

Minimum Premiums under various Premium Payment Terms & Premium Frequencies are as mentioned below:

Premium Payment Term	Premium Frequency	Minimum Premium Per Instalment
Single Pay (SP)	Single	₹ 59
Limited Pay (LP) / Regular Pay (RP)	Annual	₹ 205
	Half-yearly	₹ 105
	Quarterly	₹ 53
	Monthly	₹ 18

Premium will vary depending on the plan option chosen.

For non-annual modes, premiums paid are calculated as: Annualized premium multiplied by a conversion factor as given

Frequency	Conversion Factor
Half-yearly	0.5100
Quarterly	0.2600
Monthly	0.0875

The product can also be purchased online via company website.

Plan Options

You can choose from following 3 plan options –

- 1. Life & CI Rebalance** - A smart cover which aims to achieve a balance between Death and Critical Illness benefit as you go along in your life. Critical Illness cover increases at each policy anniversary with corresponding reduction in Life Cover. In addition, all future premiums are waived off on detection of any of the covered Critical Illnesses and the life cover continues.
- 2. Life Protect** - Under this plan option, a lump sum is provided on death of the life assured.
- 3. Income Plus** - Under this plan option, the Life Assured is covered for the entire policy term and also receives a lump sum payout on maturity along with regular income starting from age 60.

You may choose one of the above plan options at inception of the policy. Plan option once selected cannot be changed during the Policy Term. Benefits under each option are detailed below.

Benefits payable under various plan options:

1. Life & CI Rebalance

Under this plan option, Basic Sum Assured chosen by you will be split between Life Cover SA and Critical Illness SA (CI SA). At the beginning of the cover, Life Cover SA is set at 80% of Basic Sum Assured and CI SA is set at 20% of Basic Sum Assured. For an in-force policy, at every policy anniversary, starting from the first policy anniversary, CI SA will increase every year and Life Cover SA will decrease by the same amount. This amount will be calculated as follows:

30% x Basic Sum assured / Policy Term

Basic Sum Assured (Life Cover SA + CI SA) will remain the same throughout the policy term.