

PREMIUM RECKONER Premiums of term insurance plans.

Insurance cover (₹)	Premiums in ₹ for 25-year-old male (term 30 yrs)				Premiums in ₹ for 35-year-old male (term 20 yrs)				Premiums in ₹ for 45-year-old male (term 10 yrs)			
	10 lakh	25 lakh	50 lakh	1 crore	10 lakh	25 lakh	50 lakh	1 crore	10 lakh	25 lakh	50 lakh	1 crore
Aegon Religare iTerm Plan	NA	2,853	4,101	7,191	2,050	3,933	5,450	10,000	3,304	6,320	10,168	19,526
Aegon Religare Term Plan	2,831	4,691	7,753	13,586	3,213	5,731	9,832	17,528	4,382	8,483	15,056	27,418
Aviva i-Life	NA	3,183	4,124	7,218	NA	4,812	5,845	10,801	NA	9,184	11,162	21,285
Aviva Life Shield Plus	NA	5,189	10,058	19,550	3,011	7,247	14,214	27,885	4,809	11,741	23,202	45,842
Aviva Life Shield Platinum Plan	NA	NA	6,123	12,333	NA	NA	9,382	18,580	NA	NA	16,966	33,254
Bajaj Allianz iSecure Insurance Plan	2,517	4,027	6,423	11,321	3,468	5,431	8,660	15,964	6,020	9,613	15,330	27,022
Bajaj Allianz iSecure Insurance Plan (online)	NA	3,793	6,049	10,633	NA	5,092	8,220	14,315	NA	8,886	14,169	24,978
Chand AXA eProtect	NA	3,174	4,101	7,191	NA	4,523	5,674	10,450	NA	9,989	10,899	20,674
Chand AXA Life Elite Secure	NA	NA	NA	NA	NA	6,773	12,416	23,259	NA	10,281	19,270	36,068
Chand AXA Life Secure Confident	NA	NA	NA	NA	3,921	NA	NA	NA	6,270	NA	NA	NA
Birla Sunlife Protector	2,584	4,910	NA	NA	3,248	6,668	NA	NA	4,135	9,241	NA	NA
Birla Sunlife Protector Plus	NA	NA	7,840	13,708	NA	NA	10,280	18,589	NA	NA	15,056	28,427
Canara HSBC Pure Term Plan	3,463	6,179	10,674	19,662	4,448	8,595	15,505	29,326	5,808	11,994	22,303	42,871
Future Generali Smart Life	NA	3,735	NA	NA	NA	5,000	NA	NA	NA	7,753	NA	NA
HDFC Click 2 Protect	1,977	3,735	5,506	9,653	3,852	5,253	7,191	12,697	4,708	8,270	12,822	22,921
ICICI Prudential iCare	NA	4,073	6,686	11,910	NA	5,674	9,494	17,079	5,148	10,224	17,840	32,584
IDBI Federal Term Insurance	2,702	5,331	10,660	21,320	3,694	7,293	14,578	29,158	5,880	12,751	25,501	51,000
IndiaFirst Life iPlan	2,484	4,635	8,933	17,866	3,259	6,858	12,922	25,843	5,360	11,068	21,830	43,259
IndiaFirst Anytime Plan	1,550	3,203	NA	NA	2,148	4,747	NA	NA	3,630	8,287	NA	NA
ING iTerm Lite	3,068	6,815	13,267	23,855	3,787	8,617	16,868	33,736	5,907	13,917	27,470	54,939
Kotak Term Plan	NA	NA	NA	NA	2,705	NA	NA	NA	4,734	NA	NA	NA
Kotak Preferred Term Plan	NA	3,849	6,686	12,360	NA	4,859	8,764	16,573	NA	7,865	14,522	27,837
Kotak e-Term Plan	NA	NA	NA	NA	2,524	NA	NA	NA	4,090	NA	NA	NA
Kotak e-Preferred Term Plan	NA	3,288	5,562	10,112	NA	4,133	7,331	13,736	NA	6,574	11,968	22,753
LIC Anmol Jeevan	NA	NA	NA	NA	4,613	NA	NA	NA	7,247	NA	NA	NA
LIC Ananya Jeevan	NA	6,575	13,050	26,100	NA	8,500	17,000	34,000	NA	12,375	24,750	49,500
Max Life Platinum Protect	NA	5,140	9,438	18,876	NA	6,601	12,360	24,719	NA	12,725	24,601	49,214
MetProtect	NA	3,230	5,303	9,775	NA	4,326	7,416	13,708	NA	6,038	12,135	22,584
Reliance eTerm Plan	NA	NA	5,189	9,653	NA	NA	8,798	12,921	NA	5,449	10,225	19,775
Sahara Kavach	NA	NA	NA	NA	5,450	13,674	27,248	NA	NA	NA	NA	NA
SBI Life Smart Shield	NA	NA	6,207	13,784	NA	5,894	10,992	19,115	NA	9,675	18,136	29,460
SBI Life Saral Shields	2,769	NA	NA	NA	3,845	NA	NA	NA	5,522	NA	NA	NA
SBI Life eShield	NA	NA	5,388	9,439	NA	4,757	7,259	13,214	NA	7,231	11,079	20,675
Star Union Dai-ichi Premier Protection Plan	NA	NA	NA	NA	NA	9,579	19,157	38,315	NA	15,871	31,742	63,483
Tata AIA Life Raksha	NA	NA	NA	NA	3,618	9,045	18,090	36,202	5,888	14,719	29,438	58,877
Tata AIA iRaksha Supreme	NA	NA	4,430	7,191	NA	NA	5,843	10,000	NA	NA	10,169	18,652

Term insurance buying guide

- This simplest form of life insurance provides risk cover, but there are no survival benefits.
- It's a form of financial protection and a means to replace lost income for dependants if you are not around.
- The premiums increase with age, so go for as high a coverage as you can afford in the early years of your life.
- Opt for the longest tenure or at least cover yourself till your earning years.
- Consider the following when deciding how much term insurance to buy:
 - The adequate amount of financial support for your dependants
 - The quantum of your outstanding liabilities that will need to be paid off.
 - Provision for major events such as a child's education or marriage.
- Use the nomination feature to ensure your loved ones are able to claim easily.
- We recommend:
 - Read the key features carefully before buying an insurance contract.
 - Read the policy terms and conditions carefully when you receive it.
 - Check for policy exclusions.
 - You are provided a 15-day free-look period by law during which you can return the policy in case you do not agree with the terms and conditions or believe you were not sold a product with full information.

i-save ratings have been sourced from **i-save.com**, a unit of **MAGI Research and Consultants Private Limited** which analyses and rates financial products.

■ Premiums sourced from quotation engines on each company's Website. Premiums are inclusive of service tax except in cases where this information may not have been available at individual websites. For the complete list of term insurance premiums visit wealth.economicintimes.com