period-** The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other frequencies of premium payment if the premium is not paid within the grace period, the policy shall lapse and the cover will cease.

- **Premium Discontinuance - :** If the premium is not paid within the grace period, the policy will become a lapsed policy and risk cover will cease. No benefit shall become payable in case of death of the Life Assured while the policy is in lapsed condition.

Boundary conditions

Minimum / Maximum age at entry	18 / 55 years
Premium payment term	Policy term
Policy term	Regular Pay: 5 years
Minimum Sum Assured on death that can be chosen	Rs. 5,000
Maximum Sum Assured on death that can be chosen	Rs. 2,00,000
Minimum and Maximum Premium	Depends on the minimum and maximum Sum Assured on death and age of the life assured
Modes of available premium payment	Yearly, half-yearly and monthly
Tax benefits	Tax benefits apply to premiums paid and benefits received as per the prevailing tax laws ¹

¹Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra as per prevailing rates



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Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).

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For more details on the risk factors, term and conditions please read the sales brochure carefully before concluding the sale. The information contained here must be read in conjunction with the respective product's policy document, sales brochure and benefit illustration, if applicable.

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