

## Term Plan Products

Plan	Entry Age		Policy Term (Regular Term)		Sum Assured		Pay-out options	Riders	Premium	Women- Centric Benefits	Claim Settlement Ratio(2014-15)	Solvency Ratio
	Min	Max	Min	Max	Min	Max						
<b>ICICI Pru iProtect Smart</b>	18	65	5 years	40 years	Subject to the minimum premium, i.e. Rs 2,400	Unlimited	Option 1: Lump Sum Option 2: Lump sum + Monthly Income of 0.8333% of sum assured Option 3: Lump sum + Monthly Income of 0.8333% of sum assured increasing @ 10% per annum.	1: Disability Premium Waiver 2: Accidental Death Benefit 3: Critical Illness benefit for up to Rs. 1 crore covering 34 illnesses	Rs 8,906	1: Special Premiums rates for women. 2: Critical illness coverage for female organ cancers	93.8%	3.37
<b>HDFC Click2Protect Plus</b>	18	65	10 years	40 years	25 Lakh	No limit	Option 1: Lump Sum Option 2: Lump sum + Monthly Income of 0.5% of sum assured Option 3: Lump sum + Monthly Income of 0.5% of sum assured increasing @ 10% per annum.	<a href="#">Accidental Disability Rider</a> (Offers monthly income of 1% of rider Sum Assured in the event of Total Permanent Disability due to accident for a fixed period of 10 years. )	Rs 10,332	None	90.5%	1.96

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	Min	Max	Min	Max	Min	Max						
<b>Max Life Online Term Plan</b>	18	60	10 years	35 years	25 Lakh	100 crores	Option 1: Lump Sum Option 2: Lump sum + Monthly Income of 0.4% of sum assured Option 3: Lump sum + Monthly Income of 0.4% of sum assured increasing @ 10% per annum.	- Accidental Benefit (Offers additional cover by way of rider sum assured in case of Death or Dismemberment )	Rs 8,473	Lower rates for female lives	96.03%	4.25
<b>Aegon Life iTerm Plan</b>	18	65	5 years	57 years	10 Lakh	No Limit	Lump Sum	1: Disability Premium Waiver 2: Accidental Death Benefit 3: Critical Illness covering 4 conditions for men	Rs 8,322	Critical illness coverage for 3 additional conditions for women	89.78%	2.03
<b>LIC e-Term Plan</b>	18	60	10 years	35 years	Rs 25 Lakh for aggregate category* / Rs 50 Lakh for non-smoker category	No Limit	Sum assured (paid as lump sum on death)	NA	Rs 16,717	NA	98.19%	1.55

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	Min	Max	Min	Max	Min	Max						
<b>SBI Life eShield</b>	18	65 years^ 60 years^^	5 years	30 years	20 Lakh	No Limit		Accidental Death Benefit**	Rs 13,386	None	89.43%	2.16

Note: All are annual premium inclusive of Service Tax & Education Cess

Claim ratio – As per IRDA annual report 2014-15

\*Under this plan, there are two categories of premium rates, namely (1) Aggregate lives & (2) Non-smoker lives. For Sum Assured up to Rs 49 lakh, Aggregate category rates only would apply. For Sum Assured of Rs 50 lakh and above, there is an option to choose differential premium rate for Non-smoker category.

\*\* Accidental Death Benefit: Inbuilt under plan options - Level Cover with Accidental Death Benefit and Increasing Cover with Accidental Death Benefit. In case one of the above plan options is chosen, then in case of death of the life assured due to accident during the policy term, Accidental Death Benefit will be paid to the beneficiary in addition to the effective sum assured at the time of death. The Accidental Death Benefit will be equal to the Basic sum assured or Rs. 50 lakh whichever is lower.

^ For Level Cover & Level Cover with Accidental Death Benefit

^^ For Increasing Cover & Increasing Cover with Accidental Death Benefit: