**Benefits :**

**Death Benefit:**  
The Sum Assured plus all vested guaranteed additions and bonuses is payable in a lump sum upon the death of the life assured during the policy term irrespective of the Survival Benefit paid earlier.

**Survival / Maturity Benefit:**The percentage of Sum Assured as mentioned below will be paid on survival to the end of specified durations.

**Female Critical Illness Benefit:**

An amount equal to the Basic Sum Assured (with a limit of Rs.2 Lakhs) is paid on diagnosis of any of the specified critical illnesses.  
  
**Supplementary/Extra Benefits:**  
These are the optional benefits that can be added to your basic plan for extra protection/option.  An additional premium is required to be paid for these benefits.  
  
**Surrender Value:**  
Buying a life insurance contract is a long-term commitment. However, surrender values are available under the plan on earlier termination of the contract.