**Features :**

**Product summary:**  
This is a with-profits plan offered to women. It provides life insurance cover throughout the term of the plan along with the periodic payments on survival at specified durations during the policy term. The plan also provides the cover against affliction of certain Female Critical Illnesses and occurrence of certain Congenital Disabilities in newly born children.  
  
**Premium:**  
Premiums at yearly intervals are payable throughout the term of the policy or till earlier death. After at least two full years’ premiums have been paid, full insurance cover is available even when premiums are not paid for up to three years. Premium for congenital disability benefit ceases at policy anniversary after the life assured completes the age of 40 years.  
  
**Guaranteed Additions during the first 5 years:**  
During the first 5 years, Guaranteed Additions of Rs.50/- per Rs.1000/- Sum Assured will be added to the policy at the end of each completed year for which premium is paid.  
 **Bonuses after the first 5 years:**  
This is a with-profit plan and participates in the profits of the Corporation’s life insurance business after 5 years.  It gets a share of the profits in the form of bonuses. Simple Reversionary Bonuses are declared per thousand Sum Assured annually at the end of each financial year.  Once declared, they form part of the guaranteed benefits of the plan. A Final (Additional) Bonus may also be payable provided a policy has run for certain minimum period.