

Contact Person: Dinesh Subedi, 9851191906

PRODUCTS AND ITS BENEFIT:

1. PRIME PENSION PLAN (ENDOMENT PLAN WITH PENSION OPTION)

A retirement plan that provides security of life cover during premium paying term and after maturity pension for lifetime.

The key features of the product are:

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| • Minimum Sum Assured: | NPR 50,000 |
| • Maximum Sum Assured: | No limit |
| • Minimum Entry Age: | 16 years |
| • Maximum Entry Age: | 65 years |
| • Minimum Policy Term: | 5 years |
| • Maximum Policy Term: | 54 years |
| • Maximum Maturity Age: | 70 years |
| • Payment Frequency: | Yearly , Half yearly, Quarterly, Monthly |

Benefits:

- Life Risk Cover during the insurance coverage period
- Flexibility to choose *retirement date* from which you will start receiving your pension
- Flexibility to choose from *pension options* after the policy maturity, to get regular income for the life time.
- *tax benefits* on premium paid
- *Death benefit*: sum assured plus bonus

Pension Options:

- Life Time Annuity Guaranteed
- Annuity for Life return of Insurance Amount + Bonus

Supplementary Riders (optional):

- Accidental Death Benefit(ADB) (maximum up to NPR30,00,000)
- Permanent Total Disability & Premium Waiver Benefit(PTD,PWB) (maximum up to NPR30,00,000)

2. PRIME SWARNIM JEEVAN BEEMA (CHILD POLICY WITH PROFITS)

This plan is specially designed to meet the increasing educational, marriage and other needs of growing children. “Prime Swarnim Jeevan Beema” helps to secure a bright future for your children and to give them the perfect start in their lives.

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| • Minimum Sum Assured: | NPR 50,000 |
| • Maximum Sum Assured: | 10,00,000 |
| • Minimum Entry Age: | 0 years |
| • Maximum Entry Age: | 15years |
| • Minimum Policy Term: | 10years |
| • Maximum Policy Term: | 30 years |
| • Maximum Maturity Age: | 65 years |
| • Payment Frequency: | Yearly , Half yearly, Quarterly |

Benefits:

- Life Risk Cover during the insurance coverage period
- Maturity benefit: Sum Assured plus vested bonus at the end of term.
- Death benefit: Sum assured plus bonus

Supplementary Riders (optional):

- Premium Waiver benefit (PWB)(maximum up to 5,00,000 Sum Assured) - In case of proposer's death PrimeLife pays the premium for remaining term within the age of 16 of child.
- Monthly Income benefit (MIB)(maximum up to 5,00,000 sum assured) - In case of Proposer's death 1% of the sum assured will be paid to the child as monthly benefit within the age of 16 of child.

3. **PRIME JEEVAN UPAHAR BEEMA YOJANA**

Prime Jeevan Upahar Beema Yojana is a very special and innovative life insurance plan, It is a combination of money back and endowment plan. The special feature of this product is Insured will get extra policy equal to sum assured amount as a gift at first policy anniversary date and enjoy double benefit. Other features are as follows:

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|-------------------------|---|
| • Minimum Sum Assured: | NPR 5,00,000 |
| • Maximum Sum Assured: | No Limit |
| • Minimum Entry Age: | 16 years |
| • Maximum Entry Age: | 54years |
| • Policy Term: | 16 years |
| • Maximum Maturity Age: | 70 years |
| • Payment Frequency: | Yearly , Half yearly, Quarterly,Monthly |

Benefits:

- Insured will get extra policy equal to sum assured amount as a gift at first policy anniversary date.
- Life Risk Cover during the insurance coverage period
- Maturity benefit: 125% of Sum Assured plus vested bonus of both policy.
- Death benefit: Sum assured plus bonus

Supplementary Riders (optional):

- Accidental Death Benefit(ADB) (maximum up to NPR50,00,000)
- Permanent Total Disability & Premium Waiver Benefit(PTD,PWB)(maximum up to NPR50,00,000)

4. PRIME NEW TERM PLAN

PRIMELIFE NEW TERM LIFE ASSURANCE PLAN (PLNTAP) will provide security to the insured in any cause of death that is either natural or accidental. PLNTAP is a renewable product and can be renewed every year with minimal amount of premium. PLNTAP provides only risk coverage and is not a savings product; therefore the premium rates are very minimal.

Minimum Sum Assured:	NPR 100,000
Maximum Sum Assured:	No limit
Minimum Entry Age:	16 years
Maximum Entry Age:	65 years
Minimum Policy Term:	5 years
Maximum Policy Term:	35 years
Maximum Maturity Age:	70 years
Payment Frequency:	Annually

Benefits:

- Life Risk Cover during the insurance coverage period
- Maturity benefit: Non
- Death benefit: Sum assured Amount

Supplementary Riders (optional):

- Accidental Death Benefit(ADB)(maximum up to NPR50,00,00 sum assured)