

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 Term Plan	NA	2,893	4,101	7,191	2,056	3,833	5,450	10,000	3,304	6,320	10,189	18,326
Aegon Religare Term Plan	2,893	4,601	7,753	18,506	3,213	5,730	9,832	17,528	4,382	8,463	15,056	27,416
Aviva Life	NA	3,180	4,124	7,218	NA	4,612	5,845	10,691	NA	9,104	11,162	21,205
Aviva Life Shield Plus	NA	5,168	10,056	18,550	3,011	7,247	14,274	27,855	4,809	11,741	23,202	45,842
Aviva Life Shield Platinum Plan	NA	NA	6,123	12,333	NA	NA	9,382	18,939	NA	NA	16,968	33,254
Bajaj Allianz Secure Insurance Plan	2,517	4,027	6,473	11,371	3,469	5,431	8,660	15,264	6,020	9,613	15,330	27,022
Bajaj Allianz Secure Insurance Plan (online)	NA	3,793	6,048	10,633	NA	5,092	8,120	14,315	NA	8,886	14,189	24,978
Bharti AXA eProtect	NA	3,174	4,101	7,191	NA	4,523	5,874	10,450	NA	8,989	10,998	20,874
Bharti AXA Life eLite Secure	NA	NA	NA	NA	NA	8,770	12,418	23,259	NA	10,281	19,270	36,068
Bharti AXA Life Secure Confident	NA	NA	NA	NA	3,921	NA	NA	NA	6,270	NA	NA	NA
Birla SunLife Protector	2,594	4,010	NA	NA	3,248	6,658	NA	NA	4,135	9,241	NA	NA
Birla SunLife Protector Plus	NA	NA	7,640	13,708	NA	NA	10,200	9,899	NA	NA	15,056	26,427
Canara HSBC Pure Term Plan	3,483	6,179	10,674	18,862	4,449	8,595	15,505	29,326	5,808	11,994	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	1,877	3,735	5,505	9,865	2,652	5,255	7,191	12,687	4,708	9,270	12,922	22,921
ICICI Prudential iCare	NA	4,073	6,885	11,910	NA	5,674	9,494	17,079	5,146	10,224	17,840	32,984
IDBI Federal Term Insurance	2,702	5,321	10,660	21,320	3,604	7,200	14,578	29,158	5,880	12,751	25,501	51,000
Indi First Life Plan	2,484	4,635	8,933	17,866	3,258	6,550	12,922	25,843	5,360	11,068	21,630	43,259
IndiFirst Anytime Plan	1,550	3,203	NA	NA	2,146	4,747	NA	NA	3,630	8,287	NA	NA
ING Term Life	3,068	8,815	13,237	26,535	3,737	8,617	16,888	33,738	5,907	13,917	27,470	54,939
Kotak Term Plan	NA	NA	NA	NA	2,735	NA	NA	NA	4,734	NA	NA	NA
Kotak Preferred Term Plan	NA	3,849	6,083	12,360	NA	4,850	8,784	16,573	NA	7,885	14,522	27,837
Kotak e-Term Plan	NA	NA	NA	NA	2,527	NA	NA	NA	4,060	NA	NA	NA
Kotak e-Preferred Term Plan	NA	3,286	5,562	10,112	NA	4,130	7,391	13,736	NA	8,574	11,908	22,753
LIC Aardra Jeevan	NA	NA	NA	NA	4,613	NA	NA	NA	7,247	NA	NA	NA
LIC Aardra Jeevan	NA	5,525	13,050	25,100	NA	8,520	17,000	34,000	NA	12,375	24,750	49,500
Max Life Platinum Protect	NA	5,140	9,439	16,876	NA	6,611	12,360	24,719	NA	12,725	24,607	49,214
MetProtect	NA	3,230	5,393	9,775	NA	4,326	7,416	13,708	NA	6,938	12,135	22,384
Reliance e-Term Plan	NA	NA	5,139	9,863	NA	NA	6,798	12,921	NA	5,449	10,225	19,775
Sahara Kavach	NA	NA	NA	NA	5,450	13,024	27,248	NA	NA	NA	NA	NA
SBI Life Smart Shield	NA	NA	8,287	13,764	NA	5,894	10,962	19,115	NA	8,875	16,136	26,460
SBI Life Smart Shield	2,760	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	20,675
Star Union Dai-ichi Premier Protection Plan	NA	NA	NA	NA	NA	9,578	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	14,713	29,438	58,877
Tata AIA Raksha Supreme	NA	NA	4,438	7,191	NA	NA	5,843	10,000	NA	NA	10,189	18,652

■ 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.economicstimes.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 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 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.

■ I-Save™ ratings have been checked for policy exclusions. You are provided with a risk-free period to return the policy if you do not agree with the terms and conditions or believe you were not sold a product with full information.