



Smart is when you buy Term Insurance at Zero[#] Cost

By way of return of basic premium

Exide Life Smart Term Plus

- Life insurance cover for full policy term
- Guaranteed* return of premiums on completion of policy term
- Pay premiums for a limited duration
- Option of Family Income Payout for 5 or 10 years

*Guaranteed Return is paid on survival at the end of the policy term, provided all due premiums are paid during the premium payment term.

What is Exide Life Smart Term Plus?

We want to provide the best to our family and strive to fulfill their dreams. However, life is uncertain and it is important to ensure that they remain financially secured all the time. This is where Term Insurance Plan steps in, as it provides a substantial life insurance cover at affordable premiums.

Presenting Exide Life Smart Term Plus, a term insurance plan that offers comprehensive life insurance cover for full policy term and also returns 100% of the total premiums paid on completion of the policy term.

Key reasons to buy this plan

- Life insurance cover for full policy term
- Guaranteed* return of premiums on completion of policy term
- Pay premiums for a limited duration
- Option of Family Income Payout for 5 or 10 years
- Enhanced protection through Riders

*Guaranteed Return is paid on survival at the end of the policy term, provided all due premiums are paid during the premium payment term.

Key Benefits:



Life Insurance Cover for full policy term

In case of unfortunate death of the life assured during the policy term, Sum Assured on Death is paid as per the death benefit payout option selected.

$$\text{Sum Assured on Death} = \text{Higher of } \left(\begin{array}{c} \mathbf{7 \text{ times the} \\ \mathbf{Annualized premium} \\ \mathbf{OR} \\ \mathbf{Basic Sum Assured} \\ \mathbf{OR} \\ \mathbf{105\% of Total Premiums Paid} \end{array} \right)$$



Guaranteed return* of premiums on completion of policy term

You pay premiums for the chosen premium payment term and on completion of the policy term, 100% of the total premiums paid is returned to you.



Pay premiums for a limited duration

The plan offers the flexibility to pay premiums for a limited duration while providing life insurance cover for full policy term. You can choose to pay premiums for 5, 8, 10 or 12 years.



Option of Family Income Payout for 5 or 10 years

At the time of policy inception, you can choose how your family should receive the death benefit in case of an unfortunate event – in a single lump sum, as monthly income, or as a combination of both. There are 3 flexible payout options available to choose from:

Payout Option	How is the Payout made?
Option A: Lump Sum Payout	100 % of Sum Assured on Death is paid in a single lump sum payout
Option B: Lump Sum with Family Income Payout	50% of Sum Assured on Death is paid as lump sum and 0.95% of sum assured on death is paid every month for 60 months (5 years)
Option C: Family Income Payout	1.07% of Sum Assured on Death is paid every month for 120 months (10 Years)



Enhanced Protection through Riders

You can get enhanced protection cover by adding riders at nominal additional premium. Following riders are available with this plan:

- Exide Life Accidental Death, Disability and Dismemberment Rider
- Exide Life Critical Illness (4) Regular Pay / Exide Life Critical Illness (25) Regular Pay



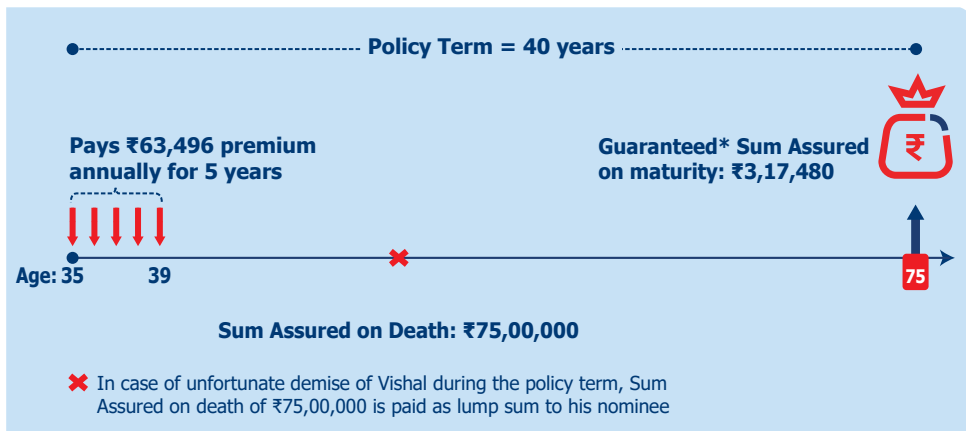
Tax Savings

You save tax[#] on premiums paid towards Life Insurance Cover U/S 80C, premium refund on maturity U/S 10(10D) and premium paid towards critical illness rider U/S 80D

[#]Tax benefits are subject to change in income tax laws as amended from time to time

How this plan works?

Vishal, a 35 year old employee in a private company wants to ensure his family remains financially protected. He chooses Exide Life Smart Term Plus with Sum Assured on death of ₹75 Lakhs with death benefit payout option as lump sum and policy term of 40 years.



Who should buy this plan?

If you are looking for a life insurance cover to financially protect your family and also receive return of premiums on completion of policy term, then this plan is suitable for you.

Key Features

Product Features	Premium Paying Term (PPT)			
	5 Pay	8 Pay	10 Pay	12 Pay
Entry Age (years)	18 to 60	18 to 60	18 to 60	18 to 60
Policy Term (years)	15 to 40	15 to 40	15 to 40	15 to 40
Minimum Sum Assured (INR)	50 lakhs	15 lakhs	15 lakhs	15 lakhs
Maximum Maturity Age	80 years			
Premium Paying Mode	Monthly**, Half-yearly and Annual			

**For monthly mode: 3 Monthly premiums are collected in advance on the date of commencement of the policy.

Exide Life Smart Term Plus (UIN: **114N111V01**), a Non-Linked Non-Participating individual savings life insurance plan is a term with return of premium plan. This plan offers sum assured on death in case of unfortunate death of life assured during the policy term or returns 100% of total base premiums paid on survival of the life assured at the end of the policy term. *Guaranteed Return is paid on survival at the end of the policy term, provided all due premiums are paid during the premium payment term. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits are as per applicable income tax laws and are subject to change from time to time. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered and Corporate Office: 3rd, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560001, India. Toll Free: 1800 419 8228; Visit: exidelife.in. ARN:EXL/2019-20/COLL/065

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