

PREMIUM RECKONER Premiums of term insurance plans.

Insurance cover (₹)	Premiums in ₹ for 25-year-old male (term 20 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 Heligara II term Plan	NA	2,893	4,131	7,191	2,056	3,633	5,450	10,000	3,304	6,320	10,188	19,328
Aegon Heligara Term Plan	2,831	4,691	7,753	13,596	3,713	5,730	9,832	17,528	4,382	8,463	15,056	27,416
Aviva Life	NA	3,139	4,124	7,218	NA	4,612	5,845	10,691	NA	9,184	11,162	21,285
Aviva Life Shield Plus	NA	5,158	10,156	18,550	3,011	7,747	14,214	27,965	4,809	11,741	23,702	45,842
Aviva Life Shield / Platinum Plan	NA	NA	6,125	12,333	NA	NA	9,382	18,389	NA	NA	16,965	33,254
Bajaj Allianz iSecure Insurance Plan	2,517	4,027	6,423	11,391	3,469	5,431	8,860	15,264	6,020	9,613	15,330	27,022
Bajaj Allianz iSecure Insurance Plan (online)	NA	3,793	6,049	10,833	NA	5,092	8,123	14,213	NA	8,896	14,188	24,978
Bharti AXA eProtect	NA	3,174	4,101	7,191	NA	4,523	5,674	10,450	NA	8,909	10,099	20,674
Bharti AXA Life Elite Secure	NA	NA	NA	NA	NA	8,770	12,418	23,259	NA	10,281	15,270	36,068
Bharti AXA Life Secure Confident	NA	NA	NA	NA	3,921	NA	NA	NA	NA	6,270	NA	NA
Birla Sun Life Protector	2,584	4,610	NA	NA	3,248	6,658	NA	NA	4,135	5,241	NA	NA
Birla Sun Life Protector Plus	NA	NA	7,640	13,709	NA	NA	10,200	18,889	NA	NA	15,056	28,427
Canara HSBC Pure Term Plan	3,483	6,179	10,674	19,602	4,449	8,096	15,530	29,326	5,808	11,094	22,303	42,921
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	5,505	9,663	2,652	5,253	7,191	12,887	4,708	9,270	12,922	22,821
ICICI Prudential iCure	NA	4,073	6,885	11,910	NA	5,674	9,494	17,079	5,446	10,224	17,640	32,584
ICICI Prudential Term Insurance	2,702	5,381	10,660	21,323	3,604	7,290	14,578	29,158	5,880	12,751	25,501	51,000
IndiaFirst Life Plan	2,484	4,635	8,903	17,868	3,258	6,658	12,922	25,843	5,160	11,066	21,630	43,259
IndiaFirst Anytime Plan	1,550	3,203	NA	NA	2,146	4,747	NA	NA	3,630	8,287	NA	NA
ING Term Life	3,066	6,025	12,287	25,535	3,787	6,617	16,988	33,736	5,937	13,917	27,470	54,939
Kotak Term Plan	NA	NA	NA	NA	2,705	NA	NA	NA	NA	4,734	NA	NA
Kotak Preferred Term Plan	NA	3,849	6,889	12,980	NA	4,859	8,764	18,573	NA	7,885	14,522	27,837
Kotak e-Term Plan	NA	NA	NA	NA	2,574	NA	NA	NA	NA	4,060	NA	NA
Kotak e-Preferred Term Plan	NA	3,206	5,952	10,112	NA	4,130	7,331	13,796	NA	6,574	11,958	22,753
LIC Ambo Jeevan	NA	NA	NA	NA	4,613	NA	NA	NA	NA	7,247	NA	NA
LIC Amulya Jeevan	NA	6,525	13,350	26,100	NA	8,500	17,000	34,000	NA	12,315	24,750	49,500
Max Life Platinum Protect	NA	5,140	9,458	18,876	NA	6,601	12,330	24,719	NA	12,725	24,607	49,214
MitlProtect	NA	3,230	5,393	9,775	NA	4,528	7,418	13,708	NA	6,938	12,135	22,584
Reliance Term Plan	NA	NA	5,158	9,663	NA	NA	6,798	12,921	NA	5,448	10,225	19,775
Sehara Kavach	NA	NA	NA	NA	5,450	13,824	27,248	NA	NA	NA	NA	NA
SBI Life Smart Shield	NA	NA	6,287	13,764	NA	5,894	10,862	19,115	NA	6,675	16,136	29,460
SBI Life Smart Shield	2,769	NA	NA	NA	3,846	NA	NA	NA	5,522	NA	NA	NA
SBI Life eShield	NA	NA	5,388	9,439	NA	4,757	7,253	13,214	NA	7,231	11,079	20,875
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	5,898	14,719	29,438	58,877
Tata AIA Raksha Supreme	NA	NA	4,658	7,181	NA	NA	5,843	10,000	NA	NA	10,168	18,652

■ Premiums sourced from quotation engines or 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.economictimes.com

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 you 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 one's 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.

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