



**A REGULAR PREMIUM
PAYING CONVENTIONAL
WITH-PROFITS
ENDOWMENT
ASSURANCE PLAN**



**Combination of
Protection and Savings**

BENEFITS

Maturity Benefits: SA + Bonus +FAB (if any)

Death Benefits: Sum Assured* + Simple Reversionary Bonus +Final additional Bonus (if any) (*Sum Assured on Death: Higher of Basic Sum assured or 7 times of Annualised Premium, (Minimum 105 of total premium paid)

Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full or part amount - to be intimated 3 months before maturity and for death claim during life time by Life Assured

FEATURES

- **Risk Cover:** Higher of Basic Sum assured or 7 times of Annualised Premium
- **Accident Benefit (AB) & (DB)** available with additional premium of Rs. 0.50 per 1000 SA
- **Premium paying options:** Yly, Hly, Qly, SSS & ECS
- **Loan availability** after payment of 1 full years premium (max 90% of SV)
- **Policy can be Surrendered** at any time during the Policy Term after payment of 1 full years premium - Guaranteed / Special Surrender Value available (whichever is higher)
- **No waiting period** for commencement of Risk on the life of Minors
- **Revivals :** within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

Age at Entry	: Min: 8 yrs (Completed); Max: 50 years (nbd)
Policy Term	: Min: 12 yrs; Max: 35 years
Age at Maturity	: Min: 20 yrs; Max: 75 yrs
Sum assured	: Min: Rs.200000/-
Max	: No limit
Multiples of	: ₹ 2.00 - 4.5 Lacs ₹ 5,000/- > ₹ 4.50 - 9 Lacs ₹ 50,000/- > ₹ 9,00,000/- ₹ 1,00,000/-

MODE REBATE

Mode	Rebate
Yly	2% of Tabular Premium
Hly	1% of Tabular Premium
Qly/SSS/ ECS	NIL

HIGH SUM ASSURED REBATE

Sum Assured	Rebate (Rs.)
1,00,000 to 1,95,000	NIL
2,00,000 to 4,95,000	₹ 2.5 % BSA
5,00,000 & above	₹ 4.0 % BSA

UNIQUE SELLING PROPOSITION

- SIMPLE and most popular Savings and Insurance plan
- Moderate Premium with Bonus & FAB
- High liquidity after 3 yrs
- Lumpsum at a desired age.
- Savings Oriented for short / long term
- Risk cover starts for children immediately
- Family Protection from financial set backs due to any eventuality

RIDERS AVAILABLE : ADDB/AB, TERM, PWB

Zindagi Ke Saath bhi,
Zindagi Ke baad bhi



**COMBINATION OF
ENDOWMENT AND
WHOLE LIFE
(MATURITY BENEFIT +
LIFE LONG RISK COVER)**



UIN : 512N279V03

Plan No. 715

A plan that offers cover for whole life
even after payment of maturity amount

BENEFITS

Maturity Benefits: BSA + Bonus + FAB (if any)

Death Benefits:

1) Death during the Policy Term : SA on Death + Bonus + FAB (if any) (* Sum Assured on Death : Higher of 125% of Basic Sum Assured or 7 times of Annualised Premium) (Minimum 105 of total premium paid)

2) Death after expiry of Policy Term : BSA

3) Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full or part amount - to be intimated 3 months before maturity and for death claim during life time by Life Assured

FEATURES

- **Risk Cover** continues for life time even after payment of Maturity Benefit (Basic Sum Assured)
- **Accident Benefit (AB) & (DB)** available upto age 70 yrs
- **Premium paying options:** Yly, Hly, Qly, SSS & NACH
- **Loan availability** after payment of 1 full years premium (max 90% of SV)
- **Policy can be Surrendered** at any time during the Policy Term after payment of 1 full years premium - Guaranteed / Special Surrender Value available (whichever is higher)
- Policy can be surrendered at discounted value after the policy term also
- **Revivals :** within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

Age at Entry	: Min: 18 yrs (Completed); Max: 50 years (nbd)
Policy Term	: Min: 15 yrs; Max: 35 years
Age at Maturity	: Min: 33 yrs; Max: 75 yrs
Sum assured	: Min: ₹ 2,00,000/- Max : No limit
Multiples of	: ₹ 2.00 -4.5 Lacs ₹ 5,000/- > ₹ 4.50 - 9 Lacs ₹ 50,000/- > ₹ 9,00,000/- ₹ 1,00,000/-

UNIQUE SELLING PROPOSITION

- Attractive Bonus
- Lump sum at the end of the Premium Paying Term
- Another SA on the demise of LA after maturity also
- Financial Protection throughout the lifetime of the insured.
- Additional top-up covers as riders are available on payment of a nominal premium.

MODE REBATE	
Mode	Rebate
Yly	2% of Tabular Premium
Hly	1% of Tabular Premium
Qly/SSS/ ECS	NIL

HIGH SUM ASSURED REBATE	
Sum Assured	Rebate
Rs. 2,00,000 to < Rs. 5,00,000	Nil
Rs. 5,00,000 to < Rs. 10,00,000	2.50% B.S.A.
> Rs. 10,00,000	4.00% B.S.A.

RIDERS AVAILABLE : ADDB/AB, TERM



"With-Profits"
Single Premium
Endowment Plan

LIC'S SINGLE PREMIUM ENDOWMENT PLAN

UIN : 512N283V03 Plan No. 717

*Make your move today for
your winning moves of tomorrow*

BENEFITS

Maturity Benefits: SA + Bonus + FAB (if any)

Death Benefits: (Sum Assured* + Simple Reversionary Bonus + Final additional Bonus (if any) *Sum Assured on Death is defined as:

- For age at entry of Life Assured less than 50 years: Higher of BSA or 1.25 times of Single premium.
- For age at entry of Life Assured 50 years and above: Higher of BSA or 1.10 times of Single premium

Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full or part amount - to be intimated 3 months before maturity and for death claim during life time by Life Assured

FEATURES

- Single Premium Conventional Plan with profits endowment assurance plan
- **Accident Benefit (AB) & (DB)** available
- **Premium paying options:** Single Premium Only
- **Loan availability** after payment of 1 full years premium (max 90% of SV)
- **Risk Factor :** Minors with age at entry Less than 8 yrs : Risk will Commence 2 years from the date of commencement or attaining 8 years of age, whichever is less
- Minors with age at entry 8 yrs and above : Risk will commence immediately
- **Policy can be Surrendered** at any time during the Policy Term after payment of 1 full years premium
- **Revivals :** within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

Age at Entry	: Min: 30 days (Completed); Max: 65 years (nbd)
Policy Term	: Min: 10 yrs; Max: 25 years
Age at Maturity	: Min: 18 yrs; Max: 75 yrs
Sum assured	: Min: ₹ 1,00,000/- Max : No limit
Multiples of	: ₹ 1.00 - 2.5 Lacs ₹ 10,000/- > ₹ 2.50 - 9 Lacs ₹ 25,000/- > Rs. 9,00,000/- ₹ 1,00,000/-

HIGH SUM ASSURED REBATE

Basic Sum Assured (B.S.A.)	Rebate (Rs.)
Rs. 1,00,000 to < Rs. 2,00,000	Nil
Rs. 2,00,000 to < Rs. 3,00,000	20% B.S.A.
Rs. 3,00,000 to < Rs. 5,00,000	30% B.S.A.
> Rs. 5,00,000	40% B.S.A.

UNIQUE SELLING PROPOSITION

- Ideal for parents for making financial provisions for child's education and marriage.
- For those willing to invest to get a lumpsum amount after certain period, Old age provision or pension or gift to a nominee etc
- Maturity Amount can be claimed in installments (min 5 & max 15 yrs)
- Flexible terms are available from 10 to 25

RIDERS AVAILABLE : ADOB/AB, TERM

Happiness

Security

Care

Savings

**LIMITED PREMIUM
PAYING CONVENTIONAL
WITH-PROFITS
ENDOWMENT
ASSURANCE PLAN.**



JEEVAN LAKSHYA

Plan No : 733 • UIN No: 512N297V03

Get it all for your family

BENEFITS

Maturity Benefits: SA + Bonus +FAB (if any)

Death Benefits: (Sum Assured* + Simple Reversionary Bonus +Final additional Bonus (if any) *Sum Assured on Death is defined as the sum of :

- Annual Income Benefit equal to 10% of the BSA,
- 110% of Basic Sum Assured, (Minimum 105 of total premium paid)

Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full or part amount - to be intimated 3 months before maturity and for death claim during life time by Life Assured

FEATURES

- Annual Income Benefit that may help to fulfill the needs of the family - or the benefit of children or dependents
- **Accident Benefit (AB) & (DB)** available
- **Premium paying options:** Yly, Hly, Qly, Mly (SSS & NACH only)
- **Loan availability** after payment of 1 full years premium (max 90% of SV)
- **Policy can be Surrendered** at any time during the Policy Term after payment of 1 full years premium
- Choosing the Term Assurance rider will be the best option with this plan
- **Revivals :** within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

Age at Entry : Min: 18 Years (LBD);
Max: 50 years (nbd)

Policy Term : Min: 13 yrs; Max: 25 years

Prem. Paying Term : (Policy Term -3) years

Age at Maturity : Min: 31 yrs; Max: 65 yrs

Sum assured : Min: Rs. 2,00,000/-

Max : No limit

Multiples of : ₹ 2.00 - 4 Lacs ₹ 10,000/-
> ₹ Rs. 4 Lacs ₹ 50,000/-

UNIQUE SELLING PROPOSITION

Suitable plan, to Meet Educational & Marriage expenses of children .

10% of BSA will be given as Income Benefit every year in case of death of LA(parent or Policyholder). (further premium need not be paid)

in addition 110% of SA + Bonus + FAB will be given on maturity

Less Premium Commitment i.e PPT is 3 Years less than the policy term (e.g If the policy term is 25 the premium have to be paid is 22 only & 3 years premium Holiday is inbuilt)

MODE REBATE

Mode	Rebate
Yly	2% of Tabular Premium
Hly	1% of Tabular Premium
Qly/SSS/ECS	NIL

HIGH SUM ASSURED REBATE

Basic Sum Assured (B.S.A.)	Rebate (Rs.)
Rs. 2,00,000 to < Rs. 5,00,000	Nil
Rs. 5,00,000 to < Rs. 10,00,000	4.00% B.S.A.
> Rs. 10,00,000	5.00% B.S.A.

RIDERS AVAILABLE : ADDB/AB, TERM

Premium stops.



Benefits go on.

LIC's JEEVAN LABH

Limited Premium Endowment Plan

Plan No.: 736

UIN : 512N304V03

BENEFITS

Maturity Benefits: BSA + Bonus + FAB (if any)

Death Benefits: (Sum Assured* + Simple Reversionary Bonus + Final additional Bonus (if any)) *Sum Assured on Death is defined as higher of Basic Sum Assured or 7 times of annualised premium.

and not less than 105% of total premium paid

Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full or part amount - to be intimated 3 months before maturity and for death claim during life time by Life Assured

FEATURES

- Limited Premium paying, non-linked, Conventional with-Profits Endowment Assurance Plan
- **Accident Benefit** (AB) & (DB) available @ 0.50 per thousand SA
- **Premium paying options:** Yly, Hly, Qly, Mly (SSS & NACH only)
- **Loan availability** after payment of 1 full years premium (max 90% of SV)
- **Policy can be Surrendered** at any time during the Policy Term after payment of 1 full years premium
- **Revivals** : within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

- a) Minimum Age at entry : 8 years (completed)
- b) Maximum Age nbd :

59	54	50	
PPT	16	21	25
- c) Maximum Age at Maturity : [75] years (nbd)
- d) **Policy Term** (years)

16	21	25
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Premium Paying Term (yrs) :

10	15	16
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- e) Minimum Basic Sum Assured : Rs. 2,00,000/-
- f) Maximum Basic Sum Assured : No Limit
multiple From
Rs. 2,00,000/- to Rs. 4,50,000/- Rs. 10,000/-
Above Rs. 4,50,000/- Rs. 25,000/-

UNIQUE SELLING PROPOSITION

- Comprehensive life insurance cover
- Affordable Premiums Rates
- Flexibility to choose PPT, Policy Term
- Loan available during and after the PPT
- Bonus & FAB available for the full term of the policy.

MODE REBATE

Mode	Rebate
Yly	2% of Tabular Premium
Hly	1% of Tabular Premium
Qly/SSS/ECS	NIL

HIGH SUM ASSURED REBATE

Basic Sum Assured (B.S.A.)	Rebate (Rs.)
Rs. 2,00,000 to < Rs. 5,00,000	Nil
Rs. 5,00,000 to < Rs. 10,00,000	2.00% B.S.A.
Rs. 10,00,000 < Rs. 15,00,000	3.00% B.S.A.
> Rs. 15,00,000 and above	3.50% B.S.A.

RIDERS AVAILABLE : AADB/AB, TERM, PWB

Your key to a
bright future
GUARANTEED

Get
**Guaranteed
Additions**
every year



Plan No. 760 UIN: 512N339V03
(A Non-Linked, Non-Participating,
Individual, Savings Plan)

A PLAN TO SAVE FOR YOUR FUTURE

- A Non-linked, Non-participating, Individual, Limited Premium Payment,
- **GUARANTEED ADDITIONS: @ Rs.50 per 1000 BSA shall accrue at the end of each policy year** for which full year's premiums have been paid throughout the policy term.
- Accident Benefit (AB) & Disability Benefit (DB) Rider available up to **ONE Crore** (including AB under all existing Policies),
- New Term Assurance, Critical Illness, PWB Rider is available
- Loan availability after payment of 1 full years premium
- Policy can be Surrendered at any time during the Policy Term after payment of 1 full years premium - Guaranteed / Special Surrender Value available (whichever is higher)

ELIGIBILITY CONDITIONS & RESTRICTIONS

Sum Assured : Min SA: **Rs.1,25,000**; Max SA: **No limit** (SA multiples of)
From BSA Rs. 1,25,000/- to Rs. 2,75,000/- - Rs. 5,000/- ; BSA >2,75,000 - Rs. 25,000 /-

Policy Term : 15-20 yrs

Premium Paying Term : Policy Term minus 5 years

Mode of Premium payment: Yly, Hly, Qly, Nach (Mly) & SSS

(i) **Minimum Age at Entry :** 30 days (Completed) for all terms

(ii) **Maximum Age at Entry :** 60 yrs (nearer Birthday)

(iii) **Minimum Age at Maturity :** 18 years (completed)

(iv) **Maximum Age at Maturity :** 75 years (nearer birthday)



BENEFITS

Maturity Benefits: Basic Sum Assured + Guaranteed Additions

Death Benefits:

On death during the policy term before the date of commencement of risk: Return of premiums paid excluding taxes, any extra amount chargeable under the policy

On death during the policy term after the date of commencement of risk: "Sum Assured on Death" along with accrued Guaranteed Additions

Where "Sum Assured on Death" is defined as the higher of
125 % of Basic Sum Assured or 7 times of annualized premium

This death benefit shall not be less than 105% of all the premiums paid upto the date of death.

MODE REBATE	
Mode	Rebate
Yly	2% of Tabular Premium
Hly	1% of Tabular Premium
Qly/SSS/ ECS	NIL

HIGH SUM ASSURED REBATE	
Sum Assured	Rebate (Rs.)
1,00,000 to 3,00,000	NIL
3,00,000 to 5,00,000	₹ 4.00 per 1000 BSA
5,00,000 to 10,00,000	₹ 5.00 per 1000 BSA
10,00,000 & above	₹ 6.00 per 1000 BSA

SETTLEMENT OPTIONS FOR MATURITY AMOUNT / DEATH BENEFITS IN INSTALMENTS AVAILABLE **RIDERS AVAILABLE : ADDB/AB, TERM, PWB, CRITICAL ILLNESS**



Step ahead in life with LIC's New Money Back Plans



UIN: 512N280V03

Plan No 720

'With Profits' Money Back Plans
Risk coverage 125% of Basic Sum Assured

Maturity Benefit: 40% of Basic Sum Assured + Simple Reversionary Bonus + Final additional Bonus (if any)

Death Benefit*: 125% of BSA + Bonus + FAB (if any) or 7 times of Annualised Premium or 105% of total premiums paid whichever is higher

Survival Benefit: 20% of BSA at the end of 5, 10 & 15th Year.

40% on maturity of policy along with Bonus and FAB

Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full/part amount - to be intimated 3 months before maturity & death claim during life time by Life Assured

FEATURES

- (AB) & (DB) for an additional nominal premium
- Premium paying options: Yly, Hly, Qly, SSS & NACH
- **Loan availability** after payment of 1 full years premium (max 75% of SV) in force policies before payment of 2 full years - 50 % after 2 years 75% paid up policies before payment of 2 full years - 40 % after 2 years 65
- **Risk Factor :** Risk will commence immediately
- **Policy can be Surrendered** at any time during the Policy Term after payment of 1 full years premium
- **Revivals :** within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

- a) Age at entry : Min : 13 years (Comp.)
Max 50 years (nbd)
- c) Max age at Maturity : 70 years (nbd)
- d) Policy Term : 20 years (PPT): 15 yrs
- f) Sum Assured : Min : ₹ 2,00,000/-
Max : No Limit

The Basic Sum Assured shall be in multiples of ₹ 25,000/-.



UNIQUE SELLING PROPOSITION

- 15 years PPT for 20 yrs plan
- Liquidity
- 20 years PPT for 25 yrs plan (Plan 821)
- Good for those planning for receiving payments at various stages of life to their future responsibilities like education, marriage, etc
- All Riders available at a nominal premium
- on Death 1.25 times of BSA will be given with Bonus without deduction the SB due already given

MODE REBATE		HIGH SUM ASSURED REBATE	
Mode	Rebate	Sum Assured	Rebate (Rs.)
Yly	2% of Tabular Premium	2,00,000 to 4,75,000	Nil
Hly	1% of Tabular Premium	5,00,000 & above	Rs. 3.00% B.S.A.
Qly/SSS/ECS	NIL		

RIDERS AVAILABLE : ADDB/AB, TERM



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

LIC

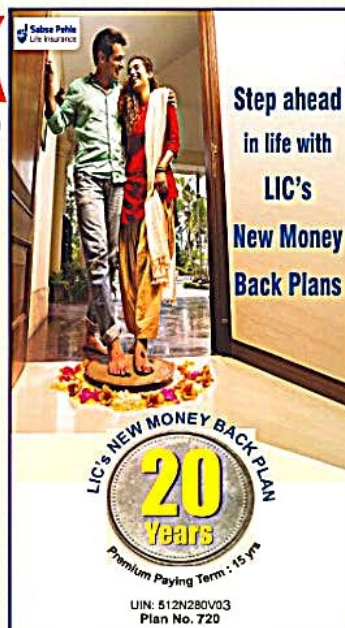
LIC's NEW MONEY BACK

UIN: 512N280V03

Plan No.: 720

SALIENT FEATURES:

Min. Age at Entry	13 years (Completed)
Max. Age at Entry	50 Years (NBD)
Policy Term	20 Years
Premium Paying term	15 Years
Min. Basic Sum Assured	Rs. 2,00,000/- (There after in multiples of Rs. 25,000/-)
Max. Basic Sum Assured	No Limit
Premium Paying Mode	Yly/Hly/Qly/Mly(SSS or NACH)



SURVIVAL BENEFITS:

On the Life Assured surviving to the end of each of the specified durations, i.e. 5th, 10th & 15th policy years, 20% of the Basic Sum Assured shall be payable.

MATURITY BENEFIT:

40% of the Basic Sum Assured + Simple Reversionary Bonuses+ Final Additional Bonus, if any

DEATH BENEFIT:

"Sum Assured on Death" + Simple Reversionary Bonuses + Final Additional Bonus, if any, Where "Sum Assured on Death" is defined as higher of 125% of Basic Sum Assured or 7 times of Annualized Premium.

This death benefit shall not be less than 105% of the "Total Premiums Paid" upto the date of death.

OTHER BENEFITS:

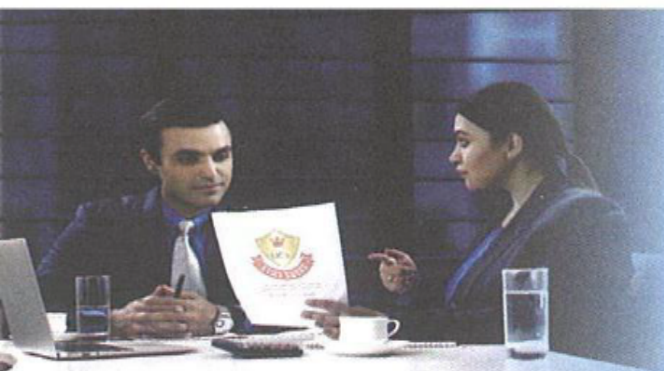
- ★ Premium Waiver Benefit Rider
- ★ Accidental Death & Disability Benefit Rider (ADDB)
- ★ Accident Benefit Rider
- ★ Term Assurance Rider
- ★ Loan / Surrender
- ★ Option to take Death Benefit in instalments
- ★ Settlement Option for maturity benefit, etc.,

Illustrations:

Age	Yearly Premium*		
	SA: 2,00,000	SA: 5,00,000	SA: 10,00,000
13	16539	39780	79561
18	16841	40536	81071
25	16923	40740	81481
30	17056	41073	82146
35	17353	41816	83631
40	17855	43070	86140
45	18633	45015	90032
50	19770	47858	95716
Survival Benefits	40000 x 3	1,00,000 x 3	2,00,000 x 3
Approx. Maturity 20th Year	2,32,000	5,80,000	11,60,000
Approx. Total Returns	3,52,000	8,80,000	17,60,000

*with ADDB Rider & GST

Training Material. For Internal Circulation Only



Limited Premium Paying Money Back for savings cum protection plan



(A non-linked, with-profit, limited premium payment, money back life insurance plan)
Plan No. 748 UIN : 512N316V03

BENEFITS

- a) **Death Benefit:** SA on Death + Bonus + FAB (if any) (*Sum Assured on Death: Higher of 125% Basic Sum assured or 7 times of Annualised Premium, (minimum 105% of total premium paid)
- **On death during first five years:** "Sum Assured on Death" along with accrued GA shall be payable.
 - **On death after completion of five policy years but before the date of maturity:** "Sum Assured on Death" along with accrued GA and LA, if any

Pol Term	14	16	18	20	24	28
b) Survival Benefits	30% BSA	35% BSA	40% BSA	45% BSA	45% BSA	45% BSA
receivable on (Yr)	10,12	12,14	14,16	16,18	20,22	24,26
Maturity Benefits	40% BSA	30% BSA	20% BSA	10% BSA	10% BSA	10% BSA

- c) **SA on Maturity** + Accrued GA + LA if any

FEATURES

- Mode : Yly, Hly, Qly, SSS / NAC
- **Loan/Surrender** after payment of 1 full years premium
- **Revivals** : within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

- Minimum Basic Sum Assured : Rs. 10,00,000/-
- Maximum BSA : No Limit
(BSA = multiples of Rs. 50,000/-)
- Premium Paying Term : (Policy term less 4) yrs
- Minimum Age at entry : 8 years (completed)

Pol Term	14	16	18	20	24	28
Max Age at Entry (nbd)	55	53	51	49	45	41
Max Age at Maturity (nbd)	69	69	69	69	69	69

High Basic Sum Assured Rebate:		Mode Rebate
Basic Sum Assured (B.S.A) chosen under the policy	Reduction in Tabular premium (per Rs. 1000/- BSA)	Yly Mode : 2% of TP
Rs.100,00,000 to Rs 195,00,000	Nil	Hly Mode : 1% of TP
Rs.200,00,000 to Rs 495,00,000	Rs. 0.030	Qly & Mly : Nil
Rs.500,00,000 and above	Rs. 0.050	

UNIQUE SELLING PROPOSITION

- Assured profit i.e GA at the rate of Rs.50 /1000 of BSA for the first 5 yrs & Rs.55/1000 BSA from 6th policy yr till the end of PPT will accrue & LA at end of the policy term
- Money back from the end of the premium paying term
- 4 years premium holiday from the P.P.T
- Loan/Surrender after completing 1 Year of the Policy (Maximum of 90% of the Surrender Value)
- Revivals : within 5 years of FUP
- Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full/part amount - to be intimated 3 months before maturity & death claim during life time by Life Assured

RIDERS AVAILABLE : ADDB/AB, TERM , PWB

**Money Back + Guaranteed Additions during Premium Paying Term
 + Loyalty Addition, if any + Optional Riders + Loan Facility Available**



GUARANTEED ADDITIONS:

Rs. 50 / 1000 BSA
 for the first 5 years &
Rs. 55 / 1000 BSA
 for the subsequent years
 till the end of
Premium Paying Term

SALIENT FEATURES:

Min. Basic Sum Assured	Rs. 10,00,000/- (In multiple of 50,000)
Max. Basic Sum Assured	No Limit
Policy Term	14,16,18,20,24 and 28 Years
Premium Paying Term	(Policy Term less 4) Years
Min. Age at Entry	8 Years (Completed)
Max. Age at Entry	55,53,51,49,45 & 41 Years For Policy Terms: 14,16,18,20,24 & 28 Years
Max. Age at Maturity	69 years for all policy terms

- 1) Option to defer Survival Benefits
- 2) PWB available for minor lives
- 3) Settlement option for Maturity & Death Benefits

POLICY TERM PREMIUM PAYING TERM	SURVIVAL BENEFITS	MATURITY BENEFIT
14/10	30% Basic Sum Assured after 10 th & 12 th Years	40% of BSA + Guaranteed Additions + Loyalty Addition if any
16/12	35% Basic Sum Assured after 12 th & 14 th Years	30% of BSA + Guaranteed Additions + Loyalty Addition if any
18/14	40% Basic Sum Assured after 14 th & 16 th Years	20% of BSA + Guaranteed Additions + Loyalty Addition if any
20/16	45% Basic Sum Assured after 16 th & 18 th Years	10% of BSA + Guaranteed Additions + Loyalty Addition if any
24/20	45% Basic Sum Assured after 20 th & 22 nd Years	10% of BSA + Guaranteed Additions + Loyalty Addition if any
28/24	45% Basic Sum Assured after 22 nd & 24 th Years	10% of BSA + Guaranteed Additions + Loyalty Addition if any

Illustrations:

SUM ASSURED - Rs. 10,00,000/-

TERM / PPT: 14/10		TERM / PPT: 16/12		TERM / PPT: 18/14		TERM / PPT: 20/16		TERM / PPT: 24/20		TERM / PPT: 28/24	
Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
8	112958	8	94883	8	81723	8	72609	8	56838	8	46136
18	114982	18	96855	18	83643	18	74476	18	58756	18	48054
25	115187	25	97111	25	83899	25	74783	25	59217	25	48720
30	115546	30	97520	30	84411	30	75449	30	60036	30	49795
35	116365	35	98493	35	85486	35	76729	35	61572	35	51639
40	118003	40	100286	40	87483	40	78931	40	64081	40	54506
45	120871	45	103307	45	90658	45	82362	45	67973	45	-
50	125275	50	107864	50	95420	50	-	50	-	50	-
55	131163	55	-	55	-	55	-	55	-	55	-
Total of SBs: Rs. 6,00,000/-		Total of SBs: Rs. 7,00,000/-		Total of SBs: Rs. 8,00,000/-		Total of SBs: Rs. 9,00,000/-		Total of SBs: Rs. 9,00,000/-		Total of SBs: Rs. 9,00,000/-	
Approx. Maturity	1140000	Approx. Maturity	1205000	Approx. Maturity	1275000	Approx. Maturity	1345000	Approx. Maturity	1475000	Approx. Maturity	1695000



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

LIC

LIC's JEEVAN TARUN

UIN: 512N299V03

Plan No.: 734

SALIENT FEATURES:

Min. Age at Entry	30 Days (Completed)
Max. Age at Entry	12 Years (Last Birthday)
Maturity Age	25 Years
Policy Term	(25 - Age at Entry) Years
Premium Paying term	(20 - Age at Entry) Years
Min. Basic Sum Assured	Rs. 2,00,000/-
Max. Basic Sum Assured	No Limit
Premium Paying Mode	Yly/Hly/Qly/Mly(SSS or NACH)

Subee Pele
Life Insurance

Have you made your child
'FUTURE READY'?

LIC's Jeevan Tarun Plan.
Securing the future of your child.

OPTION	Survival Benefits for 5 years from age 20 to 24 years	Maturity Benefits (Along with vested bonuses & Final Additional Bonus, If any)
OPTION 1	No Survival Benefits	100% of Basic Sum Assured
OPTION 2	5% of BSA every year	75 % of Basic Sum Assured
OPTION 3	10% of BSA every year	50 % of Basic Sum Assured
OPTION 4	15% of BSA every year	25% of Basic Sum Assured

RISK COVER:

Age Less than 8 Years:

Risk will commence either 2 years from the date of commencement of policy or from the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier.

Age 8 Years or more:

Risk will commence immediately.

DEATH BENEFIT:

(a) On Death before commencement of Risk:
Return of premium/s paid excluding taxes, extra premium and rider premium, if any without interest.

(b) On Death after commencement of Risk:
"Sum Assured on Death" along with vested Simple Reversionary Bonuses and Final Additional Bonus, If any; where "Sum Assured on Death" is defined as higher of 125% of Sum assured or 7 times of annualized premium. This death benefit shall not be less than 105% of the "Total Premiums Paid" upto the date of death

OTHER BENEFITS:

Premium Waiver Benefit
Loan
Surrender
Option to take Death Benefit in instalments
Settlement Option for maturity benefit, etc.,

Illustrations:- Age: 0 Yrs, SA: Rs. 10,00,000/-, Policy Term / PPT: 25 / 20 Yrs

OPTION	YEARLY PREMIUM	TOTAL PREMIUMS (payable in 20 yrs.)	SURVIVAL BENEFITS (from ages 21 to 24 yrs)	APPROX. MATURITY VALUE (at age 25 yrs)
1	43441	8,51,036	-	25,75,000
2	44465	8,71,098	50,000 x 5	23,25,000
3	45540	8,92,180	1,00,000 x 5	20,75,000
4	46615	9,13,243	1,50,000 x 5	18,25,000

Sample Premium Chart:

Age	OPTION 1			Age	OPTION 2			Age	OPTION 3			Age	OPTION 4		
	SA: 2,00,000	SA: 5,00,000	SA: 10,00,000		SA: 2,00,000	SA: 5,00,000	SA: 10,00,000		SA: 2,00,000	SA: 5,00,000	SA: 10,00,000		SA: 2,00,000	SA: 5,00,000	SA: 10,00,000
0	9524	22504	43441	0	9729	23016	44465	0	9944	23553	45540	0	10159	24091	46615
4	12023	28751	55935	4	12340	29544	57522	4	12658	30338	59109	4	12965	31107	60646
8	16160	39094	76621	8	16642	40297	79028	8	17123	41501	81435	8	17604	42704	83841
12	23882	58399	115230	12	24691	60421	119275	12	25490	62418	123269	12	26298	64441	127314

Training Material. For Internal Circulation Only

**LIC**भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

आगरा मण्डल

LIC's
अमृतबाल

UIN : 512N365V02

Plan No. 774

**INSURANCE PLAN FOR CHILDREN**

PREMIUM TYPE	REGULAR PREMIUM	SINGLE PREMIUM
Age @ Entry	Minimum : 30 Days Completed	Minimum : 30 Days Completed
	Maximum : 13 Years (LBD)	Maximum : 13 Years (LBD)
Maturity Age	Maximum : 18 Years (LBD)	Minimum : 18 Years (LBD)
	Maximum : 25 Years (LBD)	Maximum : 25 Years (LBD)
Policy Term	Minimum : 10 Years	Minimum : 5 Years
	Minimum : 25 Years	Minimum : 25 Years
Premium Paying Term	5 Years (or) 6 years (or) 7 Years	Single Premium
Sum Assured	Minimum BSA : 2 LAKHS	Minimum BSA : 2 LAKHS

PLAN FEATURES

- Non-linked, Non-Participating, Savings Plan
- Available for ages at entry from 30 days to 13 Years
- Minimum Sum Assured is 2 Lakhs, Maximum Sum Assured: No Limit
- Guaranteed Additions of Rs. 80 per 1000 SA is payable throughout the Term and not restricted to PPT
- On Maturity, Sum Assured on Maturity is paid along with guaranteed additions
- On death after commencement of risk, Sum assured on death is paid along with accrued GA. GA in the year of death is payable for the full policy year
- Premium waiver benefit can be availed
- Modes allowed : Yearly, Half-Yearly, Quarterly, NACH (Minimum 3 Installments) or SSS OR Single Premium
- Paid up policies : If One full year premiums are paid and then the policy lapses, the maturity paid up SA along with accrued GA plus Reduces GA are paid on maturity, In case Of death, Death Paid up SA along with accrued GA plus Reduced GA are paid
- Loan available after One full years' premiums are paid under regular premium mode and after 3 months in Single premium
- Surrender : In case of regular premium, the Surrender value accrues after 1 full year premiums are paid A Single premium policy can be surrendered at any time
- Maturity/Death Benefits can be obtained in installments for 5/10/15 Years



The 100-year plan!

**NON-LINKED,
WITH-PROFITS
WHOLE LIFE
ASSURANCE PLAN**



BENEFITS

Maturity Benefits: BSA + Bonus + FAB (if any)

Death Benefits: Before risk - BSA without interest excluding taxes

After commencement of risk Risk (Sum Assured* + Simple Reversionary

Bonus + Final additional Bonus (if any) *Sum Assured on Death is defined as higher of Basic Sum Assured or 7 times of annualised premium, and not less than 105% of total premium paid

Settlement Option : Maturity/Death Claim in installments 5/10/15 yrs for full or part amount - to be intimated 3 months before maturity and for death claim during life time by Life Assured

FEATURES

- Provides for annual 8% Assured Survival Benefits after the end of the premium term till maturity and a lump Sum Assured + Bonus + FAB payable at the age of 100 or on death of the policyholder
- **Accident Benefit (AB) & (DB)** available @ 0.50 per thousand SA
- **Premium paying options:** Yly, Hly, Qly, Mly (SSS & NACH only)
- **Loan availability** after payment of 1 full years premium (max 90% of SV)
- **Policy can be Surrendered** at any time during the Policy Term after payment of 1 full years premium
- **Revivals :** within 5 years of FUP

ELIGIBILITY CONDITIONS & RESTRICTIONS

- a) Minimum Age at entry :
3 years (completed) for a ppt of 15 yrs
30 days completed for ppt 20,25& 30 yrs
- b) Maximum Age nbd :

55	50	45	40	
Prem Paying Term	15	20	25	30
- c) Min / Max Age at end of ppt : 18(comp) / 70 (nbd)
- d) **Policy Term** 100-age at entry
- e) Minimum Basic Sum Assured : Rs. 2,00,000/-
- f) Maximum Basic Sum Assured : No Limit
- SA in multiples of
- | | |
|----------------------------------|--------------|
| Rs. 2,00,000/- to Rs. 4,50,000/- | Rs. 25,000/- |
| Above Rs. 4,50,000/- to 9,00,000 | Rs. 50,000/- |

UNIQUE SELLING PROPOSITION

- Bonus both during and after PPT
- Settlement options for Maturity Amount / Death Benefits in instalments available
- AB till end of PPT & ADDB to the Max of 1 Crore including all plans upto age 70 yrs)

REBATES: The rebates for basic plan are as under: **High Basic Sum Assured Rebate**

Mode Rebate:	Basic Sum Assured (B.S.A.)	Rebate (Rs.)
Yearly mode : 2% of tabular premium	Rs. 2,00,000 to < Rs. 4,50,000	Nil
Half-yearly mode : 1% of tabular premium	Rs. 5,00,000 to < Rs. 9,00,000	2.50% B.S.A.
Quarterly and monthly mode : NIL	Rs. 10,00,000 to < Rs. 24,00,000	3.50% B.S.A.
	> Rs. 25,00,000	4.50% B.S.A.

RIDERS AVAILABLE : ADDB/AB, TERM, PWB

**with Lifetime
Guaranteed Returns**

**GUARANTEED
REASON FOR
CELEBRATION**



Plan No.: 721

UIN: 512N363V02

**(A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan)
Whole Life Insurance Plan, limited premium plan with guaranteed additions
throughout PPT**

- **Guaranteed Additions:** Provided at the rate of ₹40 per 1000 SA during the (PPT).
- **Income Benefit Options:** Proposer can choose one of the following options:
- **Option -1:** Regular Income Benefit
- **Option -2:** Flexi Income Benefit
- **Option Change:** Option can be changed up to six months before the Income Benefit starts.
- **Date of Commencement of Risk:**
- **For age at entry less than 8 years:** 2 years from Date of Commencement (DOC) or from Policy Anniversary coinciding with or after completion of age 8 years, whichever is earlier.
- **For age at entry > 8 years:** Risk commences immediately.

Death Benefit:

- **Before Commencement of Risk:** Refund of Premiums paid excluding GST & Extra
- **After Commencement of Risk:** Sum Assured on Death + Guaranteed Additions
- **Sum Assured on Death:** Higher of Basic SA or 7 times Annualized Premium.
- not be less than 105% of total premiums paid up to the date
- **Death Benefit in Installments for 5 years:** Option can be exercised by the life assured for full or part of death benefits.

Survival Benefit: Starting from the end of policy term

- **Option-I:** 10% of Basic SA
- **Option-II:** 10% of Basic SA - with the option to accumulate the income benefit at **5.50% interest compounded yearly**. Upto 75% of the accumulated amount with interest can be withdrawn once in a year, the balance amount will continue to accumulate along with future income benefit due, and up to 75% of the accumulated amount can be withdrawn during subsequent years.
- policy year at the end of which first Regular Income Benefit / Flexi Income Benefit becomes due on survival of Life Assured
for ppt 5-8 years 11th Policy Year
for ppt 9-16 years 12th to 19th Policy Year

Features & Conditions:

Min and Max age at entry:

PPT	Min Age LBD	Max Age NBD
5 to 8 Years	8 Years	65 Years
9 Years	7 Years	65 Years
10 Years	6 Years	65 Years
11 Years	5 Years	64 Years
12 Years	4 Years	63 Years
13 Years	3 Years	62 Years
14 Years	2 Years	61 Years
15 Years	1 Year	60 Years
16 Years	90 days	59 Years

Max. Premium Ceasing Age: 75 years
NBD Min. Age for Income Benefit: 18 years LBD

Minimum S.A.: ₹5,00,000/- & in multiple of ₹25,000 up to 24 lakhs, thereafter ₹1,00,000

Maximum S.A.: No limit
multiples of: 5 lac to 24 lacs Rs 25,000
above 24 lacs Rs 1,00,000

Mode of Payment: Yearly, Half Yly, Qly & Mly (SSS & NACH)

Mode Loading for Premium:

Hly: 1.75%, Qly: 2.50%, Monthly: 3.25%

Grace Period: 15 days for Mly mode and 30 days for other modes.

Cooling off Period: 30 days

Income Benefit under PaidUp Policies both options:

Paid-up SA

Income Benefit

2 lacs to less than 3 lacs	5% of Paid-up SA
3 lacs to less than 4 lacs	6% of Paid-up SA
4 lacs to less than 5 lacs	7% of Paid-up SA
5 lacs and above	10% of Paid-up SA

Claim Concessions: Available under Base Plan only.

Not applicable for Riders and Suicides.

Paid Up/ Surrender/Policy Loan: After payment of premium of 1 full year.

Revivals: Within 5 years of FUP.

Back Dating: Allowed

RIDERS AVAILABLE : ADDB/AB, TERM, PWB

Curtain Raiser



LIC's NIVESH PLUS

Plan: 749, UIN: 512L317V02

Launched on 14th Oct, 2024

Non-Par, Linked, Life, Individual Single Premium, Insurance plan

ELIGIBILITY CONDITIONS AND FEATURES

ELIGIBILITY CONDITIONS AND FEATURES					
Basic Sum Assured	Option 1: Basic Sum Assured equal to 1.25 times of the Single premium				
	Option 2: Basic Sum Assured equal to 10 times of the Single premium				
Minimum Premium: Rs 1,25,000	Maximum Premium: No limit , in multiple of Rs. 5,000/-				
Minimum Entry Age:	90 Days (completed) for both Option 1 and 2				
Maximum Entry Age:	Option 1: 70 years (nearer birthday)				
	Option 2: 35 Years (nearer birthday)				
Policy Term :	Option 1: If Basic Sum Assured is 1.25 times of Single Premium	Option 2: If Basic Sum Assured is 10 times of Single Premium			
		Age: upto 25 yrs	Age: 26 to 30 yrs	Age: 31 to 35 yrs	
	10 to 25 years	10 to 25 years	10 to 20 years	10 years	
Premium Paying Mode:	Single Premium only				
Minimum Maturity Age:	18 years (completed)				
Maximum Maturity Age:	Option 1 : 85 years (nearer birthday)				
	Option 2 : 50 Years (nearer birthday)				
Guaranteed Addition shall be added to the Unit fund on completion of specific duration of policy years as below					
End of Policy Year	6	10	15	20	25
Guaranteed Additions (as % of Single premium)	3%	4%	5%	6%	7%
Rider	LIC's Linked Accidental Death Benefit Rider (UIN: 512A211V02) is also available				

INVESTMENT FUND TYPES	Fund Type	Bond Fund	Secured Fund	Balanced Fund	Growth Fund
	Equity Investment	0%	15-55 %	30 - 70 %	40-80 %
	Risk Profile	Low	Low to Medium	Medium to High	High

ADDITIONAL OPTIONS AVAILABLE UNDER THE BASE PLAN

Switching	In a given year, free switching on 4 occasions between any fund types is allowed.				
Settlement Option	Option to receive death proceeds in installments.				
Partial Withdrawals	Policy Year	6th to 10th	11th to 15th	16th to 20th	21st to 25th
	Percent of Unit Fund	15%	20%	25%	30%

Policy Benefits

Death Benefits: Life insurance cover throughout the policy term	Maturity Benefits: an amount equal to the Unit Fund Value	Surrender : anytime during the policy term, after lock in period.
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**SAVE UNCE...
AND REALISE
YOUR LIFE GOALS**



Plan No. 749 UIN 512L317V02

UNIT LINKED SINGLE PREMIUM, INDIVIDUAL LIFE INSURANCE PLAN

ELIGIBILITY CONDITIONS & RESTRICTIONS

	Option 1	Option 2	Policy Term :		
Age at Entry :			Option 1 : 10-25 yrs		
Min	90 days	90 days	Option 2 - age at entry		
Max (NBD)	70 yrs	35 yrs	upto 25 yrs	26-30 yrs	31-35 yrs
Min Mat Age	18 yrs*	18 yrs*	10-25 yrs	10-20 yrs	10 yrs
Max Mat.	85 yrs	50 yrs			

Option 1: If Basic sum assured is 1.25 times of single premium

Option 2: If Basic sum assured is 10 times of single premium

Minimum Single Premium Min : ₹ 1.25 Lacs., Max : No Limit & multiples of ₹ 5000

**GUARANTEED
ADDITIONS :**

% of Single
Premium
3 / 4 / 5 / 6 / 7
will be added to Unit
Fund on completing
6/10/15/20/25 yrs
respectively

CHARGES

Premium Allocation Charge	Fund Management :	Mortality :	AB :
Offline 3.30%	1.35% p. a. of Unit fund , 0.50% p.a.- discontinued Policy Fund	calculated based on Sum at Risk	Rs 0.40 per thousand SA
Partial withdrawal : Rs 100/-		Discontinuance : 'Nil' after 5 years	
		Policy Administration : Nil	

Maturity Benefit :

Policyholder's Fund Value (No. of Units x NAV)

Death Benefit :

Before Date of Commencement of Risk :

Unit Fund Value

After the date of commencement of Risk :

Basic Sum Assured reduced by partial withdrawals if any during 2 yrs period immediately preceding date of death or Unit Fund Value (BSA as per option 1 or 2 chosen i.e. 1.25 / 10 times



FEATURES

Accidental Death Benefit Rider : Eligible age : 18 yrs to 60 yrs, Equal to BSA Max : 1 Crore

Eligibility : Available upto max age 70 or policy maturity whichever is earlier

Surrender After 5 Yrs : Fund Value as on date of surrender shall be payable

Partial Withdrawals after 5 Yrs : In Amount or Units, Charges applicable, Reduction in BSA for 2 yrs. Subject to Minimum Balance equal to SP paid in the Unit Fund

Commencement of Risk : Risk cover on the life of the child during the policy term from age 8 or 2 years from D.O.B whichever is earlier

OTHER FEATURES

- Mortality charges only for Sum at Risk (SA minus Fund Value) (If, Fund value is more than the BSA - No mortality charge will be deducted)
- AB rider
- Settlement Option for DB available
- Assignment /Nomination facilities available
- No Top-up premium accepted.
- 4 switches Free in a policy year(₹100/-) chargeable after that)
- Lock-in Period 5 Years

Nivesh Plus - Plan No 749

OPTIONS

Fund Type	Investment in Government Government Guaranteed Securities / Corporate Debt	Short-term investments such as Money market instruments	Investment in Listed equity Shares	Objective	Risk Profile	SFIN
Bond Fund	Not less than 60%	Not more than 40%	Nil	To provide relatively safe and less volatile investment option mainly through accumulation of income through investment in fixed income securities.	Low Risk	ULIF001 24/12/18 LICULIP BND512
Secured Fund	Not less than 45% & Not more than 85%	Not more than 40%	Not less than 15% and Not more than 55%	To provide steady income through investment in both equities and fixed income securities.	Lower to Medium Risk	ULIF002 24/12/18 LICULIP SEC512
Balanced fund	Not less than 30% & Not more than 70%	Not more than 40%	Not less than 30% and Not more than 70%	To provide balanced Income & growth through similar proportion investment in both equities and fixed income Securities	Medium Risk	ULIF003 24/12/18 LICULIP BAL512
Growth Fund	Not less than 20% & Not more than 60%	Not more than 40%	Not less than 40% and Not more than 80%	To provide long term capital growth through investment primarily in equities	High Risk	ULIF004 24/12/18 LICULIP GRW512

DISCONTINUANCE CHARGE :

Where the policy is discontinued during the policy year	Discontinuance Charges for Policies having Single Premium up to Rs 3,00,000	Discontinuance Charges for Policies having Single Premium above Rs 3,00,000
1	Lower of 2% * (SP or FV) subject to a maximum of Rs. 3000/-	Lower of 1% * (SP or FV) subject to maximum of Rs. 6000/-
2	Lower of 1.5% * (SP or FV) subject to a maximum of Rs. 2000/-	Lower of 0.7% * (SP or FV) subject to maximum of Rs. 5000/-
3	Lower of 1.0% * (SP or FV) subject to a maximum of Rs. 1500/-	Lower of 0.5% * (SP or FV) subject to maximum of Rs. 4000/-
4	Lower of 0.5% * (SP or FV) subject to a maximum of Rs. 1000/-	Lower of 0.35% * (SP or FV) subject to maximum of Rs. 2000/-
5 and onwards	NIL	NIL

Force Majeure Conditions:

1. Corporation will declare a 'Single' Net Asset Value (NAV) for each segregated fund on a day-to-day basis,
2. In event of certain force majeure conditions as specified, declaration of NAV on a day-to-day basis may be deferred and could include other actions as a part of investment strategy (e.g. taking exposure of any Segregated Fund (SFIN) upto 100% in Money Market Instruments

SWITCHING CHARGE : 4 Switches p.a. free of charge, subsequently Rs. 100 per switch

Mortality Charge: Mortality Charge is the cost of life insurance cover and this will be taken at the beginning of each policy month by canceling the Unit Fund Value appropriately.

The monthly Mortality Charge will be one twelfth of the annual Mortality Charges.

In case the age at entry of the Life Assured is less than 8 years, the mortality charge will be deducted from the policy anniversary after completion of 2 years from the date of commencement of policy or from the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier.

This charge shall depend upon the Sum at Risk. (the difference between BSA and Unit Fund Value)

SP - Single Premium

FV - Unit Fund Value as on discontinuance date

LIC's New Pension Plus

Plan No.: 807

UIN: 512L347V01

(A Unit Linked, Non-Participating, Individual Pension Plan)



**A Smart Investment
Today,
for a Secured Future
Tomorrow.**

**Plan your own pension with
LIC's New Pension Plus**

ELIGIBILITY CONDITIONS & RESTRICTIONS

Mode/Premium Payment Frequency	Single Premium (Rs.)	Regular Premium (Rs.)
Yearly	1,00,000	30,000
Half-Yearly		16,000
Quarterly		9,000
Monthly (NACH)		3,000

Additional Premium :

Single Premium : in multiples of Rs 10,000

Yly / Hly / Qly : in multiples of Rs 1,000

Monthly(NACH) : in multiples of Rs 250

- Maximum Premium : No limit.
- Minimum Entry Age : [25] years (last birthday)
- Maximum Entry Age : [75] years (last birthday)
- Premium Paying Frequency and Premium Paying Term :

S. No.	Premium Payment Frequency	Premium Paying Term
1.	Single Premium	Single Premium
2.	Regular Premium [Yearly, Half-yearly, Quarterly and Monthly (NACH)]	Same as Policy Term

e) Minimum/Maximum Policy Term :

Premium Payment Frequency	Minimum (Years)	Maximum (Years)
Single/Regular Premium	10	42

The minimum/maximum policy term shall be subject to minimum/maximum Vesting age

h) Minimum Vesting Age : [35] years (last birthday)

i) Maximum Vesting Age : [85] years (last birthday)

Age at entry for the policyholder is to taken as age last birthday (LBD).

Benefits payable under an in-force policy (where all due premiums have been paid):

A) Benefits payable on death: i. On death of the Life Assured before the date of Vesting: An amount equal to higher of the following shall be payable:

- Unit Fund Value as on the date of intimation of death; or
- Assured Death Benefit, Where, Assured Death Benefit is 105% of the Total Premiums received upto the date of death reduced by Partial Withdrawals (specific cases) made during two-year period immediately preceding death of Life Assured.

Any charges other than FMC and tax on FMC recovered subsequent to the date of death shall be added back to the Unit Fund Value and shall be paid to the nominee or beneficiary along with death benefit. The Guaranteed Additions, if any added subsequent to the date of death shall be recovered from the Unit Fund.

ii. Utilization of proceeds of the Policy on death of the Life Assured:

In case of death of the Life Assured before the date of Vesting, the Nominee /Beneficiary shall exercise one of the following options:

- Withdraw the entire proceeds of the policy. or
- Utilize the entire proceeds or part thereof for purchasing immediate or deferred annuity at the then prevailing annuity rates.*

In case the proceeds of the policy are not sufficient to purchase minimum annuity, the proceeds may be paid to the Nominee or Beneficiary as lump sum.

B) Benefit payable on Vesting (i.e. at the end of Policy Term):

i. On survival of the Life Assured till the date of Vesting: An amount equal to Unit Fund Value shall be payable. they can utilize the proceeds of the Policy as per annuitisation provisions made

ii. Annuitisation of the proceeds of the Policy on Vesting/ on Surrender/ on Discontinuance: On survival of the Life Assured till the date of Vesting, the Life Assured can avail the following Options

a. To utilize the entire proceeds to purchase immediate or deferred annuity at the then prevailing annuity rates.*

Or

b. To commute upto 60% and utilize the balance amount to purchase immediate or deferred annuity at the then prevailing annuity rates.*

*The Nominee or Beneficiary shall also have an option to purchase annuity from other Insurer(based on then available annuity product(s) at the then prevailing annuity rate to the extent of percentage, stipulated by the Authority, currently 50% of the entire proceeds of the policy net of commutation.

OPTIONS

New Pension Plus - Plan 867

Fund Type	Investment in Government / Government Guaranteed Securities / Corporate Debt	Short-term investments such as money market instruments	Investment in Listed Equity Shares	Objective	Risk Profile	SFIN*
Pension Bond Fund	60% to 100%	0% to 40%	Nil	To provide relatively safe and less volatile investment option mainly through accumulation of income through investment in fixed income securities.	Low Risk	ULI F001 01/02/22 LICPENF BND 512
Pension Secured Fund	50% to 90%	0% to 40%	10% to 50%	To provide steady income through investment in both equities and fixed income securities.	Lower to Medium Risk	ULIF002 01/02/22 LICPENF SEC 512
Pension Balanced Fund	30% to 70%	0% to 40%	30% to 70%	To provide balanced income and growth through similar proportion investment in both equities and fixed income securities	Medium Risk	ULIF003 01/02/22 LICPENF BAL 512
Pension Growth Fund	0% to 60%	0% to 40%	40% to 100%	To provide long term capital growth through investment primarily in equities	High Risk	ULIF004 01/02/22 LICPENF GRW 512

Guaranteed Additions

End of Policy Year	Guaranteed Additions per annum (as a percentage of one Annual Premium)	Guaranteed Additions per annum (as a percentage of Single Premium)
6th	5.00%	4.00%
10th	10.00%	5.00%
11th to 15th	4.00%	1.25%
16th to 20th	5.50%	1.50%
21st to 25th	7.00%	2.00%
26th to 30th	8.75%	2.50%
31st to 35th	10.75%	3.00%
36th to 40th	13.00%	3.75%
41st to 42nd	15.50%	4.50%

Fund Management Charge:

· 1.35% p.a. of Unit Fund for all the four Funds available under an in-force policy i.e. Pension Bond Fund, Pension Secured Fund, Pension Balanced Fund and Pension Growth Fund.

· 0.50% p.a. of Unit Fund for "Pension Discontinued Fund".

This is a charge levied at the time of computation of NAV, which will be done on daily basis. The NAV thus declared will be net of FMC.

Switching Charge: Within a given policy year, 4 switches shall be allowed free of charge. Subsequent switches, if any, shall be subject to a Switching Charge of Rs. 100 per switch.

Partial Withdrawal Charge: A flat amount of Rs. 100/- which will be deducted by cancelling appropriate number of units out of Unit Fund Value and the deduction shall be made on the date on which Partial Withdrawal takes place.

Miscellaneous Charge: For any alteration in policy, a flat amount of Rs. 100/- which will be deducted by cancelling appropriate number of units out of Unit Fund Value

Premium Allocation Charge

Year	Annual Premium (AP) less than Rs. 50,000/-	Annual Premium (AP) greater than or equal to Rs. 50,000/-	Single Premium Policies
	As a % of Instalment Premium	As a % of Instalment Premium	As a % of SP
1st	7.00%	7.00%	3.30%
2nd to 5th	4.50%	4.00%	NIL
6th and onwards	3.50%	3.00%	NIL

Policy Administration Charge

During	Regular premium policies	Single premium policies
	Policy Admin Charge per month (Rs.)	Policy Admin Charge per month - (Rs.)
1st policy year	Minimum of [(0.190%*Inst_Prem*k) or 57]	80
2nd policy year	Minimum of [(0.184%*Inst_Prem*k) or 55]	76
3rd policy year	Minimum of [(0.177%*Inst_Prem*k) or 53]	73
4th policy year	Minimum of [(0.170%*Inst_Prem*k) or 51]	70
5th policy year	Minimum of [(0.164%*Inst_Prem*k) or 49]	67
6th policy year and onwards	NIL	NIL

Premium Payment Mode	Value of k
Yearly	1
Half-yearly	1.44
Quarterly	2.35
Monthly	5.95



Fast forward your INVESTMENT RETURNS



UIN: 512L354V01 | Plan No.: 873



A UNIT LINKED, NON PARTICIPATING,
INDIVIDUAL LIFE INSURANCE PLAN

Add benefit of **LIFE COVER** to your **MARKET INVESTMENT**

SALIENT FEATURES

Age At Entry 90 Days To 60 Years.

Partial Withdrawal Allowed

Risk Cover 10/7 Times Of Annual Prem.

Minimum Monthly Premium Rs. 2500 Only

Guaranteed Addition in 6th, 10th, 15th, 20th, & 25th Year

Tax Free Returns (Upto 2.50 Lacs Annual Premium)

AB Rider Available

- Upto 100% Investment In Equity Based on Nifty 50& Nifty 100 Index
- Units Will Be Alloted At Rs 10 Per Unit.
- Age 90 Days To 50 Years= Risk Cover 10times Or 7times of Annualized Prem
- Age 50 Years To 60 Years= Risk Cover 7 Times Of Annualized Premium
- Two Funds • Smart Flexi Growth Fund • Flexi Growth Fund

Policy Term :

Less than 48000 Annualized Premium : 15 to 25 Yrs
48000 and above Annualized Premium : 10 to 25 Yrs

Min. Premium Amount

YLY : Rs. 30,000 • HLY : Rs. 15000 • QLY : 7500 • MLY : 2500

Shall be multiple of Rs. 250 (Qly & Mly) & Rs. 1000 (Yly), Rs. 500 (Hly) after that

Death Benefit :

• Before Commencement of Risk : Fund Value

- After Commencement of Risk : Highest of either of BSA reduced by partial withdrawal made during last 2 years preceding death/Unit Funds/105% of total premium received upto the date of death reduced by partial withdrawals made during last 2 years immediately preceding death

• Maturity Benefit :

The Amount equal to Unit Fund Value will be payable + Refund of Mortality Charges

- Policy Admn charges Nil for 5 Years

Unique Features :-

- ★ 100% can be invested in equity
- ★ Linked to NIFTY Index
- ★ 2500 per month ULIP

Guaranteed Additions		
Pol. Year	Ann. Prem < 48000	Ann. Prem > 48000
6	3%	5%
10	6%	10%
15	12%	20%
20	15%	25%
25	18%	30%



Fast forward your INVESTMENT RETURNS



UIN: 512L354V01 | Plan No.: 873

Regular Premium, Non-Participating, Unit Linked Insurance Plan, Insurance-cum-savings Plan

Features & Conditions:

Minimum age at entry : 90 days (Comp) - 7 times of AP

Maximum age at entry :

50 years nbd under BSA - 10 times of AP

60 years nbd under BSA - 7 times of AP

Minimum Maturity age: 18 years (lbd)

Maximum Maturity age:

75 years nbd under BSA 10 times of AP

85 years nbd under BSA 7 times of AP

Policy term:

15 to 25 years for AP less than ₹ 48,000

10 to 25 years for AP ₹ 48,000 and above

Minimum Premium: Yly - ₹ 30,000, Hly- ₹15,000,

Qly- ₹ 7,500, Mly NACH - ₹ 2,500 and

in multiple of ₹ 250 for Mly NACH and

in multiple of ₹ 1,000 for other modes.

Maximum Premium : No limit

Available Riders: Linked Accident Benefit Rider

Options:

1. Switching between any fund types.
2. Death Benefit in instalments for 5 years.
3. Partial Withdrawal from 6th year.
4. Increase/Decrease in Benefits not allowed.
5. Accident Rider can be cancelled.
6. Top Up not allowed.
7. Alteration to another Plan not allowed.

Mode of Payment: Yly, Hly, Qly & Mly Nach only.

Policy Loan: Not Available

Surrender/Paid up: anytime during the policy term
Allowed < 5 yrs Unit Value - discontinuance charges,
> 5 years. Unit Value

Revivals: Within 3 years of FUP

Discontinuation after 5 years:

If policy is not revived within 3 years of FUP, then fund value will be paid at the end of 3 years or Maturity, whichever is earlier.

Suicide Clause: Only Fund Value is payable.

Death Benefit: Tax Free

DATE OF COMMENCEMENT OF RISK:

For age at entry less than 8 years LBD :

On completion of 2 years from DOC or on Policy Anniversary coinciding with or following the completion of 8 years of age, whichever is earlier.

For age at entry 8 years LBD or more: Risk will commence immediately.

DEATH BENEFIT:

Before Commencement of Risk: Fund Value

After Risk Commences: Basic SA or 105% of Total Premiums Paid (less any Partial Withdrawals made during last 2 years) or Fund Value whichever is higher.

Basic SA = 7 times OR 10 times of Annualized Premium for Age 90 Days LBD to 50 years NBD and 7 times of Annualized premium for Age 51 to 60 years NBD.

MATURITY BENEFIT: Fund Value + Refund of Mortality Charges (Excluding any extra premium and Taxes on Mortality Charges)

Fund Options: Flexi Growth Fund and Flexi Smart Growth Fund

Other Features:

1. Investment Pattern of both fund types:

Fund Type	Govt. Securities/ Corporate Debt	Short Term Money Market	Listed Equity Shares	Risk associated with Fund
Flexi Growth Fund	0 - 20%	0 - 40%	40%-100% Select stocks of NSE NIFTY 100 Index	Very High Risk
Flexi Smart Growth Fund	0 - 20%	0 - 40%	40% - 100% Select stocks of NSE NIFTY 50 Index	Very High Risk

Discontinued Policy fund: (Premiums discontinued before 5 years)

Investment Pattern will be as under:

Money Market Instruments : 0% to 40%

Govt. securities : 60% to 100%

Guaranteed Additions:

Upon completion of specified duration of policy years, Guaranteed additions as a percentage of Annualized Premium shall be added to the unit fund under in force policy as under:

End of Policy Year	G.A as % of one AP Less than ₹48,000	G.A as % of one AP ₹48,000 & Above
6	3%	5%
10	6%	10%
15	12%	20%
20	15%	25%
25	18%	30%

Partial Withdrawals:

Allowed after 5 years from DOC provided all due premiums have been paid, subject to following conditions:
Allowed to minors after completion of age 18.

Partial withdrawal may be in form of fixed amount or fixed number of units.

For 2 years from date of partial withdrawal the Basic SA or Paid up SA, shall be reduced to that extent.

Maximum Amount of Partial Withdrawal will be as under:

Policy Year	% of Unit Fund	Policy Year	% of Unit Fund
6 th to 10 th	20%	16 th to 20 th	30%
11 th to 15 th	25%	21 st to 25 th	35%

Subject to minimum balance of 4 Annualized Premiums for AP less than ₹48,000 and 3 Annualized for AP ₹48,000 & above.

Fund Closure:

2. Funds may be closed with prior permission from IRDAI.

3. 3 months notice will be given to switch to other fund without switching charges, if policyholder doesn't switch, then corporation will switch the same to similar existing fund.

Following charges will be deducted from Unit Account

1. Allocation Charges:

The following allocation charges will be applied to premiums to buy units for the fund type chosen:

	First year	2 nd to 5 th year	6 th year onwards
Offline	8.00%	5.50%	4.00%
Online	3.00%	2.00%	1.50%

2 Mortality Charges:

Will be charged only on difference between Basic SA/Paid up SA and fund value of units as on date of deduction.

If fund value is more, then no charges will be deducted.

Mortality charges will be as per age nearer birthday of policyholder on the policy anniversary.

3. Accident Benefit Charge:

Will be deducted at beginning of each policy month by cancelling appropriate number of units. Charges ₹0.40 per 1000 S.A. For Life assured in any police organization other than paramilitary forces and opts for this cover while on duty charges will be ₹0.80 per 1000 S.A.

4. Policy Administration charges:

First 5 years – Nil.

6th year – Minimum of {(1/12th of 3.25% of AP) OR (₹125)} per month,

7 years onwards – Escalating at 5% per annum.

Maximum ₹500 per month

5. **Switching Charges:** During one policy year 4 switches are free, thereafter Rs-100 per switch will be charged.

6. Fund Management Charges (FMC):

Will be charged at the time of computation of NAV on daily basis. NAV declared will be net of FMC.

- 1.35% p.a. of Unit Fund under in force policy for both types of fund.
- 0.50% p.a. of Unit Fund for Discontinued Policy Fund.
- Bid/Offer Spread: Nil
- Partial Withdrawal Charge:

Flat amount of ₹100 will be deducted from fund value.

7. Discontinuance Charges:

The discontinuance charge will be deducted from fund value on date of surrender/date of discontinuation of policy, charge is as under:

Discontinuance During Policy Year	Charges under Policies with annualized premium upto ₹50,000/-	Charges under Policies with annualized premium above ₹50,000/-
1 st Year	Lower of 20% of (AP OR FV) Max- ₹3000	Lower of 6% of (AP OR FV) Max- ₹6000
2 nd Year	Lower of 15% of (AP OR FV) Max- ₹2000	Lower of 4% of (AP OR FV) Max- ₹5000
3 rd Year	Lower of 10% of (AP OR FV) Max- ₹1500	Lower of 3% of (AP OR FV) Max- ₹4000
4 th Year	Lower of 5% of (AP OR FV) Max- ₹1000	Lower of 2% of (AP OR FV) Max- ₹2000
5 th Year onwards	Nil	Nil

Mortality charges will be as per age nearer birthday of policyholder on the policy anniversary.

8. Miscellaneous Charges:

For alterations e.g. change in premium mode, Grant of Accident Rider etc. Rs-100/- per alteration will be charged by cancelling appropriate no of units.

9. Tax Charges:

Tax will be charged on all applicable charges as per prevailing Tax laws. Current GST rate is @18%.

10.Right to Revise Charges:

Corporation reserves the right to revise all or any applicable charges except mortality and Accident rider charge with prior approval of IRDAI. The modification will be done with prospective effect. 3 months' notice will be given to policyholders. Policyholder has the option to withdraw the fund value if revised charges are not acceptable to him.



**NON-LINKED
WITHOUT PROFIT,
PURE
PROTECTION PLAN**

LIC's
New
**Jeevan
AMAR**

Plan No. 955

UIN : 512N350N01

FEATURES & CONDITIONS:

Min/Max age at entry : 18/65 years lbd
Max. cover ceasing age : 80 years lbd
Policy Term : I) Under Level Sum Assured death benefit option (i.e. Option I): Policy Term : 10 to 40 years
ii) Under Increasing Sum Assured death benefit option (i.e. Option II): Minimum Policy Term: 10 years

PPT Under Limited PPT
Policy Term 10 to 40 Years: Term minus 5
Policy Term 15 to 40 years: Term minus 10

The maximum Policy Term shall be subject to maximum Age at Maturity.

Available Riders: AB Rider, only under Regular/ Limited PPT mode (cover upto PPT only or Age 70 nbd)
Mode of Payment: Yly, Hly or Single Premium.

Min Sum Assured : Rs. 25 Lacs
Rs. 25 - Rs. 40 Lacs multiples of Rs. 1 Lacs
above Rs. 40 Lacs multiples of Rs. 10 Lacs

Min. Prem. Rs 3000/- Regular
Rs 30000/- SP

Max. Sum Assured No Limit

Maturity Benefits : No Maturity Benefits will be paid

a) Death Benefit: For Regular premium and Limited premium payment policy, "Sum Assured on Death" is defined as the highest of:

- 7 times of annualised premium; or
- 105% of all the premiums paid as on the date of death; or
- Absolute amount assured to be paid on death.

For Single premium policy, "Sum Assured on Death" is defined as the higher of:

- 125% of Single Premium.
- Absolute amount assured to be paid on death : shall depend on Death Benefit Option chosen at the time of taking this policy and is as under:
- **Option I:** Level Sum Assured: "Absolute amount assured to be paid on death" shall be an amount equal to Basic Sum Assured(BSA) which shall remain the same throughout the policy term.
- **Option II:** Increasing Sum Assured: Absolute amount assured to be paid on death" shall remain equal to BSA till completion of fifth policy year. Thereafter, it increases by 10% of BSA each year from the sixth policy year till fifteenth policy year till it becomes twice the BSA. This increase will continue under an inforce policy till the end of policy term; or till the Date of Death; or till the 15th policy year, whichever is earlier. From 16th policy year and onwards, the "Absolute amount assured to be paid on death" remains constant i.e. twice the BSA, till the policy term ends. The proposer has to choose one of the Death Benefit Options at proposal stage itself and mention the same in the Proposal Form clearly. The option once chosen cannot be altered subsequently.

EXAMPLE : (for training purpose)

Mr. Shyam, aged 30 years takes New Jeevan Amar policy cover on his life. He chooses the SA of Rs 25 Lakhs for the duration of 25 years and he needs to pay annual premium of Rs 11,800/- incl of GST for 15 years (Option II increasing Sum Assured)

Possible Events

On Death on 5th policy year nominee gets BSA of Rs. 25 lacs.

On Death on 10th policy year nominee gets 1.5 times BSA of Rs. 25 lacs = 37.50 lacs

On Death on 20th policy year nominee gets 2 times BSA of Rs. 25 lacs = 50 lacs

in case Accident Benefit is opted for, an additional Amount of SA 25 lacs will be given if event occurs during the Premium Paying Term

Mr Giridhar aged 40 years

Sum Assured ₹ 1 Crore

Term 30 Yrs

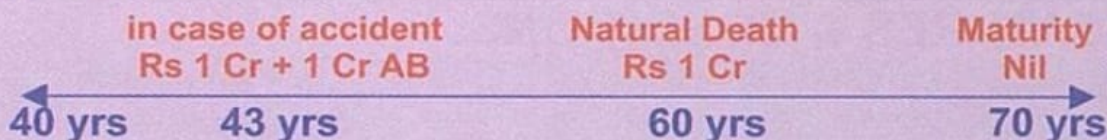


YLY PREMIUM : ₹ 43720

HLY PREMIUM : ₹ 22413

Option : Regular Premium

**RISK
COVER**



Sum Assured ₹ 1 Crore

YLY PREMIUM : ₹ 81339

HLY PREMIUM : ₹ 41673

Option : Increasing Sum Assured

Term 25 / PPT 15

Eg :
If at age 43
Natural death
occurs
₹ 1 Crore
accidental
death occurs*
₹ 2 Crore

* if AB is opted

Increasing Death Cover

₹ 1 Crore
₹ 1.1 Crore
₹ 1.2 Crore
₹ 1.3 Crore
₹ 1.4 Crore
₹ 1.5 Crore
₹ 1.6 Crore
₹ 1.7 Crore
₹ 1.8 Crore
₹ 1.9 Crore
₹ 2.0 Crore

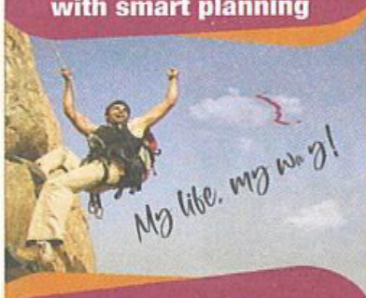
200% Sum Assured
₹ 2.0 Crore

MATURITY : NIL

Year Age 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65



I have secured my future
with smart planning



A pure risk plan, ensuring a risk-free tomorrow.



UIN: 512N355V02 | Plan No. 875

A Non-Participating, Non - Linked,
Life, Individual, Pure Risk Plan.

(A Non-Par, Non-linked, Life, Individual, Pure Risk Plan)

LIC's Yuva Term is a Non-Par, Non-Linked, Life, Individual, Pure Risk Plan, which provides financial protection to the insured's family in case of his/her unfortunate death during the policy term.

This is a non-par product under which benefits payable on death are guaranteed and fixed irrespective of actual experience. Hence the policy is not entitled to any discretionary benefits like bonus etc. or share in Surplus.

Key Features

- Flexibility to choose from two Death Benefit options: Level Sum Assured and Increasing Sum Assured
- Flexibility to
 - o Choose from Single Premium, Regular Premium and Limited Premium Payment
 - o Choose the Policy Term/Premium Paying Term
 - o Opt for payment of benefit in instalments.
- Special rates for women.
- Benefit of attractive High Sum Assured Rebate.
- Two categories of premium rates namely (1) Non-Smoker rates and (2) Smoker rates. The application of Non-Smoker rates shall be based on the findings of the Urinary Cotinine test. In all other cases, the Smoker rates will be applicable.

2. Eligibility Conditions and Other Restrictions:

- Minimum Age at entry : 18 years (Last Birthday)
- Maximum Age at entry : 45 years (Last Birthday)
- Minimum Age at Maturity : 33 years (Last Birthday)
- Maximum age at Maturity : 75 years (Last Birthday)
- Minimum Basic Sum Assured: ₹ 50,00,000/-.
- Maximum Basic Sum Assured: ₹ 5,00,00,000/-*

(*The Basic Sum Assured above ₹ 5,00,00,000 (Five Crore) may be considered on case to case basis in accordance with underwriting decision)

The Basic Sum Assured shall be in multiples of amount specified below:

Basic Sum Assured range Sum Assured Multiple

From ₹ 50,00,000/- to ₹ 75,00,000/-	₹ 1,00,000/-
Above ₹ 75,00,000/- to ₹ 1,50,00,000/-	₹ 25,00,000/-
Above ₹ 1,50,00,000/- to ₹ 4,00,00,000/-	₹ 50,00,000/-
Above ₹ 4,00,00,000/-	₹ 1,00,00,000/-

g) Policy Term and Premium Payment Term Option 1:

- Premium Payment Term: **Regular/10 yrs Limited Premium/ Single Premium of 15-40 years, Limited Premium of 15 yrs, 20-40 years,**

Option 2:

- Premium Payment Term: **Regular premium /10 yrs Limited Premium/ Single Premium - 15 years, Limited Premium of 15, 20years,**

h) Minimum Premium :The minimum instalment premium will be

₹ [3,000] for Regular/ Limited premium payment policies

₹ [30,000] for Single premium payment policies

3. Benefits:

Benefits payable under an in-force policy shall be as under:

A. Death Benefit:

Death benefit payable on death of the Life Assured during the policy term after the date of commencement of risk but before the date of

maturity, provided the policy is inforce and claim is admissible shall be "Sum Assured on Death".

Under Regular premium and Limited premium payment, "Sum Assured on Death" is defined as the highest of:

- 7 times of Annualised Premium; or
- 105% of "Total Premiums Paid" upto the date of death; or
- Absolute amount assured to be paid on death.

Under Single premium payment, "Sum Assured on Death" is defined as the higher of:

- 125% of Single Premium; or
- Absolute amount assured to be paid on death. Absolute amount assured to be paid on death shall depend on Death Benefit Option chosen at the time of taking this policy and is as under:

• Option I: Level Sum Assured Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured, which shall remain the same throughout the policy term.

• Option II: Increasing Sum Assured Absolute amount assured to be paid on death shall remain equal to Basic Sum Assured till completion of fifth policy year. Thereafter, it increases by 10% of Basic Sum Assured each year from the sixth policy year till fifteenth policy year till it becomes twice the Basic Sum Assured. This increase will continue under an inforce policy till the end of policy term; or till the Date of Death; or till the fifteenth policy year, whichever is earlier.

B. Maturity Benefit:

On survival of the life assured to the end of the policy term, no maturity benefit is payable.



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

भारतीय जीवन बीमा निगम की माइक्रो बचत पॉलिसी योजना क्र० -751 आकर्षक बचत के साथ जोखिम सुरक्षा

दुर्घटना मृत्यु
हितलाभ
3 गुणा

Non
Medical
Plan



GST
FREE
POLICY

ऑटो कवर
के साथ

मुख्य आकर्षण

सुनिश्चित लाभ-अधिक सुरक्षा

- ★ न्यूनतम/अधिकतम प्रवेश आयु : 18 वर्ष से 55 वर्ष
- ★ न्यूनतम/अधिकतम अवधि : 10 वर्ष से 15 वर्ष
- ★ प्रीमियम भुगतान विधि : 2,00,000/- से कम बीमाधन पर - वार्षिक एवं अर्द्धवार्षिक
2,00,000/- बीमाधन पर - वार्षिक, अर्द्धवार्षिक, त्रैमासिक एवं मासिक (NACH & SSS)
- ★ बीमाधन : न्यूनतम 1,00,000/- अधिकतम 2,00,000/-
- ★ रियायती अवधि : 30 दिन, 15 दिन (मासिक के लिए)
- ★ पुनर्चलन : 5 वर्ष के अन्दर पुनर्चलित किया जा सकता है।
- ★ मृत्यु हितलाभ : प्रथम 5 वर्ष में बीमाधन तदनुपरान्त बीमाधन एवं लॉयल्टी एडीशन
- ★ ऋण की सुविधा : 1 वर्ष पूर्ण होने पर उपलब्ध
- ★ परिपक्वता हितलाभ : मूल बीमा धन + लॉयल्टी एडीशन
- ★ दुर्घटना मृत्यु हितलाभ : मूल बीमाधन का 3 गुणा तक उपलब्ध
- ★ ऑटो कवर : 3 वर्ष के प्रीमियम भुगतान पर - FUP से 6 माह तक
5 वर्ष के प्रीमियम भुगतान पर - FUP से 2 वर्ष तक बीमा कवर जारी रहेगा।
- ★ अधिकतम परिपक्वता आयु : 70 वर्ष
- ★ अभ्यर्पण (Surrender) : 1 वर्ष बाद उपलब्ध

YEARLY PREMIUM CHART FOR MICRO BACHAT - 751

AGE TERM	1 LAC		1.5 LAC		2 LAC	
	10 Yrs	15 Yrs	10 Yrs	15 Yrs	10 Yrs	15 Yrs
20	8822	5480	13223	8220	17044	10360
25	8827	5485	13215	8203	17054	10370
30	8837	5500	13255	8250	17073	10400
35	8861	5539	13292	8308	17122	10478
40	8915	5617	13373	8426	17230	10635
45	9023	5764	13534	8647	17446	10929
50	9219	6004	13828	9007	17838	11409
55	9488	6333	14233	9499	18377	12066

बीमा आग्रह की विषय वस्तु है।

अधिक जानकारी के लिए मूल परिपत्र का अवलोकन करें।

केवल निजी वितरण हेतु



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

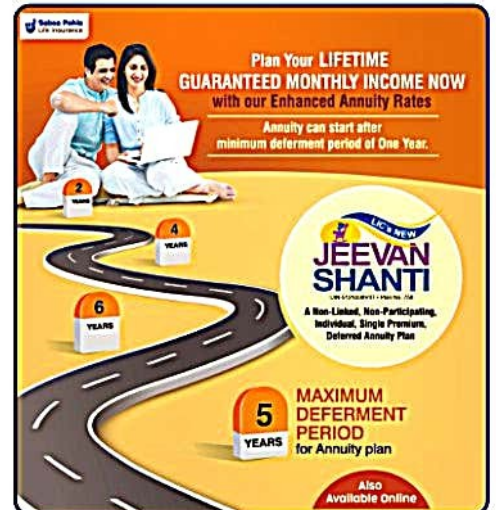
आगरा मण्डल

FEATURES

- ★ A Single Premium Investment Plan
- ★ Deferred Pension (Period to choose: 1 to 5 years)
- ★ Eligible Age group for entry: 30 to 79 years
- ★ Guaranteed Rates From 6.75% to 10.61%
- ★ Two types of Pension options to choose from.
- ★ Single Life Pension & Joint Life Pension.
- ★ Same amount of pension for the second life too.
- ★ In addition to spouse, close relatives such as father, mother, children, grand children can be the second life.
- ★ Minimum Guarantee of 105% of Purchase price on Death of the Pensioner.

LIC's **NEW JEEVAN SHANTI** Plan No : 758

**Special facility
for
NRI / FNIO / OCI**



**Guaranteed
Rates From
6.75%
to
10.61%**

0.15% increase in Annuity Rate for existing Policyholders

Deferred Annuity For Single Life - Purchase Price 10,18,000/- (Including GST)

Def. Period	30 Years		40 Years		50 Years		60 Years		70 Years	
	Annuity	%	Annuity	%	Annuity	%	Annuity	%	Annuity	%
1	67500	6.75%	68500	6.85%	69700	6.97%	70900	7.09%	72100	7.21%
2	72200	7.22%	73600	7.36%	75300	7.53%	77400	7.74%	80300	8.03%
3	77200	7.72%	79000	7.90%	81300	8.13%	84400	8.44%	89000	8.90%
4	82500	8.25%	84700	8.47%	87700	8.77%	91900	9.19%	98000	9.80%
5	85000	8.50%	87700	8.77%	91300	9.13%	96300	9.63%	103200	10.32%

% On Purchase Price w/o GST

(Annuity rates revised with effect from 01.10.2024)

Agents Training material. For Internal Circulation only

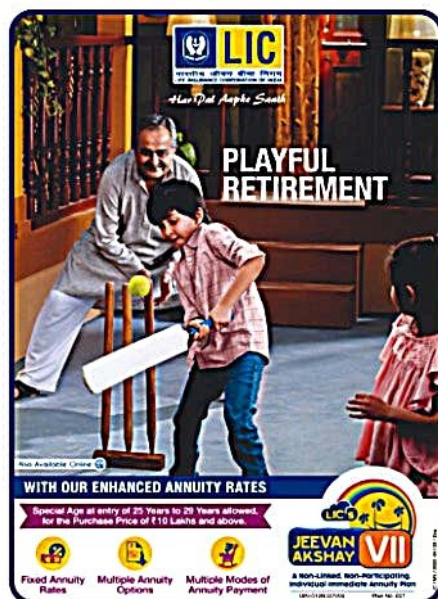


भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

आगरा मण्डल

LIC's JEEVAN AKSHAY VII Plan No : 857

Special facility
for
NRI / FNIO / OCI



Immediate Annuity for life @ guaranteed rates

- ★ Single Premium policy (One time investment)
- ★ Pension starts immediately, depending on mode chosen
- ★ Yearly, Half-yrly, Qly or Monthly modes available for pension
- ★ Pension is guaranteed for life time of the Annuitant
- ★ Rate of pension depends on age at entry
- ★ Eligible age group - 25 years to 100 years (for opt-F)
- ★ Eligible age group - 25 years to 85 years for other options
- ★ Minimum investment: 10 Lacs (for ages 25 yrs to 29 yrs)
- ★ Minimum investment: 1 Lac (for age 30 years & beyond)

10 options to choose pension

Most popular options are;

Option F : Annuity for life with return of Purchase Price on death

Option J : Joint life Annuity with refund of Purchase Price on death of last survivor

- ★ NPS subscribers can opt pension under LIC's Jeevan Akshay
- ★ Plan can be taken for benefit of dependent person with disability
- ★ Loan / Surrender available after 3 months (subject to conditions)

**0.15% increase in Annuity Rate
for existing Policyholders**

**NEW
IMMEDIATE
ANNUITY RATES
6.43%
to
8.08%**

Option F : Return of Purchase price on Death

Age	10 Lacs		25 Lacs		50 Lacs		100 Lacs	
	Yly	Mly	Yly	Mly	Yly	Mly	Yly	Mly
25	64300	5183	162000	13063	324000	26125	650500	52458
30	64700	5217	163000	13146	326000	26292	654500	52792
35	65200	5250	164250	13229	328500	26458	659500	53125
40	65600	5283	165250	13313	330500	26625	663500	53458
45	66200	5317	166750	13396	333500	26792	669500	53792
50	66700	5350	168000	13479	336000	26958	674500	54125
55	67200	5375	169250	13542	338500	27083	679500	54375
60	67700	5400	170500	13604	341000	27208	684500	54625
65	68100	5408	171500	13625	343000	27250	688500	54708
70	68600	5408	172750	13625	345500	27250	693500	54708
75	69100	5392	174000	13583	348000	27167	698500	54542
80	69800	5350	175750	13479	351500	26958	705500	54125
85	70800	5283	178250	13313	356500	26625	715500	53458
90	72600	5158	182750	13000	365500	26000	733500	52208
95	76100	4933	191500	12438	383000	24875	768500	49958
98	80100	4717	201500	11896	403000	23792	808500	47792

(Annuity rates revised with effect from 01.10.2024) Agents Training material. For Internal Circulation only

केवल आंतरिक परिसंचालन हेतु

बीमा आग्रह की विषय वस्तु है।

विक्री के सम्बन्ध में पूर्व कृपया विस्तृत जानकारी के लिये विक्री पुस्तिका को ध्यानपूर्वक पढ़ें

अधिकतम प्रशिक्षण सामग्री