

Annexure to Prospectus - Benefit Illustration

Basic Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured and Policy Period.

2A

Age of the members insured	_	d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)			Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	NA
18	460	5,00,000	460	NA	460	5,00,000		NA		
		ailable for each	920 when	nium for all me they are cover ed available fo	ed under a sin	ngle policy		. , .	ted on floater basi	

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av illy)	family under	a single		•	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
30	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	NA
25	460	5,00,000	460	NA	460	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is Rs. 920 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000			Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family				

Age of the members insured		d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family unde	r a single		•	er basis with overa s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	NA
35	460	5,00,000	460	NA	460	5,00,000		NA		
	Total Premium for all members of the family is Rs. 920 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 920 when they are covered under a single policy				. , .	ted on floater basi		



Age of the members insured	_	d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy(Sum Insured is available for each member of the family)					•	er basis with overa s available for enti	
	Premium (Rs.) Sum Insured (Rs.)		Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000
45	460	5,00,000	460	NA	460	5,00,000		NA		
		ailable for each	920 when	nium for all me they are cover ed available for 00	ed under a sir	ngle policy			ted on floater basi	

Age of the members insured	•	d on Individual each member of irately (at a single	multiple n	opted on Indiv nembers of the m Insured is av iily)	family under	a single	• .	•	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
60	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000
55	460	5,00,000	460	NA	460	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is Rs. 920 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis		

Age of the members insured	_	d on Individual each member of rately (at a single	of the family)			• .	•	er basis with overa s available for enti		
	Premium (Rs.) Sum Insured (Rs.)		Premium (Rs.)	, , , , , , , , , , , , , , , , , , ,				Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000
60	460	5,00,000	460	NA	460	5,00,000		NA		
		ailable for each	920 when	nium for all me they are cover ed available for 00	ed under a sir	ngle policy		. , .	ted on floater basi	



Age of the members insured	_	d on Individual each member of rately (at a single	of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
70	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000
65	460	5,00,000	460	NA	460	5,00,000	1	NA		
	Total Premium for all members of the family is Rs. 920 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000						. , .	ted on floater basi		

2 A + 2C

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av ily)	family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
20	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
19	460	5,00,000	460	46	414	5,00,000		NA		
6	460	5,00,000	460	46	414	5,00,000		NA		
5	460	5,00,000	460	46	414	5,00,000		NA		
	Total Premium for all members of the family is Rs.1,840 when each member is covered separately Sum Insured available for each		Total Premium for all members of the family is Rs. 1,656 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				. , .	ted on floater basis		
	member is covered separately		Sum Insured available for each family member is			Sum Insured of Rs	s availal	blo	ble for the entire fam	

Age of the members insured		d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)			Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
25	460	5,00,000	460	46	414	5,00,000		NA		
6	460	5,00,000	460	46	414	5,00,000		NA		
5	460	5,00,000	460	46	414	5,00,000		NA		
		ailable for each							ted on floater basi	



Age of the members insured	_	d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)			Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
40	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
35	460	5,00,000	460	46	414	5,00,000		NA		
6	460	5,00,000	460	46	414	5,00,000		NA		
5	460	5,00,000	460	46	414	5,00,000		NA		
		ailable for each	1,656 when they are covered under a single post- eparately Sum Insured available for each family member as for each Rs. 5,00,000						ted on floater basis	

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family unde	r a single		-	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
50	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
45	460	5,00,000	460	46	414	5,00,000		NA		
15	460	5,00,000	460	46	414	5,00,000		NA		
10	460	5,00,000	460	46	414	5,00,000		NA		
		ailable for each							ted on floater basis	

Age of the members insured	_	d on Individual each member of erately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				•	er basis with overa s available for enti		
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
55	460	5,00,000	460	46	414	5,00,000		NA		
20	460	5,00,000	460	46	414	5,00,000		NA		
15	460	5,00,000	460	46	414	5,00,000		NA		
	Total Premium for all members of the family is Rs. 1,840 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 1,656 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family			



Age of the members insured		d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family unde	r a single		•	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
60	460	5,00,000	460	46	414	5,00,000	1	NA		
23	460	5,00,000	460	46	414	5,00,000		NA		
20	460	5,00,000	460	46	414	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is Rs. 1,656 when they are covered under a single policy					ted on floater basis		

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single		-	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
70	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
65	460	5,00,000	460	46	414	5,00,000		NA		
23	460	5,00,000	460	46	414	5,00,000		NA		
20	460	5,00,000	460	46	414	5,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is Rs.	Total Premium w	hen policy is op	ted on floater basis	s is Rs.
	the family is Rs.	1,840 when each	1,656 whe	n they are cove	ered under a s	single policy				
	member is cove	red separately					Sum Insured of R	s availabl	e for the entire fan	nily
			Sum Insur	ed available foi	r each family r	member is				
	Sum Insured ava	ailable for each	h Rs. 5,00,000							
	individual is Rs.	5,00,000								

Annexure to Prospectus - Benefit Illustration

Enhanced Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured and Policy Period.

2A

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	r a single	insured (Only one sum insured is available for entire fa			
	Premium (Rs.)	Premium (Rs.) Sum Insured (Rs.)		Premium Discount, if after discount (Rs.) Oremium Discount, if after discount (Rs.) Oremium Discount, if after discount (Rs.) Oremium Oremium or Consolidated Discount premium for all members of family (Rs.)					Premium after discount(Rs.)	Sum Insured (Rs.)
20	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	NA
18	810	5,00,000	810	NA	810	5,00,000]	NA		
	Total Premium for all members of the family is Rs.1,620 when each member is covered separately			nium for all me en they are cove		•			ted on floater basi	



	Sum Insured avaindividual is Rs.		Sum Insure Rs. 5,00,00	ed available for 00	each family ı	member is					
Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av iily)	family unde	r a single		-	er basis with overal s available for enti		
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
30	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	NA	
25		ailable for each	1,620 whe	NA Nium for all menthey are covered available for No.	ered under a s	single policy			 ted on floater basis e for the entire fam		
Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family unde	r a single		on family floater basis with overall sum e sum insured is available for entire fam			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
40	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	NA	
35		ailable for each	1,620 whe	NA nium for all me n they are cove ed available for 00	ered under a s	single policy			l ted on floater basis for the entire famil		
Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the n Insured is ava illy)	family unde	r a single		-	er basis with overal s available for enti		
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
50	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000	
45	810	5,00,000 for all members of	810	NA	810	5,00,000	Total Promium wi	NA hen policy is on	ted on floator basis	is De	
		1,620 when each ered separately ailable for each	1,620 whe	nium for all me on they are cove ed available for 00	ered under a s	single policy			ted on floater basis		
Age of the members insured	_	I on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av iily)	family unde	r a single					



	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000
55	810	5,00,000	810	NA	810	5,00,000		NA		
		for all members of		nium for all me		•	Total Premium wh	nen policy is op	ted on floater basis	is Rs.
	member is cove	. 1,620 when each ered separately		n they are cove		. ,	Sum Insured of Rs	e for the entire fam	ily	
	Sum Insured avaindividual is Rs.		Rs. 5,00,00		,					

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av iily)	family under	a single	• .	•	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000
60	810	5,00,000	810	NA	810	5,00,000		NA		
		ailable for each	1,620 whe	nium for all me en they are cove ed available for 00	ered under a s	ingle policy			ted on floater basis	

Age of the members insured		l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single	• .	•	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Sum Insured (Rs.)		
70	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000
65	810	5,00,000	810	NA	810	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is Rs. 1,620 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis		

2 A+ 2C

Age of the members insured		l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av ily)	family under	a single	Coverage opted of insured (Only one	•	sum insured is available for entire fam			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)		
20	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA		
19	810	5,00,000	810	81	729	5,00,000		NA				
6	810	5,00,000	810	81	729	5,00,000		NA				



5	810	5,00,000	810	81	729	5,00,000	N.	IA		
	Total Premium 1	for all members of	Total Prem	ium for all me	mbers of the fa	amily is Rs.	Total Premium when	policy is opt	ed on floater basis	is Rs.
	the family is Rs.	3,240 when each	2,916 whe	n they are cove	ered under a si	ngle policy				
	member is cove	red separately					Sum Insured of Rs	available	for the entire fami	ly
			Sum Insure	ed available for	each family m	ember is				
	Sum Insured available for each		Rs. 5,00,000							
	individual is Rs.	5,00,000								

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single		-	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.) Discount, if any after discount (Rs.) (Rs.)				Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA
25	810	5,00,000	810	81	729	5,00,000]	NA		
6	810	5,00,000	810	81	729	5,00,000		NA		
5	810	5,00,000	810	81	729	5,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is Rs.	Total Premium w	hen policy is op	ted on floater basis	s is Rs.
	the family is Rs.	3,240 when each	2,916 whe	n they are cove	ered under a s	single policy				
	member is cove	red separately					Sum Insured of R	s available	e for the entire fam	nily
			Sum Insure	ed available for	each family r	member is				
	Sum Insured ava	ailable for each	Rs. 5,00,00	00						
	individual is Rs.	5,00,000								

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single		•	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA
35	810	5,00,000	810	81	729	5,00,000		NA		
6	810	5,00,000	810	81	729	5,00,000		NA		
5	810	5,00,000	810	81	729	5,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is Rs.	Total Premium w	hen policy is op	ted on floater basis	s is Rs.
	the family is Rs.	3,240 when each	2,916 whe	n they are cove	ered under a s	single policy				
	member is cove	red separately	, , , ,			Sum Insured of R	s available	e for the entire fam	nily	
			Sum Insure	ed available for	each family r	member is				
	Sum Insured ava	ailable for each	,							
	individual is Rs.	5,00,000								

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family unde	r a single		•	er basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA
45	810	5,00,000	810	81	729	5,00,000		NA		
15	810	5,00,000	810	81	729	5,00,000		NA		
10	810	5,00,000	810	81	729	5,00,000		NA		
	Total Premium for all members of the family is Rs. 3,240 when each member is covered separately Total Premium for all members of the 2,916 when they are covered under				•		. , .	ted on floater basis e for the entire fam		



	Sum Insured available for each family member is
Sum Insured available for each	Rs. 5,00,000
individual is Rs. 5,00,000	

Age of the members insured	basis covering e	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)		
60	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA		
55	810	5,00,000	810	81	729	5,00,000		NA				
20	810	5,00,000	810	81	729	5,00,000		NA				
15	810	5,00,000	810	81	729	5,00,000		NA				
		for all members of		nium for all me		•	Total Premium w	hen policy is op	ted on floater basis	s is Rs.		
	the family is Rs.3,240 when each member is covered separately		2,916 whe	n they are cove	ered under a s	single policy						
							Sum Insured of Rs available for the entire family					
				ed available for	each family r	member is						
	Sum Insured ava		Rs. 5,00,00	00								
	individual is Rs.	5,00,000										

Age of the members insured	basis covering e	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.) Sum Insured (Rs.)			Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)		
65	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA		
60	810	5,00,000	810	81	729	5,00,000		NA				
23	810	5,00,000	810	81	729	5,00,000		NA				
20	810	5,00,000	810	81	729	5,00,000		NA				
		for all members of .3,240 when each					Total Premium w	nen policy is op	ted on floater basis	s is Rs.		
	member is cove	ered separately					Sum Insured of R	s availabl	e for the entire fam	nily		
			Sum Insured available for each family member is									
	Sum Insured av	ailable for each	Rs. 5,00,000									
	individual is Rs.	5,00,000										

Age of the members insured	_	l on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
70	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA	
65	810	5,00,000	810	81	729	5,00,000		NA			
23	810	5,00,000	810	81	729	5,00,000		NA			
20	810	5,00,000	810	81	729	5,00,000		NA			
		for all members of 3,240 when each									
	member is cove	red separately									
	Sum Insured available for each individual is Rs. 5,00,000		Sum Insured available for each family member is Rs. 5,00,000								



Annexure to Prospectus - Benefit Illustration

Comprehensive Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured and Policy Period.

2A

Age of the members insured	basis covering e			Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)		
20	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA		
18	885	5,00,000	885	NA	885	5,00,000	1	NA				
		ailable for each	1,770 whe	nium for all me en they are cove ed available for 00	ered under a s	single policy		. , .	ted on floater basi			

Age of the members insured	basis covering e			Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
30	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA	
25	885	5,00,000	885	NA	885	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs. 1,770 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis			

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	after Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA
35	885	5,00,000	885	NA	885	5,00,000]	NA	1	
		for all members of 1,770 when each red separately	Total Premium for all members of the family is Rs. 1,770 when they are covered under a single policy			Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family				



	Sum Insured available for each family member is	
Sum Insured available for each	Rs. 5,00,000	
individual is Rs. 5,00,000		

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy(Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
50	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000	
45	885	5,00,000	885	NA	885	5,00,000	1	NA			
		ailable for each	Total Premium for all members of the family is Rs. 1,770 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000					ted on floater basi			

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
60	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000	
55	885	5,00,000	885	NA	885	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs. 1,770 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis			

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
65	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000	
60	885	5,00,000	885	NA	885	5,00,000		NA			
		ailable for each					. , ,	ted on floater basi			



Age of the members insured	_	d on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family) Premium Discount, if Premium Sum				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.) Sum Insured (Rs.)			Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
70	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000	
65	885	5,00,000	885	NA	885	5,00,000		NA	1		
		ailable for each	1,770 when they are covered under a single policy					ted on floater basi			

2 A+ 2C

Age of the members insured	Coverage opted basis covering e the family sepa point in time)	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA
19	885	5,00,000	885	88.50	796.50	5,00,000		NA]	
6	885	5,00,000	885	88.50	796.50	5,00,000		NA]	
5	885	5,00,000	885	88.50	796.50	5,00,000		NA]	
		ailable for each	Total Premium for all members of the family is Rs. 3,186 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family			

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum3 insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA
25	885	5,00,000	885	88.50	796.50	5,00,000		NA		
6	885	5,00,000	885	88.50	796.50	5,00,000		NA		
5	885	5,00,000	885	88.50	796.50	5,00,000		NA		
	Total Premium for all members of the family is Rs.3,540 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 3,186 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000			Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family				



Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
40	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA	
35	885	5,00,000	885	88.50	796.50	5,00,000		NA			
6	885	5,00,000	885	88.50	796.50	5,00,000		NA			
5	885	5,00,000	885	88.50	796.50	5,00,000		NA			
		ailable for each	3,186 whe	nium for all me en they are cove ed available for 00	ered under a s	ingle policy	Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family				

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA
45	885	5,00,000	885	88.50	796.50	5,00,000		NA		
15	885	5,00,000	885	88.50	796.50	5,00,000		NA		
10	885	5,00,000	885	88.50	796.50	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is Rs. 3,186 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family			

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
60	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA	
55	885	5,00,000	885	88.50	796.50	5,00,000		NA			
20	885	5,00,000	885	88.50	796.50	5,00,000		NA			
15	885	5,00,000	885	88.50	796.50	5,00,000		NA			
	Total Premium for all members of the family is Rs.3,540 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		3,186 whe	nium for all me in they are covi ed available for 00	ered under a s	single policy	Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family				



Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA
60	885	5,00,000	885	88.50	796.50	5,00,000		NA		
23	885	5,00,000	885	88.50	796.50	5,00,000		NA		
20	885	5,00,000	885	88.50	796.50	5,00,000		NA		
	Total Premium for all members of the family is Rs.3,540 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 3,186 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000			Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family				

Age of the members insured		l on Individual each member of rately (at a single	Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
70	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA
65	885	5,00,000	885	88.50	796.50	5,00,000		NA		
23	885	5,00,000	885	88.50	796.50	5,00,000]	NA		
20	885	5,00,000	885	88.50	796.50	5,00,000]	NA		
	the family is Rs.	for all members of 3,540 when each		nium for all me on they are cove		•	Total Premium when policy is opted on floater basis is Rs			
	member is cove	red separately	Sum Insured available for each family member is				Sum Insured of Rs available for the entire family			
	Sum Insured avaindividual is Rs.		Rs. 5,00,000							