



Be rewarded for your healthy lifestyle

Key features

- Non-linked, non-participating, regular premium, a pure term plan
- Level term cover at low cost
- Special premium rates for non-smokers and medically fit people as rewards for a healthy lifestyle
- Selection of policy term of 10, 15, 20, 25 or 30 years as per your requirement
- Inclusion of spouse at a later date in existing policy- for unmarried holders
- Death benefit available as a lumpsum or monthly payouts
- Tax benefit as per prevailing tax laws

Rates & charges

As per underwriting norms, rates are defined which are individual customer-specific

Eligibility criteria

- Entry age
 - Minimum- 18 years
 - Maximum- 60 years
- Maturity age
 - Minimum- 28 years
 - Maximum- 70 years
- Policy term
 - 10, 15, 20, 25 & 30 years

Minimum instalment premium

Sum assured	Yearly	Half-yearly	Quarterly	Monthly
Less than ₹ 2,000,000	₹ 1000	₹ 500	₹ 250	₹ 100
Greater than or equal to ₹ 2,000,000	₹ 3000	₹ 1500	₹ 750	₹ 250

* For monthly instalment, three (3) instalments need to be paid at the inception of the policy.

- Sum assured
 - Minimum- ₹ 2,50,000 for general category and ₹ 20,00,000 for categories split by preferred non-smoker¹, non-smoker¹ & smoker
 - Maximum- No limit

¹This categorisation is available for sum assured of ₹ 20,00,000 & above and subject to medical examination/tests as decided by the term insurance company.

Documents required

- Identity proof
- Age proof
- Address proof
- Recent photograph