

**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	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.)
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		
	Total Premium for all members of the family is <b>Rs. 920</b> 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 <b>Rs. 920</b> 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 <b>Rs. ____</b>  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.)
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		
	Total Premium for all members of the family is <b>Rs. 920</b> 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 <b>Rs. 920</b> 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 <b>Rs. ____</b>  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	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 <b>Rs. 920</b> 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 <b>Rs. 920</b> 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 <b>Rs. ____</b>  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	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		
		Total Premium for all members of the family is <b>Rs. 920</b> 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 <b>Rs. 920</b> 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 <b>Rs. ____</b>  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	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		
		Total Premium for all members of the family is <b>Rs. 920</b> 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 <b>Rs. 920</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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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		
		Total Premium for all members of the family is <b>Rs. 920</b> 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 <b>Rs. 920</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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		NA		
	Total Premium for all members of the family is <b>Rs. 920</b> 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 <b>Rs. 920</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

**2 A + 2C**

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.)
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 <b>Rs.1,840</b> 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 <b>Rs. 1,656</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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	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		
	Total Premium for all members of the family is <b>Rs. 1,840</b> 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 <b>Rs. 1,656</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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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		
	Total Premium for all members of the family is <b>Rs. 1,840</b> 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 <b>Rs. 1,656</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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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		
	Total Premium for all members of the family is <b>Rs. 1,840</b> 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 <b>Rs. 1,656</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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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 <b>Rs. 1,840</b> 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 <b>Rs. 1,656</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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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		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 the family is <b>Rs. 1,840</b> 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 <b>Rs. 1,656</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

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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 the family is <b>Rs. 1,840</b> 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 <b>Rs. 1,656</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

**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	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.)
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 <b>Rs.1,620</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs. 1,620</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

	Sum Insured available for each individual is Rs. 5,00,000	Sum Insured available for each family member is Rs. 5,00,000	
<b>Age of the members insured</b>	<b>Coverage opted on Individual basis covering each member of the family separately (at a single point in time)</b>	<b>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)</b>	<b>Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )</b>
	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.)
<b>30</b>	810 5,00,000	810 NA 810 5,00,000	NA NA NA NA
<b>25</b>	810 5,00,000	810 NA 810 5,00,000	NA NA NA NA
	Total Premium for all members of the family is <b>Rs. 1,620</b> 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 <b>Rs. 1,620</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family

	Sum Insured available for each individual is Rs. 5,00,000	Sum Insured available for each family member is Rs. 5,00,000	
<b>Age of the members insured</b>	<b>Coverage opted on Individual basis covering each member of the family separately (at a single point in time)</b>	<b>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)</b>	<b>Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )</b>
	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.)
<b>40</b>	810 5,00,000	810 NA 810 5,00,000	NA NA NA NA
<b>35</b>	810 5,00,000	810 NA 810 5,00,000	NA NA NA NA
	Total Premium for all members of the family is <b>Rs. 1,620</b> 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 <b>Rs. 1,620</b> 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 <b>Rs. NA</b>  Sum Insured of Rs. NA available for the entire family

	Sum Insured available for each individual is Rs. 5,00,000	Sum Insured available for each family member is Rs. 5,00,000	
<b>Age of the members insured</b>	<b>Coverage opted on Individual basis covering each member of the family separately (at a single point in time)</b>	<b>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)</b>	<b>Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )</b>
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<b>50</b>	810 5,00,000	810 NA 810 5,00,000	NA NA NA 5,00,000
<b>45</b>	810 5,00,000	810 NA 810 5,00,000	NA NA NA 5,00,000
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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		
	Total Premium for all members of the family is <b>Rs. 1,620</b> 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 <b>Rs. 1,620</b> 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 <b>Rs. ____</b> Sum Insured of Rs. ____ available for the entire family			

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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		
	Total Premium for all members of the family is <b>Rs. 1,620</b> 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 <b>Rs. 1,620</b> 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 <b>Rs. ____</b> Sum Insured of Rs. ____ available for the entire family			

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	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	NA	810	5,00,000	NA	NA	NA	5,00,000
65	810	5,00,000	810	NA	810	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,620</b> 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 <b>Rs. 1,620</b> 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 <b>Rs. ____</b> Sum Insured of Rs. ____ available for the entire family			

**2 A+ 2C**

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.)
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		NA			
	Total Premium for all members of the family is <b>Rs.3,240</b> 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 <b>Rs. 2,916</b> 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 <b>Rs. ____</b> 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.)	
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 the family is <b>Rs. 3,240</b> 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 <b>Rs. 2,916</b> 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 <b>Rs. ____</b> 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	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 the family is <b>Rs. 3,240</b> 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 <b>Rs. 2,916</b> 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 <b>Rs. ____</b> 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	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 <b>Rs. 3,240</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs. 2,916</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs. ____</b> Sum Insured of Rs. ____ available for the entire family				



	Sum Insured available for each individual is Rs. 5,00,000	Sum Insured available for each family member is Rs. 5,00,000	
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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	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		
	Total Premium for all members of the family is <b>Rs.3,240</b> 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 <b>Rs. 2,916</b> 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 <b>Rs. ____</b>  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	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		
	Total Premium for all members of the family is <b>Rs.3,240</b> 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 <b>Rs. 2,916</b> 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 <b>Rs. ____</b>  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.)
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		
	Total Premium for all members of the family is <b>Rs.3,240</b> 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 <b>Rs. 2,916</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

**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	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.)
<b>20</b>	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA
<b>18</b>	885	5,00,000	885	NA	885	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.1,770</b> 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 <b>Rs. 1,770</b> 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 <b>Rs. ____</b> 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.)
<b>30</b>	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA
<b>25</b>	885	5,00,000	885	NA	885	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.1,770</b> 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 <b>Rs. 1,770</b> 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 <b>Rs. ____</b> 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.)
<b>40</b>	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA
<b>35</b>	885	5,00,000	885	NA	885	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.1,770</b> when each member is covered separately		Total Premium for all members of the family is <b>Rs. 1,770</b> when they are covered under a single policy				Total Premium when policy is opted on floater basis is <b>Rs. ____</b> Sum Insured of Rs. ____ available for the entire family			

	Sum Insured available for each individual is Rs. 5,00,000	Sum Insured available for each family member is Rs. 5,00,000	
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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		NA		
	Total Premium for all members of the family is <b>Rs.1,770</b> 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 <b>Rs. 1,770</b> 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 <b>Rs. ____</b> 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	NA	885	5,00,000	NA	NA	NA	5,00,000
55	885	5,00,000	885	NA	885	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.1,770</b> 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 <b>Rs. 1,770</b> 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 <b>Rs. ____</b> 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	NA	885	5,00,000	NA	NA	NA	5,00,000
60	885	5,00,000	885	NA	885	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,770</b> 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 <b>Rs. 1,770</b> 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 <b>Rs. ____</b> 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.)
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		
	Total Premium for all members of the family is <b>Rs. 1,770</b> 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 <b>Rs. 1,770</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			

**2 A+ 2C**

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.)
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		
	Total Premium for all members of the family is <b>Rs.3,540</b> 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 <b>Rs. 3,186</b> 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 <b>Rs. ____</b>  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.)
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 <b>Rs.3,540</b> 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 <b>Rs. 3,186</b> 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 <b>Rs. ____</b>  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		
	Total Premium for all members of the family is <b>Rs.3,540</b> 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 <b>Rs. 3,186</b> 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 <b>Rs. ____</b>  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		
	Total Premium for all members of the family is <b>Rs.3,540</b> 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 <b>Rs. 3,186</b> 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 <b>Rs. ____</b>  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 <b>Rs.3,540</b> 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 <b>Rs. 3,186</b> 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 <b>Rs. ____</b>  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 <b>Rs.3,540</b> 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 <b>Rs. 3,186</b> 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 <b>Rs. ____</b>  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.)
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		
	Total Premium for all members of the family is <b>Rs.3,540</b> 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 <b>Rs. 3,186</b> 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 <b>Rs. ____</b>  Sum Insured of Rs. ____ available for the entire family			