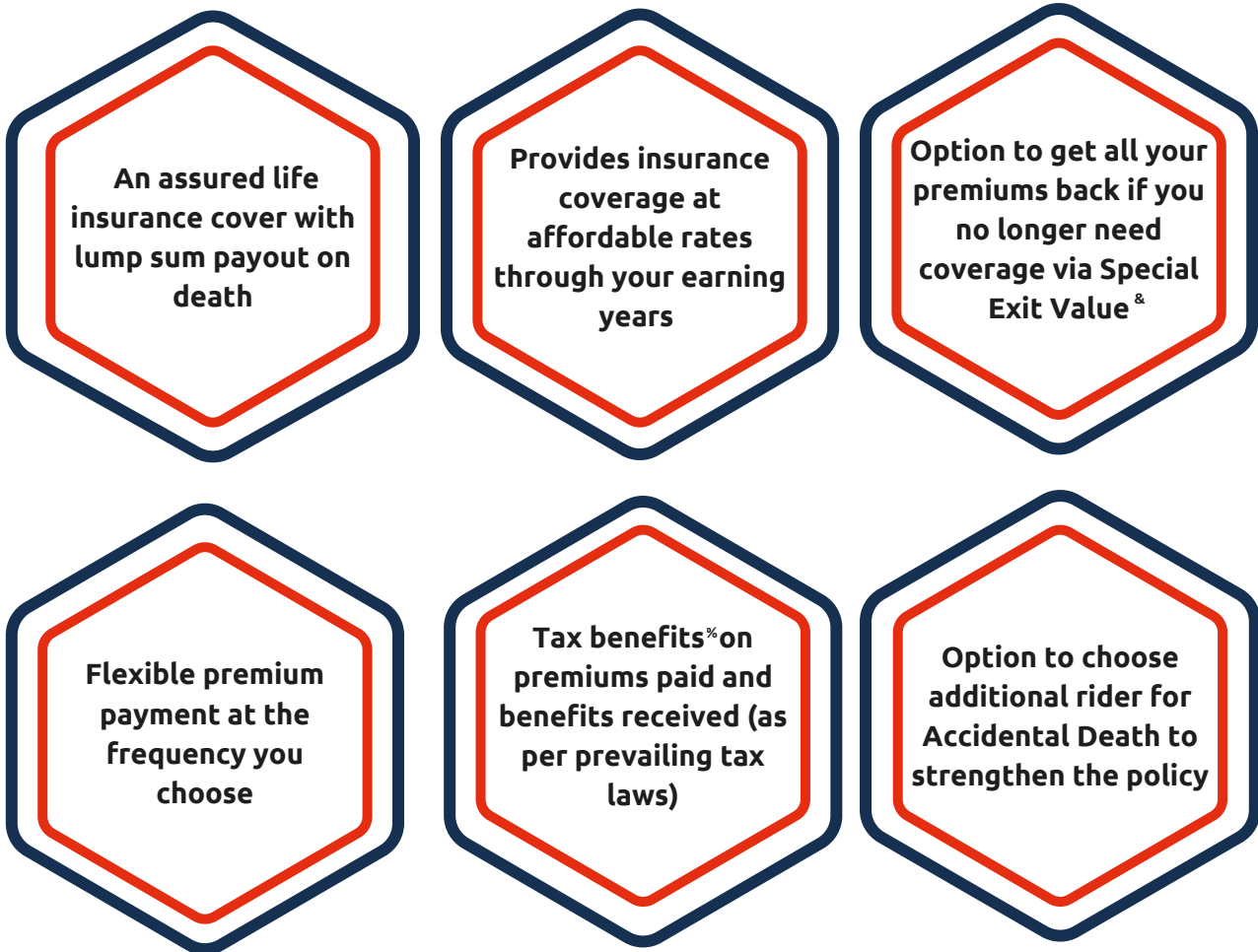


Key Features



Benefit Explained with Example

Mr. Mehra aged 30 years, non-smoker is an IT professional who wants to secure his family's financial goals in case he is not around. He opts for Bandhan Life iTerm Prime. His policy details are as follows:

- Sum Assured: ₹50 lakhs
- Policy Term: 55 years (coverage till age 85 years)
- Premium Payment Term: 55 years (Regular Pay)
- Annualized premium[§]: ₹9,453

In case of Mr. Mehra's death at the age of 65 years, death benefit of Rs. 50 lakhs will be payable to the Claimant, subject to all due premiums under the Policy being paid.

The policy will terminate post payment of death benefit and no further benefits will be payable.

[§] Premium mentioned above is for a standard, healthy male life and exclusive of any taxes, cess and levies.

Eligibility Conditions

Entry Age ^	<p>Minimum: 18 years Maximum: 65 years (50 years for Limited Pay) For POS Channel:</p> <table border="1" data-bbox="635 432 1161 616"> <tr> <td>Regular Pay</td> <td>60 years</td> </tr> <tr> <td>Limited Pay (10 Pay and Pay till age 60)</td> <td>50 years</td> </tr> <tr> <td>Limited Pay (15 pay)</td> <td>45 years</td> </tr> </table>	Regular Pay	60 years	Limited Pay (10 Pay and Pay till age 60)	50 years	Limited Pay (15 pay)	45 years		
Regular Pay	60 years								
Limited Pay (10 Pay and Pay till age 60)	50 years								
Limited Pay (15 pay)	45 years								
Maturity Age ^	<p>Minimum:</p> <table border="1" data-bbox="608 701 1134 898"> <tr> <td>Regular Pay</td> <td>23 years</td> </tr> <tr> <td>Limited Pay (10 pay)</td> <td>33 years</td> </tr> <tr> <td>Limited Pay (15 pay)</td> <td>38 years</td> </tr> <tr> <td>Limited Pay (Pay till 60)</td> <td>65 years</td> </tr> </table> <p>Maximum: 85 years (For POS Channel: 65 years)</p>	Regular Pay	23 years	Limited Pay (10 pay)	33 years	Limited Pay (15 pay)	38 years	Limited Pay (Pay till 60)	65 years
Regular Pay	23 years								
Limited Pay (10 pay)	33 years								
Limited Pay (15 pay)	38 years								
Limited Pay (Pay till 60)	65 years								
Policy Term	<p>Minimum:</p> <table border="1" data-bbox="608 1048 1134 1245"> <tr> <td>Regular Pay</td> <td>5 years</td> </tr> <tr> <td>Limited Pay (10 pay)</td> <td>15 years</td> </tr> <tr> <td>Limited Pay (15 pay)</td> <td>20 years</td> </tr> <tr> <td>Limited Pay (Pay till 60)</td> <td>(PPT+5) years</td> </tr> </table> <p>Maximum:</p> <ul style="list-style-type: none"> • coverage less than or equal to (70 less Entry Age), Or • 75 less Entry Age, Or • 80 less Entry Age, Or • 85 less Entry Age <p>(For POS Channel: 65 less entry age)</p>	Regular Pay	5 years	Limited Pay (10 pay)	15 years	Limited Pay (15 pay)	20 years	Limited Pay (Pay till 60)	(PPT+5) years
Regular Pay	5 years								
Limited Pay (10 pay)	15 years								
Limited Pay (15 pay)	20 years								
Limited Pay (Pay till 60)	(PPT+5) years								
Premium Payment Term	<p>Regular Pay : Same as Policy Term Limited Pay: 10 years 15 years Pay till age 60</p>								
Base Sum Assured	<p>Minimum: INR 25 Lakhs Maximum: No Limit, subject to Board Approved Underwriting Policy For POS Channel: Sum Assured shall be in multiple of 50,000</p>								
Premium Payment Frequency#	<p>Annual, Half-Yearly and Monthly</p>								

[^] All ages above are applicable as on last birthday

[#] The modal loadings for frequencies other than annual frequency are as follows:

Half-Yearly Premium = Annualized Premium multiplied by 0.512

Monthly Premium = Annualized Premium multiplied by 0.087

The policyholder has the option to alter the payment frequency during the premium payment term.

Add-on Optional Coverages (Riders)

Besides providing financial protection against death, Bandhan Life iTerm Prime offers add-on optional coverages:

1. **Bandhan Life AD Rider** (UIN: 138B006V05): Provides a Lump-sum benefit equal to the rider Sum Assured in case of death due to accident of the Life Assured.

Please refer the sales brochure of the respective riders to understand the benefits and terms & conditions before concluding the sale.

[&] Special Exit Value (SEV) is available for policies where age at entry of the life assured at inception of the policy is up to 40 years (age last birthday) and the policy matures at the age of 70 years or more (age last birthday); the option can be availed during the one year period when policyholder attain age of 55 years. For more details on SEV and risk factors, please read the sales brochure carefully before concluding a sale. All applicable taxes, duties, surcharge, cesses or levies, as may be imposed by Government, any statutory or administrative authority from time to time, on the premiums payable and benefits secured under policy, shall be borne and paid by the policyholder.

[%] Tax benefits under the policy are subject to conditions under Sections 80C (under OLD Tax Regime only), 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor and take independent tax advice for eligibility and before claiming any benefit under the policy. The Company does not assume responsibility on tax implication mentioned anywhere in this page.

[*] Terms and Conditions Apply.

This product is underwritten by Bandhan Life Insurance Limited (formally known as Aegon Life Insurance Company Limited). Bandhan Life iTerm Prime. UIN (138N084V03). A Non-Linked Non-Participating Individual Pure Risk Life Insurance Plan. For more details on risk factors, terms & conditions please read sales brochures and benefits illustrations carefully before concluding a sale. Bandhan Life Insurance Limited, IRDAI Reg. No. 138. Corporate Identity No: U66010MH2007PLC169110. Registered Office: A - 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri East, Mumbai - 400059. Tel: +91 226118 0100, Toll Free No.: 1800 209 90 90 (9am to 7 pm, Mon to Sat), Email: customer.care@bandhanlife.com | Website: www.bandhanlife.com. ADVT No. II/Nov 2025/0418.

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