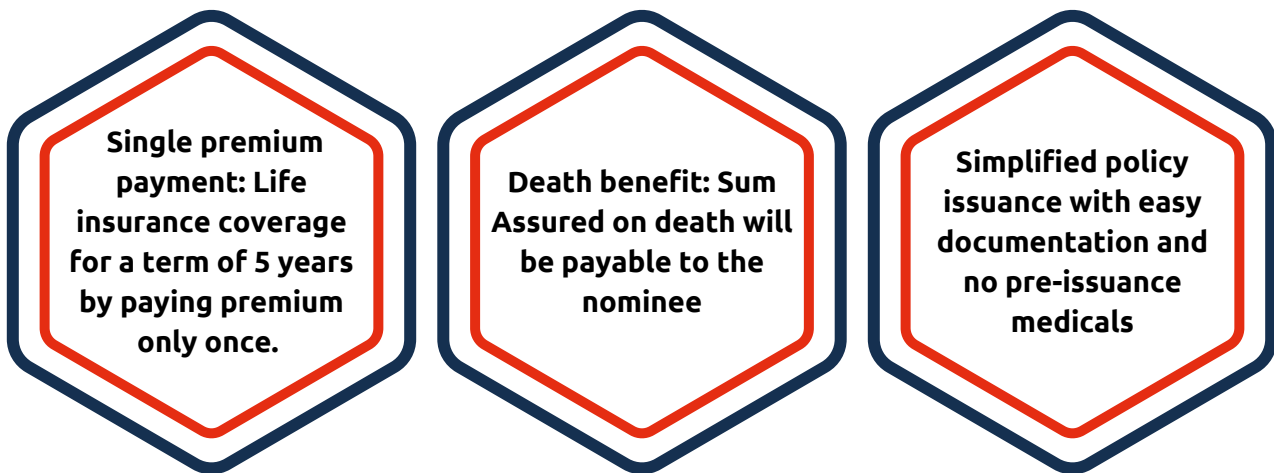


PROTECTING YOUR FAMILY IS EASIER THAN EVER.

Pay Once in five years and be tension free.

Key Features



Plan Benefits

Death Benefit

In case of death of the Life Assured during Policy Term, Sum Assured on death will be paid to the nominee and the Policy will terminate. In order to process the death claim, documents as listed in the policy contract will need to be submitted.

Sum Assured on death will be higher of:

- The Sum assured;
- 125% of the Single Premium. The Policy will terminate on payment of death benefit.

Maturity Benefit

No benefit is payable on survival of the Life Assured till maturity. The Policy will terminate on the date of maturity.

Surrender Benefit

The policy will acquire surrender value after paying the full single premium.

The surrender value will be calculated as:

- $70\% \times \text{Single Premium Paid} \times (\text{outstanding coverage term in months} / \text{Total coverage term in months})$

The above surrender value is the proportion of unexpired premium.

Policy will be terminated once guaranteed surrender benefit will be paid by the company.

How Does The Plan Work?

Following is an illustration of policy benefits for a male Life Assured aged 30 years, paying a single premium of ₹300. Please read this in conjunction with the policy contract for precise terms and conditions

Policy Year	Single Premium (in ₹, excluding applicable taxes)	Sum Assured on Death (₹) (Single Premium X Sum Assured Multiplier as per Life assured's Age)
1	300	26,100
2	-	26,100
3	-	26,100
4	-	26,100
5	-	26,100

Eligibility

Entry Age	Minimum: 18 years last birthday
	Maximum: 45 years last birthday
Maximum Maturity Age	50 years last birthday
Minimum Single Premium[#]	₹300 (subject to Minimum Sum Assured)
Maximum Single Premium[#]	₹1000
Policy Term	5 Years
Premium Payment Term	Single Premium
Sum Assured	(Single Premium Paid) X (Sum Assured Multiple) [^] [[^]] Refer Sum Assured Multiple Table below. Minimum Sum Assured: ₹10,000 Maximum Sum Assured: ₹1,04,000

[[#]]Above Premium rates are exclusive of goods and service tax.

Age-wise Sum Assured Multiple

Age of Life Assured at entry	Sum Assured Multiple	Age of Life Assured at entry	Sum Assured Multiple
18	104	32	80
19	103	33	77
20	102	34	73
21	101	35	69
22	100	36	65
23	99	37	60
24	98	38	57
25	97	39	53
26	96	40	49
27	94	41	45
28	92	42	41
29	90	43	38
30	87	44	35
31	84	45	30

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

The example above is for benefit illustration purpose only and should be read in conjunction with the sales literature to understand the product. Premiums reflected are exclusive of Goods and services tax (and applicable cess, if any). Goods and Services Tax, applicable cess (if any) and any other taxes announced by the Government or any other statutory body would be levied extra as per the applicable tax laws.

Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.

Bandhan Life Rural Term Insurance Plan. UIN 138N048V02. A Non-linked Non-Participating Individual Pure Risk Premium Life Insurance Plan. For more details on risk factors, terms and conditions and exclusions please read the product brochure before concluding the sale. Insurance issuance is subject to underwriting decisions. Bandhan Life Insurance Limited, IRDAI Reg. No. 138. Corporate Identity No.: U66010MH2007PLC169110. Registered Office: Bandhan Life Insurance Limited. A- 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400063. 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/Mar 2026/0790.

