


PLANS AT A GLANCE

HOW TO USE THIS PRESENTATION

- Page / Slide No. 16 is featured by compiling icons for all plans basing on different needs of the Customer.
- Just Click on the icon → it will take you to the Features / Benefits of that particular plan.
- Click 'Home'  button to get back to 'Show case' of All Plans.
- If "hyperlinks" do not work properly → Go to View → Page Display → Single Page, Then everything will be O.K. { For a Clear View → Magnify @ 75% only. }

HOW THIS PRESENTATION HELPS YOU ?

- In general, We have Independent Presentations for Each Plan.
- This is a simple but unique Presentation, where you can find Features / Benefits of *all Plans* of LIC at *one Place* - Each with a nice “*Caption and image*”.
- Very Useful to train a New Agent by explaining the important Features / Benefits.
- You can Emphasize the concept of ‘Need Based Selling’ through this Presentation.

Ur Role...,



AS A SALES PERSONNEL

KNOW OUR PRODUCTS !

IDENTIFY THE NEEDS OF THE CUSTOMER !!

and then ,,,,

MATCH !!!

HOW MANY PLANS ?



OUR RANGE OF PRODUCTS:

- T.NO: 2 - WHOLE LIFE PLAN**
- T.NO: 5 - WHOLE LIFE LIMITED PAYMENT**
- T.NO: 8 - WHOLE LIFE SINGLE PREMIUM**
- T.NO: 14 - ENDOWMENT PLAN**
- T.NO: 41 - CHILDREN DEFERRED ASSURANCE (21)**
- T.NO: 43 - TEMPORARY ASSURANCE PLAN**
- T.NO: 48 - LIMITED PAYMENT ENDOWMENT**

Cont.,

OUR RANGE OF PRODUCTS:

- T.NO: 50 - CHILDREN DEFERRED ASSURANCE (18)**
- T.NO: 52 - MORTGAGE REDUMPTION ASSURANCE**
- T.NO: 58 - CONVERTIBLE TERM ASSURANCE**
- T.NO: 75 - MONEY BACK (20)**
- T.NO: 88 - JEEVAN MITRA (DOUBLE COVER)**
- T.NO: 89 - JEEVAN SATHI**
- T.NO: 90 - MARRIAGE / EDUCATION ANNUITY**

Cont.,

OUR RANGE OF PRODUCTS:

- T.NO: 91 - NEW JANARAKSHA**
- T.NO: 93 - MONEY BACK PLAN (25)**
- T.NO: 102 - JEEVAN KISHORE**
- T.NO: 103 - JEEVAN CHAYA**
- T.NO: 106 - JEEVAN SURABHI (15 / 12 { PPT })**
- T.NO: 107 - JEEVAN SURABHI (20 / 15 { PPT })**
- T.NO: 108 - JEEVAN SURABHI (25 / 18 { PPT })**

Cont.,

OUR RANGE OF PRODUCTS:

- T.NO: 114 - JEEVAN AADHAR**
- T.NO: 133 - JEEVAN MITRA (TRIPLE COVER)**
- T.NO: 136 - JEEVAN VISHWAS**
- T.NO: 147 - NEW JEEVAN SURAKSHA – 1**
- T.NO: 148 - NEW JEEVAN DHARA - 1**
- T.NO: 149 - JEEVAN ANAND**
- T.NO: 159 - KOMAL JEEVAN**

Cont.,

OUR RANGE OF PRODUCTS:

T.NO: 162 - JEEVAN SHREE – 1

T.NO: 164 - ANMOL JEEVAN - 1

T.NO: 165 - JEEVAN SARAL

T.NO: 167 - JEEVAN PRAMUKH

T.NO: 168 - JEEVAN ANURAG

T.NO: 169 - JEEVAN NIDHI

T.NO: 171 - BIMA NIVESH – 2005

Cont.,

OUR RANGE OF PRODUCTS:

- T.NO: 175 - BIMA BACHAT**
- T.NO: 178 - JEEVAN TARANG**
- T.NO: 179 - NEW BIMA GOLD**
- T.NO: 184 - CHILD CAREER PLAN**
- T.NO: 185 - CHILD FUTURE PLAN**
- T.NO: 186 - JEEVAN AMRUT**
- T.NO: 189 - JEEVAN AKSHAY - 6**

P. SYAM BABU, F.M. (ADM),
STC , TIRUPATI.

Cont.,

OUR RANGE OF PRODUCTS:

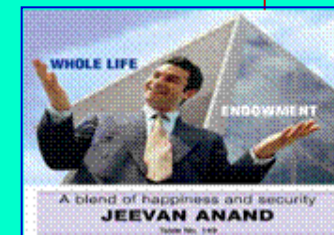
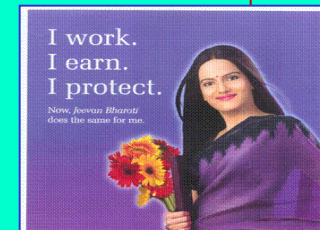
- T.NO: 190 - AMULYA JEEVAN - 1**
- T.NO: 192 - JEEVAN BHARATHI – 1**
- T.NO: 802 - ENDOWMENT PLUS**
- T.NO: 803 - PENSION PLUS**
- T.NO: 805 - BIMA ACCOUNT – 1**
- T.NO: 806 - BIMA ACCOUNT – 2**
- T.NO: 902 - HEALTH PROTECTION PLUS**
- T.NO: 903 - JEEVAN AROGYA**

Different Phases of Human Life



Major Needs in Life that Require Financial Provisions

- | | | |
|---------------------------|-----------------------------------|--------------------------------|
| — Schooling | — Regular Cash Flow | — Health Care |
| — Higher Education | — House Purchase/Extension | — Business Protection |
| — Start-in-life | — Children's Education | — Provision for old age |
| — Marriage | — Children's Marriage | — Estate Creation |

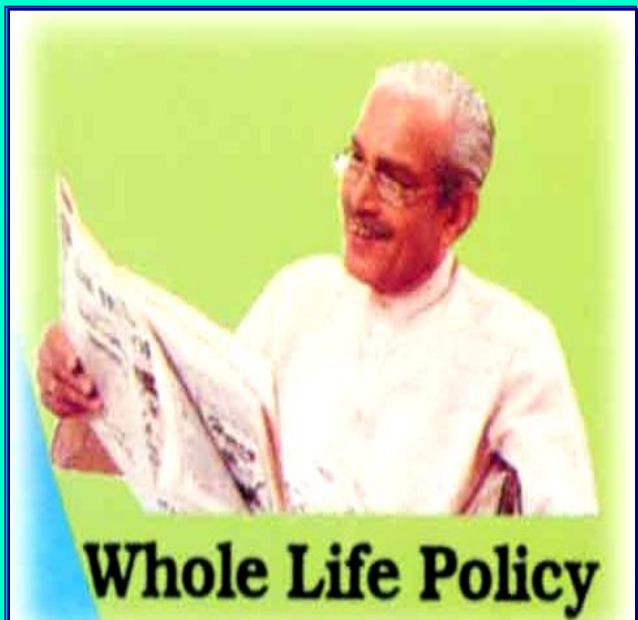


Products to match all your Needs

NEED	SUITABLE PLANS									
Child's Future Provision	<div>41</div> 	<div>50</div> 	<div>90</div> 	<div>102</div> 	<div>103</div> 	<div>159</div> 	<div>168</div> 	<div>184</div> 	<div>185</div> 	
Savings-cum-Risk Cover	<div>14</div> 	<div>48</div> 	<div>88</div> 	<div>133</div> 	<div>89</div> 	<div>91</div> 	<div>149</div> 	<div>162</div> 	<div>167</div> 	
Regular Cash Flow	<div>75</div> 	<div>93</div> 	<div>106</div> 	<div>107</div> 	<div>108</div> 	<div>175</div> 	<div>178</div> 	<div>179</div> 		
Term Assurance	<div>43</div> 	<div>52</div> 	<div>58</div> 	<div>164</div> 	<div>190</div> 	<div>186</div> 	Special Plans			
Market Linked	<div>802</div> 	<div>803</div> 					<div>165</div> 	<div>171</div> 	<div>114</div> 	
Whole Life	<div>02</div> 	<div>05</div> 	<div>08</div> 				<div>136</div> 	<div>192</div> 	<div>805</div> 	
Provision for Old age	<div>189</div> 	<div>147</div> 	<div>148</div> 	<div>169</div> 				<div>806</div> 	<div>902</div> 	<div>903</div> 

Whole Life (Table No: 02)

“A TRUE LIFE INSURANCE PLAN”



Attractive Features :

To create an estate for the family
 Low Premium & High Bonus
 Highest Final Additional Bonus

General Conditions:

Min. Age : 15 Years

Max Age : 60 Years

Max. Mat. Age: 80 +

*P.P.T : 80 (-) Pre.Age Or 35
 Years whichever is more*

Min S.A. : 50,000

Max. S.A. : No limit

Maturity Benefits :

**S.A. + BONUS + F.A.B. (On attainment of 80 Years or on
 completion of 40 years term whichever is later)**

Death Benefits:

Natural:

S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

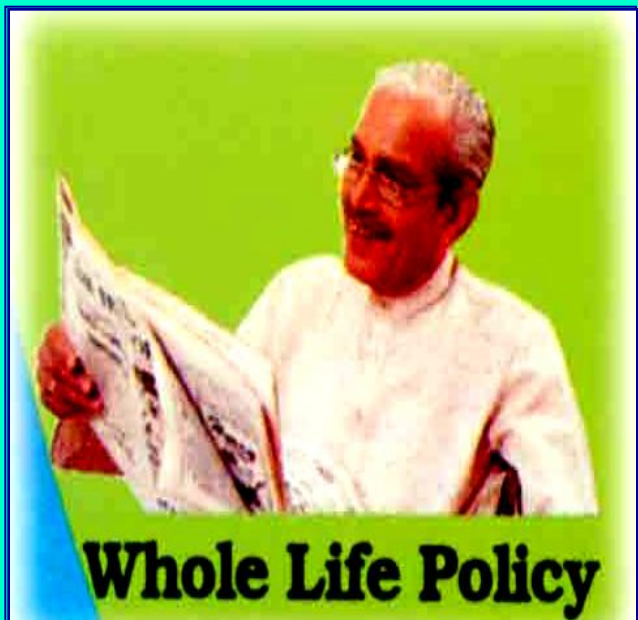
S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)

★ Conditions apply



Whole Life { L.P } (Table No: 05)

“A TRUE LIFE INSURANCE PLAN WITH LIMITED PAYMENT OPTION”



Attractive Features :

To create an estate for the family
 Low Premium & High Bonus
 Highest Final Additional Bonus

General Conditions:

<i>Min. Age : 12 Years</i>	<i>Max Age : 60 Years</i>
<i>Max. Mat. Age: 80 +</i>	<i>Term : 5 To 55 Years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No limit</i>

Maturity Benefits :

S.A. + BONUS + F.A.B. (On attainment of 80 Years or on completion of 40 years term whichever is later.

Death Benefits:

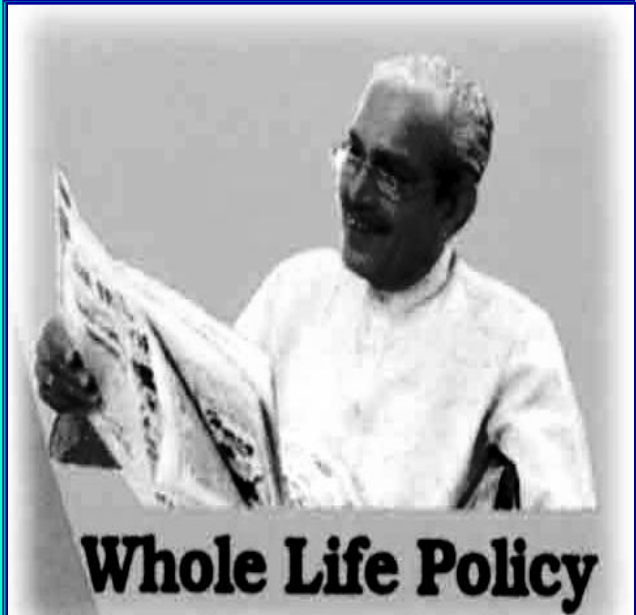
Natural:	S.A. + BONUS + F.A.B. (IF ANY)
Accidental:	S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)

★ **Conditions apply**



Whole Life { S.P } (Table No: 08)

“ A TRUE LIFE INSURANCE PLAN WITH ONE TIME PAYMENT OPTION ”



Attractive Features :

One time payment
 To create an estate for the family
 Low Premium → Highest Bonus & F.A.B.

General Conditions:

Min. Age : 12 Years

Max Age : 60 Years

Max. Mat. Age: 80 +

Term :SINGLE PREM

Min S.A. : 20,000

Max. S.A. : No limit

Maturity Benefits :

S.A. + BONUS + F.A.B. (On attainment of 80 Years or on completion of 40 years term whichever is later.

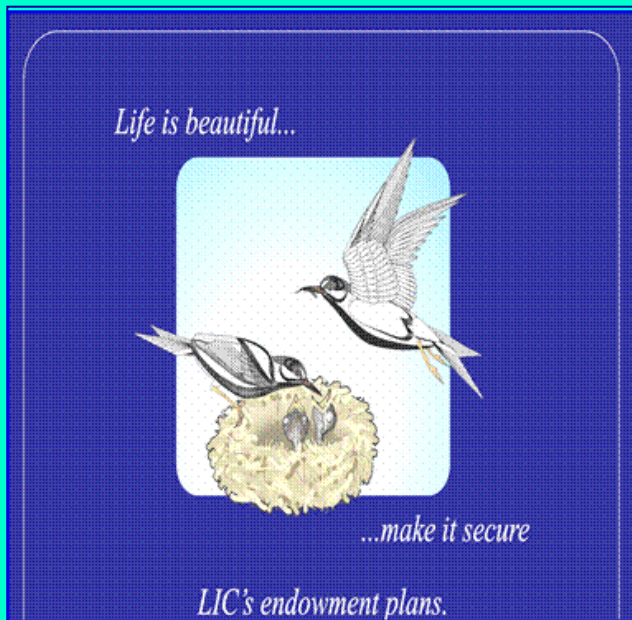
Death Benefits:

Natural:	S.A. + BONUS + F.A.B. (IF ANY)
Accidental:	NOT ALLOWED



Endowment Assurance (Table No: 14)

“A FLEXIBLE PLAN TO SUIT MOST OF YOUR NEEDS”



Attractive Features :
 Moderate Premiums
 Attractive Bonus
 High Liquidity
 Savings Oriented

General Conditions:

<i>Min. Age : 12 Years</i>	<i>Max Age : 65 Years</i>
<i>Max. Mat. Age: ≤ 75</i>	<i>Term : 5 To 55 years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No limit</i>

Maturity Benefits :	S.A. + BONUS + F.A.B. (IF ANY)
<u>Death Benefits:</u>	
Natural:	S.A. + BONUS + F.A.B. (IF ANY)
Accidental:	S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)



Children Deferred Assurance { 21 } (Table No: 41)

“ FOR YOUR CHILD’S WELFARE ”



Attractive Features :
 Provision for Child’s Future
 Very Low Premium
 Developing Savings Habit



MIN. MAT. AGE : 30

MAX. MAT. AGE : 60

General Conditions:

Min. Age : 0 Years

Max Age : 17 Years

*Min. Mat. Age : 30
 Max. Mat. Age: ≤ 60*



Term : 13 To 50 years

Min S.A. : 50,000

Max. S.A. : 1 Crore

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY)

D.B.

BEFORE VESTING :

PREMIUM PAID (-) EXTRA PREMIUM (PWB FACILITY IS AVAILABLE FOR PROPOSER)

AFTER VESTING :

Natural:

S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

S.A. + A.B. S.A + BONUS + F.A.B. (IF ANY)



Temporary Assurance (Table No: 43)

“ PAY IT AND FORGET IT ”



Attractive Features :

Very Low Premium and High Risk
 Single Premium Plan
 Very useful as debt insurance

General Conditions:

Min. Age : 18 Years

Max Age : 60 Years

Max. Mat. Age: ≤ 62

Term: 6 m/ 1y /1.5y / 2y

Min S.A. : 50,000

Max. S.A. : 1 Crore

Maturity Benefits :

NIL

Death Benefits:

Natural:

S.A.

Accidental:

S.A. { NO A.B. }



Limited Payment Endowment { S.P. } (Table No: 48)

“ ONE TIME PAYMENT TO ACCOMPLISH YOUR DESIRES ”



Attractive Features :

Single Premium Policy

Risk Cover for total Term

Bonus for entire Term / Till Risk

General Conditions:

Min. Age : 12 Years

Max Age : 60 Years

Max. Mat. Age: ≤ 75

Term: 5 To 50 Years

Min S.A. : 50,000

Max. S.A. : No Limit

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY)

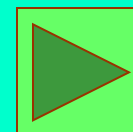
Death Benefits:

Natural:

S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

S.A. + BONUS + F.A.B. (IF ANY) { NO AB }



Limited Payment Endowment Table No: 48)

“ FLEXIBLE P.P.T TO MATCH YOUR SAVINGS WITH NEEDS ”



Attractive Features :

Selected Premium Paying Term

Risk Cover for total Term

Bonus for entire Term / Till Risk

General Conditions:

Min. Age : 12 Years

Max Age : 60 Y

Max. Mat. Age: ≤ 75

Term: 15 / 20 / 25

Min S.A. : 50,000

Max. S.A. : No Limit

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY)

Death Benefits:

Natural:

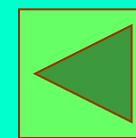
S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)

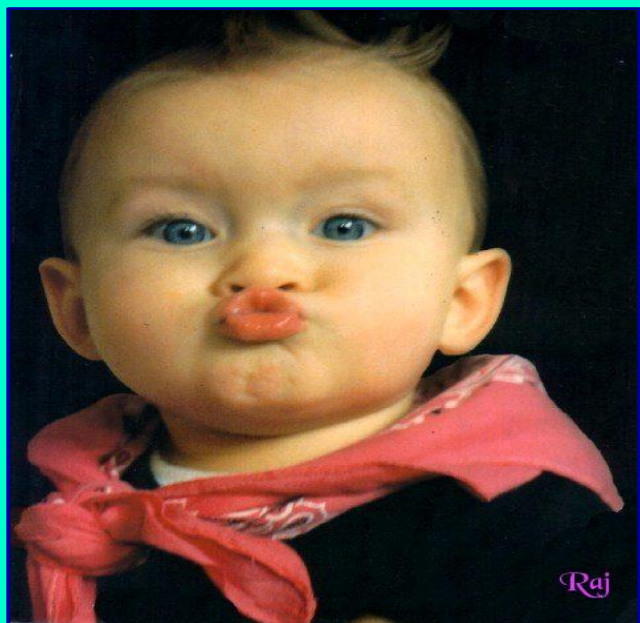


A.B. AVAILABLE DURING P.P.T. ONLY



Children Deferred Assurance { 18 } (Table No: 50)

“ FOR YOUR CHILD’S FUTURE ”



Attractive Features :
 Provision for Child’s Future
 Very Low Premium
 Developing Savings Habit

General Conditions:

Min. Age : 0 Years	Max Age : 14 Years
Min. Mat Age : 25 Years Max. Mat. Age: ≤ 60	Term: 11 To 50 Years
Min S.A. : 50,000	Max. S.A. : 1 Crore

Maturity Benefits :

D.B.

Before Vesting :

After Vesting :

Natural:

Accidental:

S.A. + BONUS + F.A.B. (IF ANY)

PREMIUM PAID (-) EXTRA PREMIUM



S.A. + BONUS + F.A.B. (IF ANY)

S.A. + A.B. S.A + BONUS + F.A.B. (IF ANY)

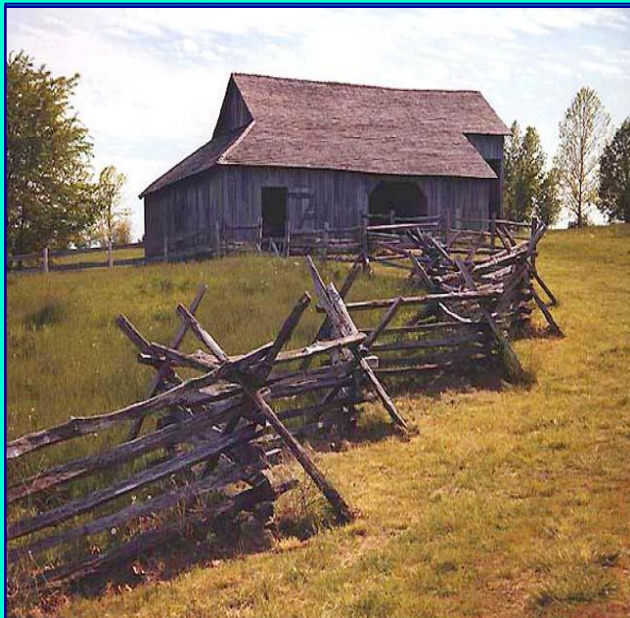


P.W.B. OPTION IS AVAILBLE TO PROPOSER



MORTGAGE REDUMPTION ASSURANCE (Table No: 52)

“ Best Provision for Repayment of Loan in case of RISK ”



Attractive Features :

Very Low Premium and High Risk
 Single Premium / Regular Premium options
 Debt insurance against property loans.

General Conditions:

Min. Age : 18 Years

Max Age : 50 Years

Max. Mat. Age: ≤ 60

*Term: 5 Years (or) 2/3
 of Repayment term*

Min S.A. : 10,000

Max. S.A. : O/S Loan

Maturity Benefits :

NIL

Death Benefits:

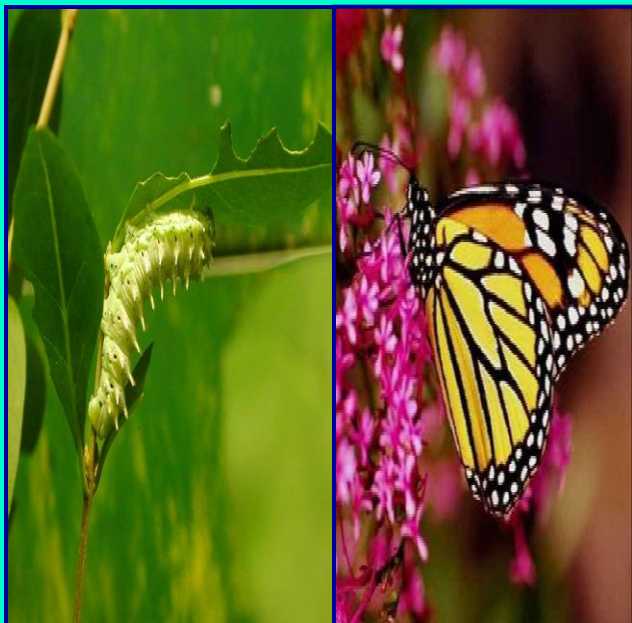
Natural:
Accidental:

To the extent of Out Standing Loan
Not Applicable



CONVERTIBLE TERM ASSURANCE (Table No: 58)

“ Best Plan for Youngsters who have just started their career ”



Attractive Features :

- * Very Low Premium and High Risk
- * Option to convert the policy either Whole Life or Endowment

General Conditions:

<i>Min. Age : 20 Years</i>	<i>Max Age : 50 /44/43</i>
<i>Max. Mat. Age: ≤ 55</i>	<i>Term: 5 / 6 / 7 years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : 1 Crore</i>

Maturity Benefits :

NIL (Option to convert the policy into Limited Payment Whole life or Endowment [except during last two years])

Death Benefits:

Natural:	S.A.
Accidental:	NOT APPLICABLE



Money Back { 20 } (Table No: 75)

“MOST POPULAR PLAN TO MEET YOUR INTERMITTENT NEEDS”



Attractive Features :

Payment of 20 % S.A. for every 5 years
 More returns thru' Re-investment of S.B. s
 Full coverage of Risk throughout the term
 Bonus for entire Term / Till Risk

General Conditions:

Min. Age : 13 Years

Max Age : 50 Years

Max. Mat. Age: ≤ 70

Term: 20 Years

Min S.A. : 50,000

Max. S.A. : No Limit

Survival Benfits:

20% of S.A. On completion of 5 / 10 / 15 Years

Maturity Benefits :

40% of S.A. + BONUS + F.A.B.

Death Benefits:

Natural:

S.A. + BONUS

Accidental:

S.A. + A.B. S.A. + BONUS



Jeevan Mitra (Table No: 88)

“ A POPULAR DOUBLE COVER PLAN ”



Attractive Features :

High Risk Cover at Low Cost

Flexible Term

Higher Bonus than Endowment Plan

General Conditions:

Min. Age : 18 Years

Max Age : 50 Years

Max. Mat. Age: ≤ 70

Term: 15 To 30 Years

Min S.A. : 50,000

Max. S.A. : No Limit

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY)

Death Benefits:

Natural:

2 S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

2 S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)



Jeevan Saathi (Table No: 89)

“ A WONDERFUL JOINT LIFE PLAN ”



Attractive Features :

- *Risk Cover for Both Husband and Wife
- *Multiple Benefits like Premium Waiver ,
Maturity / Risk Cover on Second Person

General Conditions:

Min. Age : 20 Years

Max Age : 50 Years

Max. Mat. Age: ≤ 70

Term: 15 To 30 Years

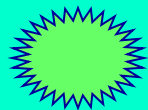
Min S.A. : 50,000

Max. S.A. : No Limit

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY) { Either on Survival of Both Husband and Wife } or { to Second Living Person }

Death Benefits: Nat:



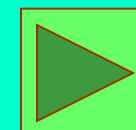
Accidental:

First Person → S.A. + Waiver Of Prem + Risk Cover on 2nd life / Maturity

Second Person → S.A. + BONUS + F.A.B. (IF ANY)

First Person → S.A + A.B. S.A.

Second Person → S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)

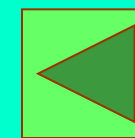


Benefits of Jeevan Saathi (Table No: 89)

Maturity Benefits :	S.A. + BONUS + F.A.B. (IF ANY) { Either on Survival of Both Husband and Wife } or { to Second Living Person }
<u>Death Benefits:</u> Nat:	First Person → S.A. + Waiver Of Prem + Risk Cover on 2nd life / Maturity Second Person → S.A. + BONUS + F.A.B. (IF ANY)
Accidental:	First Person → S.A + A.B. S.A. Second Person → S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)

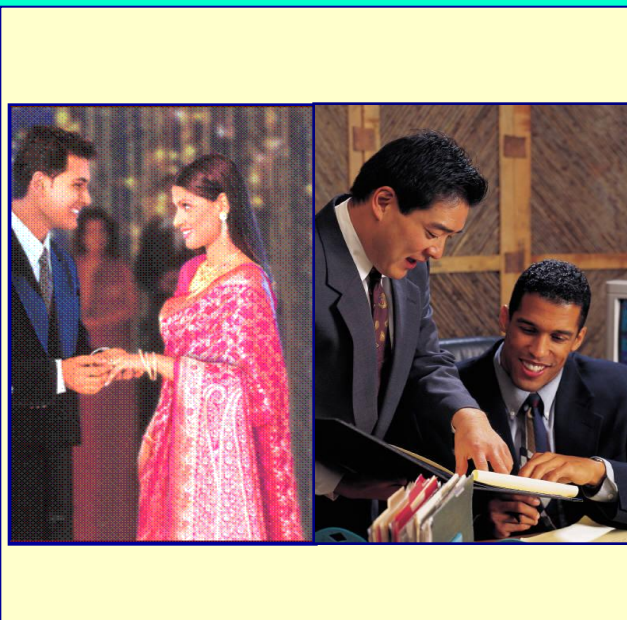


IF DIED IN ACCIDENT DURING SAME POLICY YEAR IN WHICH FIRST PERSON'S DEATH OCCURRED.



Marriage Endowment / Education Annuity (Table No: 90)

“ A SPECIAL PLAN TO FULFILL YOUR DREAMS ”



Attractive Features :

Spl. Plan for Child's Education / Marriage
Provides Fund at an appropriate Time
Provision to get Maturity amount in instalments

General Conditions:

Min. Age : 18 Years

Max Age : 60 Years

Max. Mat. Age: ≤ 70

Term: 5 To 25 Years

Min S.A. : 50,000

Max. S.A. : No Limit

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY)

Death Benefits:

Natural:	NIL +Maturity Claim will be Settled on D.O.M.
Accidental:	A.B. S.A.+Maturity Claim will be Settled on D.O.M.



New Janaraksha (Table No: 91)

“ A TESTED PLAN FOR ALL WALKS OF LIFE ”



Attractive Features :

Spl. Plan for Persons with irregular income
 Inbuilt Accident Cover
 Flexible Risk Cover features

General Conditions:

Min. Age : 18 Years

Max Age : 50 Years

Max. Mat. Age: ≤ 70

Term: 12 To 30 Years

Min S.A. : 50,000

Max. S.A. : 10 Lakhs

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY)

Death Benefits:

Natural:

S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

2 S.A. + BONUS + F.A.B. (IF ANY)



Money Back { 25 } (Table No: 93)

“ LONG TERM PLAN WITH A FACILITY TO MEET INTERMITTENT NEEDS ”



Attractive Features :

Payment of 15 % S.A. for every 5 years
 More returns thru' Re-investment of S.B. s
 Full coverage of Risk throughout the term
 Bonus for entire Term / Till Risk

General Conditions:

Min. Age : 13 Years

Max Age : 45 Years

Max. Mat. Age: ≤ 70

Term: 25 Years

Min S.A. : 50,000

Max. S.A. : No Limit

Survival Benefits :

15 % of S.A. on completion of 5 / 10 / 15 / 20 Years

Maturity Benefits :

40 % of S.A. + BONUS + F.A.B.

Death Benefits:

Natural:

S.A. + BONUS

Accidental:

S.A. + A.B. S.A. + BONUS



Jeevan Kishore (Table No: 102)

“ BEST PLAN TO MAKE YOUR CHILD RICH ”



Attractive Features :

- *Creates an Estate for Child's welfare
- *Provision for Premium Waiver Benefit for the Proposer
- *A.B. Facility after attainment of majority ✚

General Conditions:

Min. Age : 0 Years	Max Age: 12 (L.B.D.)
MinMat age:20Max:45	Term : 15 To 35 Years
Min S.A. : 50,000	Max. S.A.: 40Lakhs Entry Age < 10y – 15 Lakhs

Maturity Benefits :	S.A. + BONUS + F.A.B. (IF ANY)
<u>D.B. BEFORE RISK COMM:</u>	PREMIUM PAID (-) EXTRA PREMIUMS
<u>AFTER RISK COMM. :</u>	
NATURAL :	S.A. + BONUS + F.A.B. (IF ANY)
ACCIDENTAL :	S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)

✚ **AFTER 25 Y FREE A.B. UPTO ONE LAKH.**



Jeevan Chhaya (Table No: 103)

“ REAL SOLUTION FOR YOUR CHILD’S EDUCATION ”



Attractive Features :

- *Provides Regular Cash flow for Child’s Higher Education / Start-in-life / Marriage
- *Defined Benefits for the Beneficiary

General Conditions:

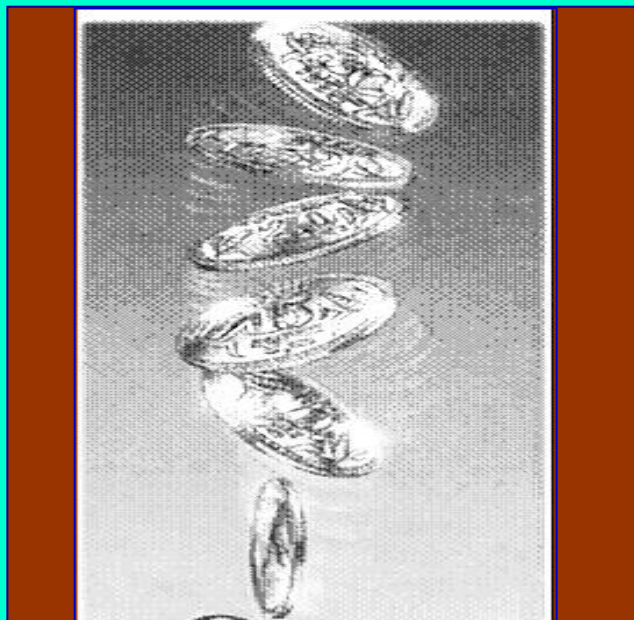
<i>Min. Age : 18 Years</i>	<i>Max Age : 47 Years</i>
<i>Max. Mat age: 65</i>	<i>Term : 18 To 25 Years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>

Survival Benefits:	25 % of S.A. EVERY YEAR IN THE LAST 3 YEARS BEFORE MATURITY DATE
Maturity Benefits :	25 % OF S.A. + BONUS + F.A.B. (IF ANY)
<u>Death Benefits:</u>	
Natural :	S.A. + S.B. s & Maturity Claim will be Settled
Accidental :	S.A. + A.B. S.A.+ S.B. s & M.C. will be Settled



Jeevan Surabhi { 15 - 12 } (Table No: 106)

“ MONEY BACK WITH ENHANCEMENT OF RISK COVER ”




Attractive Features :

- *Limited payment Money Back Plan
- *S.B. Payments @ 30 % [4 & 8] 40% [12]
- *Enhancement of Risk Cover @ 50% of S.A. For every five years

General Conditions:

<i>Min. Age : 14 Years</i>	<i>Max Age : 55 Years</i>
<i>Max. Mat age: 70</i>	<i>Term : 15 (ppt -12 Y)</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>

Survival Benefits :	30 % on completion of 4 & 8th 40 % on 12th Year		
Maturity Benefits :	BONUS		
<u>Death Benefits:</u>	1st Y to 5th Y	6th Y to 10th Y	11th Y to 15th Y
Natural :	B.S.A + Bonus	150 % B.S.A + B	200% B.S.A. + B
Accidental :	+ A.B. S.A.	+ A.B. S.A.	+ A.B. S.A. 

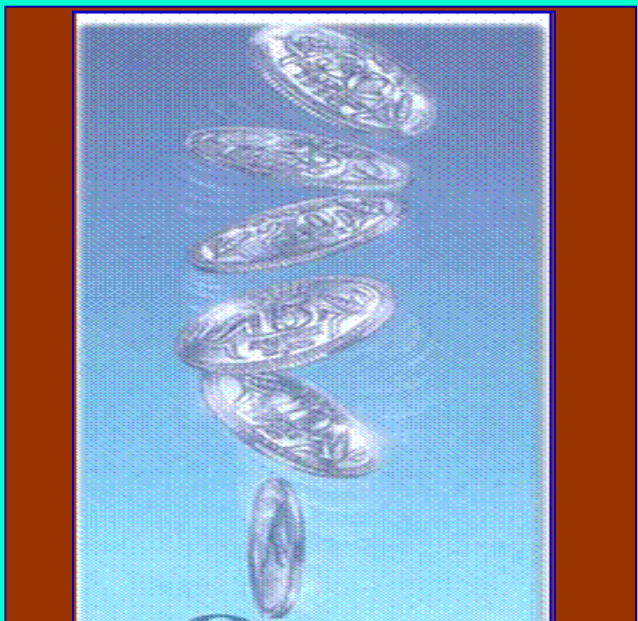


A.B. COVER DURING P.P.T ONLY



Jeevan Surabhi { 20 - 15 } (Table No: 107)

“ MONEY BACK WITH ENHANCEMENT OF RISK COVER ”




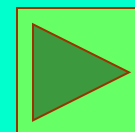
Attractive Features :

- *Limited payment Money Back Plan
- *S.B. Payments @ 25 % [4, 8, 12 & 15]
- *Enhancement of Risk Cover @ 50% of S.A. For every five years

General Conditions:

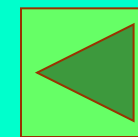
<i>Min. Age : 14 Years</i>	<i>Max Age : 50 Years</i>
<i>Max. Mat age: 70</i>	<i>Term : 20 (ppt -15 Y)</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>

Survival Benefits :	25 % on completion of 4th, 8th, 12th & 15th Year			
Maturity Benefits :	BONUS			
<u>Death Benefits:</u>	1 Y to 5 Y	6 Y to 10Y	11 Y to 15 Y	16 Y to 20 Y
 Natural :	B.S.A + Bonus	150 % B.S.A +B	200% B.S.A. + B	250% B.S.A. + B
Accidental :	+A.B.S.A.	+A.B.S.A.	+ A.B. S.A.	{ NO A.B. }



Benefits of Jeevan Surabhi { 20 - 15 } (Table No: 107)

Survival Benefits :	25 % on completion of 4th ,8th , 12th & 15th Year			
Maturity Benefits :	BONUS			
<u>Death Benefits:</u>	1 Y to 5 Y	6 Y to 10Y	11 Y to 15 Y	16 Y to 20 Y
Natural :	B.S.A +	150 %	200%	250%
Accidental :	Bonus	B.S.A +B	B.S.A. + B	B.S.A. + B
	+A.B.S.A.	+A.B.S.A.	+ A.B. S.A.	{ NO A.B. }



Jeevan Surabhi { 25 - 18 } (Table No: 108)

“ MONEY BACK WITH ENHANCEMENT OF RISK COVER ”



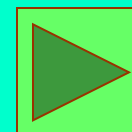
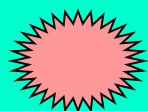
Attractive Features :

- *Limited payment Money Back Plan
- *S.B. Payments @ 20 % [4, 8, 12, 15 & 18]
- *Enhancement of Risk Cover @ 50% of S.A. For every five years

General Conditions:

<i>Min. Age : 14 Years</i>	<i>Max Age : 45 Years</i>
<i>Max. Mat age: 70</i>	<i>Term : 25 (ppt -18 Y)</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>

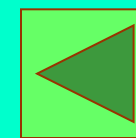
Survival Benefits :	20 % on completion of 4th, 8th, 12th, 15th & 18th Y				
Maturity Benefits :	BONUS				
<u>Death Benefits:</u>	1 Y to 5 Y	6 Y to 10 Y	11 Y to 15 Y	16 Y to 20 Y	21 Y to 25 Y
Natural :	B.S.A + Bonus	150 % B.S.A + Bonus	200% B.S.A. + Bonus	250% B.S.A. + Bonus	300 % B.S.A. + Bonus
Accidental :	+A.B.S.A.	+A.B.S.A.	+ A.B. S.A.	+ A.B. S.A.	



Benefits of Jeevan Surabhi { 25 - 18 } (Table No: 108)

**A.B. COVER
DURING P.P.T.
ONLY**

Survival Benefits :	20 % on completion of 4th, 8th, 12th, 15th & 18th Y				
Maturity Benefits :	BONUS				
<u>Death Benefits:</u>	1 Yto 5Y	6 Y to10Y	11 Yto15Y	16Yto20Y	21Y to 25 Y
Natural :	B.S.A	150 %	200%	250%	300 %
Accidental :	+ Bonus	B.S.A + Bonus	B.S.A. + Bonus	B.S.A. + Bonus	B.S.A. + Bonus
	+A.B.S.A	+A.B.S.A.	+A.B.S.A.	+A.B.S.A.	



Jeevan Aadhar (Table No: 114)

“ FOR THE WELFARE OF A HANDICAPPED DEPENDENT ”



Attractive Features :

- * Highest G.A. (100/-)
- * 100 % Tax Exemption u/s 80 DD
Upto 50,000 / 1,00,000

General Conditions:

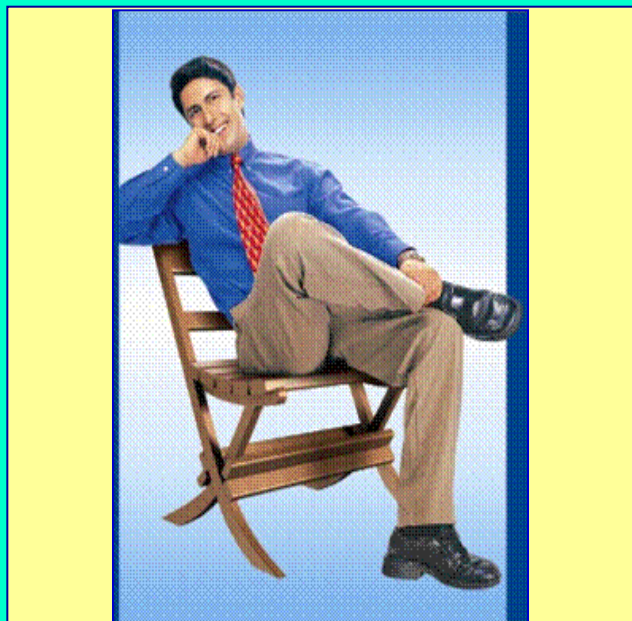
<i>Min. Age : 22 Years</i>	<i>Max Age : 65 Years</i>
<i>Max. Mat age: 75</i>	<i>Term : 10 To 35 Years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>

Maturity Benefits :	- NIL -
<u>D.B. :</u> Natural : Accidental :	20% OF (S.A. + G.A + T.A) & ANNUITY GURANTEED FOR 15 YEARS & LIFE THERE AFTER ON BALANCE 80 %
	A.B. S.A. + (ABOVE BENEFITS)
	* IF H.D. DIES BEFORE L.A. → REFUND OF PREM (-) EXTRAS



Jeevan Mitra Triple Cover (Table No: 133)

“ AN EXCELLENT TRIPLE COVER PLAN ”



Attractive Features :

Highest Risk Cover at Low Cost

Flexible Term

Higher Bonus than Endowment Plan

General Conditions:

Min. Age : 18 Years

Max Age : 50 Years

Max. Mat. Age: ≤ 70

Term: 15 To 30 Years

Min S.A. : 50,000

Max. S.A. : No Limit

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY)

Death Benefits:

Natural:

3 S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

3 S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)



Jeevan Vishwas (Table No: 136)

“ FOR THE WELFARE OF A HANDICAPPED DEPENDENT ”



Attractive Features :

To Provide Regular Income to H.D.
 Payment of 20% of M.C. To L.A.
 S.P OR R.P Options are Available

General Conditions:

<i>Min. Age : 20 Years</i>	<i>Max Age : 65 Years</i>
<i>Max. Mat age: 75</i>	<i>Term : 10 To 40 Years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>

Maturity Benefits :

**20% OF { S.A. G.A @ 60/00 + L.A. (IF ANY) } TO Assu.
 & IMMEDIATE ANNUITY ON BAL. 80% TO H.D.**

D.B. :

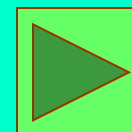
Natural :

“ AS MENTIONED ABOVE ” WILL BE PAID TO H.D.

Accidental :

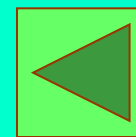
A.B. S.A. + ABOVE MENTIONED BENEFITS { NO A.B. UNDER S.P. }

*** IF H.D. DIES BEFORE L.A. → A) SURRENDER B) CAN CONTINUE FOR ANNUITY ON HIS OWN LIFE.**



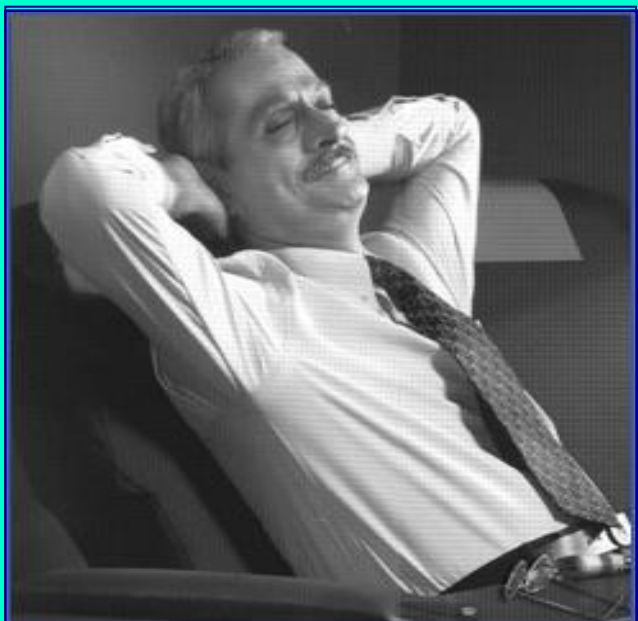
Benefits of Jeevan Vishwas (Table No: 136)

<u>General Conditions:</u>	
<i>Min. Age : 20 Years</i>	<i>Max Age : 65 Years</i>
<i>Max. Mat age: 75</i>	<i>Term : 10 To 40 Years</i> <i>Max. p p t : 25 years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>
Maturity Benefits :	20% OF { S.A. G.A @ 60/00 + L.A. (IF ANY) } TO L.A & IMMEDIATE ANNUITY ON BAL. 80% TO H.D.
<u>D.B. :</u> Natural : Accidental :	“ AS MENTIONED ABOVE ” WILL BE PAID TO H.D.
	A.B. S.A. + ABOVE MENTIONED BENEFITS TO H.D. { NO A.B. UNDER S.P. }
	* IF H.D. DIES BEFORE L.A. → A) SURRENDER B) CAN CONTINUE FOR ANNUITY ON HIS OWN LIFE.



Jeevan Suraksha - 1 (Table No: 147)

“ HAVE A TENSION FREE RETIRED LIFE ”



Attractive Features :

- *A Deferred Annuity plan
- *Available with S.P. / R.P. Options
- *Risk Cover can be added thru' Term Rider

General Conditions:

CLICK

Min. Age : 18 Years

Max Age : 70 (lbd)

Min.vest.Age: 50 MaxVest.Age:79

Term: 02 To 35 Years

Min. Annual Premium : 2500/-

Min. NCO : 50,000

Min. Single premium : 10,000

Max. NCO : No Limit

Maturity Benefits :

N.C.O. + BONUS + F.A.B (IF ANY) → CONVERTED TO ANNUITY @ PREVAILING RATES. IF OPTED 25% COMMUTATION IS ALLOWED.

D.B.: Before Vesting :

PREM.PAID + 5% INTEREST+T.R.B. (IF OPTED)

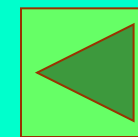
After Vesting :

AS PER ANNUITY OPTION



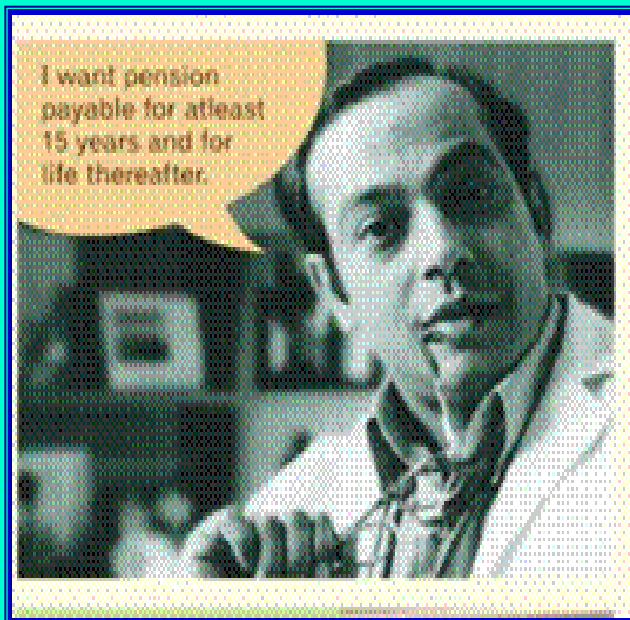
Conditions of Jeevan Suraksha - 1 (Table No: 147)

<u>General Conditions:</u>	
<i>Min. Age : 18 Years</i>	<i>Max Age : 70 (lbd)</i>
<i>Min.vest.Age: 50</i> <i>MaxVest.Age:79</i>	<i>Term: 02 To 35 Years</i>
<i>Min. Annual Premium : 2500/-</i> <i>Min. Single premium : 10,000</i>	<i>Min. NCO : 50,000</i> <i>Max. NCO : No Limit</i>



Jeevan Dhara - 1 (Table No: 148)

“ YOU CAN LIVE INDIPENDENTLY EVEN AFTER RETIREMENT ”



Attractive Features :

- *A Deferred Annuity plan
- *Available with S.P. / R.P. Options
- *Risk Cover can be added thru' Term Rider

General Conditions:

CLICK

Min. Age : 18 Years

Max Age : 65 Years

Min.vest.Age: 50 MaxVest.Age:79

Term: 02 To 35 Years

Min. Annual Premium : 2,500/-

Min. NCO : 50,000

Min. Single premium : 10,000

Max. NCO : No Limit

Maturity Benefits :

N.C.O. + BONUS + F.A.B (IF ANY) → CONVERTED TO ANNUITY @ PREVAILING RATES. IF OPTED 25% COMMUTATION IS ALLOWED.

Death Benefits:

Before Vesting : PREM.PAID + INTEREST+T.R.B. (IF OPTED)

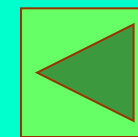
After Vesting : AS PER ANNUITY OPTION



Cond. of Jeevan Dhara - 1 (Table No: 148)

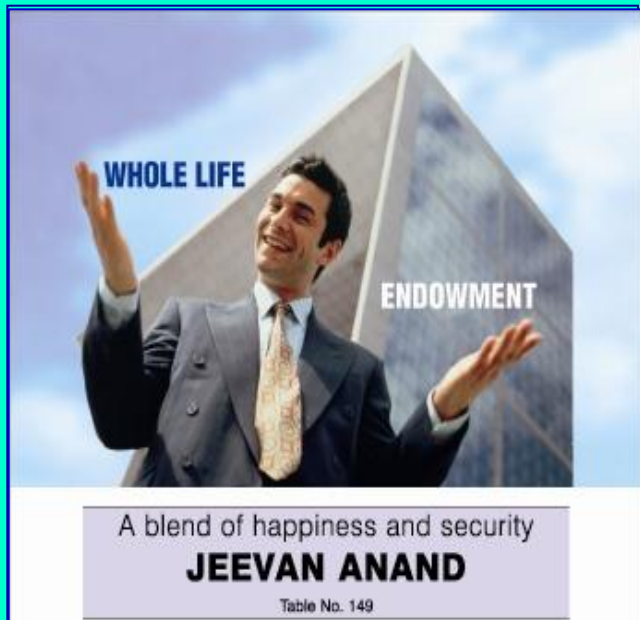


<u>General Conditions:</u>	
<i>Min. Age : 18 Years</i>	<i>Max Age : 65 Years</i>
<i>Min.vest.Age: 50 MaxVest.Age:79</i>	<i>Term: 02 To 35 Years</i>
<i>Min. Annual Premium : 2,500/-</i> <i>Min. Single premium : 10,000</i>	<i>Min. NCO : 50,000</i> <i>Max. NCO : No Limit</i>



Jeevan Anand (Table No: 149)

“ JINDAGI KE SAATH BHI JINDAGI KE BAAD BHI ”



Attractive Features :

- *Risk Cover continues even after Maturity
- *Low Cost, Flexible Term & In built A.B.
- *Suitable to all.

General Conditions:

Min. Age : 18 Years

Max Age : 65 Years

Max. Mat. Age: ≤ 75

Term: 05 To 57 Years

Min S.A. : 1,00,000

Max. S.A. : No Limit

Max. A.B. : 5,00,000

Maturity Benefits :

S.A. + BONUS + F.A.B. (IF ANY) Risk Cover 
continues for Life Time. { A.B.Cover upto 70 years }

D.B.(DURING TERM):

Natural:

S.A. + BONUS + F.A.B. (IF ANY)

Accidental:

S.A. + A.B. S.A. + BONUS + F.A.B. (IF ANY)



B.S.A ONLY (NO BONUS)



Komal Jeevan (Table No: 159)

“ CHILDREN MONEY BACK WITH GUARANTEED ADDITIONS ”




Attractive Features :

- *Limited payment Money Back Plan
- *S.B.Payments can be utilized for Education
- *G.A. Can be utilized for START-IN-LIFE
- *P.W.B. + T.R.B. Provision for Proposer

General Conditions:

<i>Min. Age : 0 Years</i>	<i>Max Age: 10Y (l.b.d.)</i>
<i>Mat age: 26</i>	<i>Term : 8 To 18 Years</i>
<i>Min S.A. : 1,00,000</i>	<i>Max. S.A. : 25 Lakhs</i>

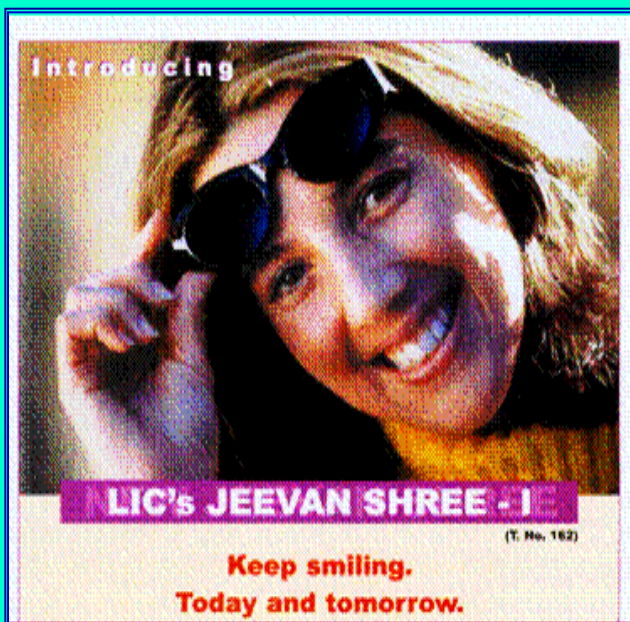
Survival Benefits :	On Policy Anniversary after Completion of 18 & 20 years of Age : 20 % ; 22 & 24 years : 30 %
Maturity Benefits :	GURANTEED ADDITIONS @ 75 /00 + LOYALTY ADDITIONS (IF ANY)
<u>Death Benefits:</u>	
PROPOSER :	DEATH DURING P.P.T. :- P.W.B + T.R.B. (IF OPTED FOR) 
LIFE ASSURED :	Before Commencement of Risk : PREMIUM PAID (-) P.W.B. & T.R.B. PREM After Commencement of Risk : S.A. + G.A. @ 75 /00 + L..A. (IF ANY)

 **20% OF B.S.A (OR) ONE LAKH WHICHEVER IS LESS**



Jeevan Shree - 1 (Table No: 162)

“ AN EXCLUSIVE PLAN FOR EXCLUSIVE PEOPLE ”



Attractive Features :

- *Limited Payment Plan
- *Loan available after 1 year for <10 y TERM
& after 2 years for > 10 y TERM
- *Term Rider Facility to Enhance Risk Cover

General Conditions:

<i>Min. Age : 18 Years</i>	<i>Max Age : 65 Years</i>
<i>Max. Mat. Age: ≤ 75</i>	<i>Term: 05 To 25 Years</i>
<i>Min S.A. : 5,00,000</i>	<i>Max. S.A. : No Limit</i>

Maturity Benefits :	S.A. + G.A. @ 50 % FOR 1ST 5 YEARS + BONUS + F.A.B. (IF ANY)
<u>Death Benefits:</u>	
Natural:	S.A. + G.A. + BONUS (IF ANY)
Accidental:	S.A. + A.B. S.A. + G.A. + BONUS (IF ANY)



Anmol Jeevan - 1 (Table No: 164)

“ LOW PREMIUM - HIGH RISK TERM ASSURANCE ”



Attractive Features :

- *Very low premium
- *Best plan to protect the family from DEBTS

General Conditions:

Min. Age : 18 Years

Max Age : 55 Years

Max. Mat. Age: ≤ 65

Term: 05 To 25 Years

Min S.A. : 5,00,000

Max. S.A. : 24 Lakhs

Maturity Benefits :

-NIL-

Death Benefits:

Natural:

S.A.

Accidental:

S.A. { NO A.B. } 

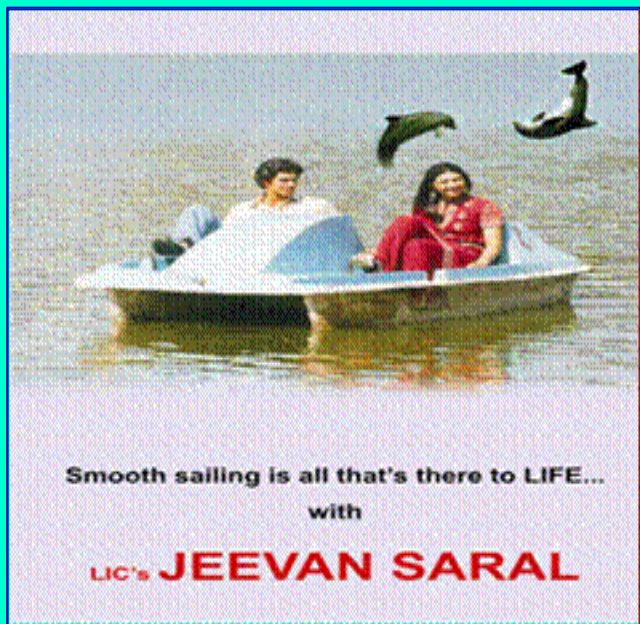


NO CLAIM CONCESSIONS/ GRACE PERIOD 15 DAYS ONLY



Jeevan Saral (Table No: 165)

“ INNOVATIVE PRODUCT AWARD WINNER ”



Attractive Features :

- * Risk cover is same irrespective of age at entry and Term FOR SAME PREM.
- * 12 months auto cover after payment of 3 Years Premium

General Conditions:

Min. Age : 12 Years

Max Age : 60 Years

Max. Mat. Age: ≤ 70

Term: 10 To 35 Years

**Min Prem : Rs.250 p.m.
for ages 12 To 49**

**Min Prem : Rs.400 p.m.
for ages 50 To 60**

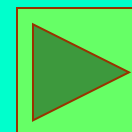
Maturity Benefits :

**MATURITY SUM ASSURED (M.S.A.) +
L.A. (IF ANY)**

Death Benefits:

Natural:
Accidental:

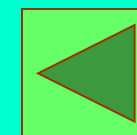
250	TIMES OF MONTHLY PREM + Return of Premium + Loyalty Additions (IF ANY)
250	TIMES OF MONTHLY PREM + Return of Premium + L.A. + A.B. S.A.



Jeevan Saral - Death Benefits (Table No: 165)

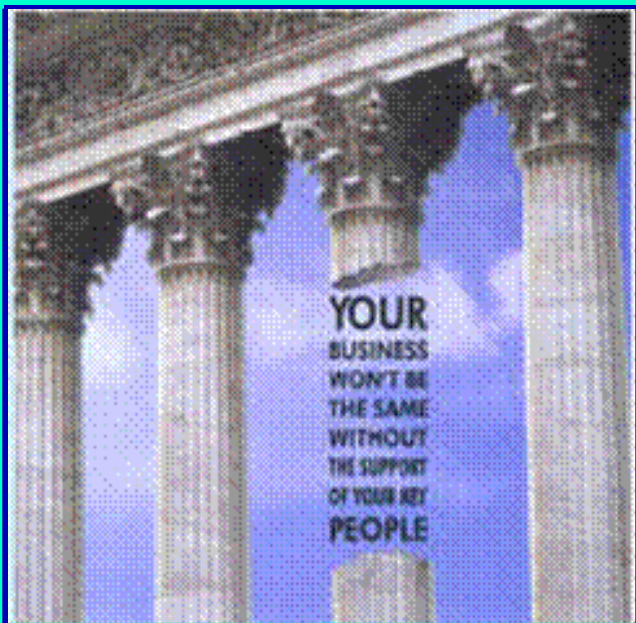
**Excluding 1st
year premium
and all extra
premiums**

<u>Death Benefits:</u>	
Natural:	250 TIMES OF MONTHLY PREM + Return of Premium + Loyalty Additions (IF ANY)
Accidental:	250 TIMES OF MONTHLY PREM + Return of Premium + L.A. + A.B. S.A.



Jeevan Pramukh (Table No: 167)

“ A SPECIAL PLAN FOR HIGH NET WORTH PEOPLE ”



Attractive Features :

- * Fulfill Premium Payment Obligation in 3,4 or 5 years.
- * Bonus continues to accrue in the post premium - payment period.

General Conditions:

Min. Age : 18 Years

Max Age : 65 Years

Max. Mat. Age: ≤ 75

Term: 05 To 25 Years

Min. S.A. : 10 Lakhs

Max. S.A. : No Limit

Maturity Benefits :

S.A. + G.A. @ 50/00 for 1st 5 years + BONUS (IF ANY)

Death Benefits:

Natural:
Accidental:

S.A. + G.A. + BONUS (IF ANY)

S.A. + G.A. + BONUS (IF ANY) { NO A.B. }



Jeevan Anurag (Table No: 168)

“ AN IDEAL PLAN FOR YOUR CHILD’S EDUCATION ”



Attractive Features :

- *Flexible Premium payment options
- *Provides Regular Cash flow for Child’s Higher Education / Start-in-life / Marriage
- *Benefits are Guranteed for the Beneficiary

General Conditions:

Min. Age : 20 Years

Max Age : 60 Years

Max. Mat. Age: ≤ 70

**Term : For S.P. : 5 – 25 Years
& FOR R.P: 10 To 25 Years**

Min S.A. : 50,000

Max. S.A. : No Limit

Survival Benefits :

20 % OF S.A. EVERY YEAR IN THE LAST 3 YEARS BEFORE THE MATURITY DATE.

Maturity Benefits :

40 % OF S.A. + BONUS + F.A.B.

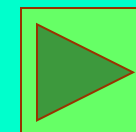
Death Benefits:

Natural :

S.A. + S.B. s & Maturity Claim will be Settled

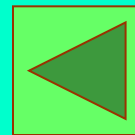
Accidental :

S.A. + A.B. S.A.+ S.B. s & M.C. will be Settled



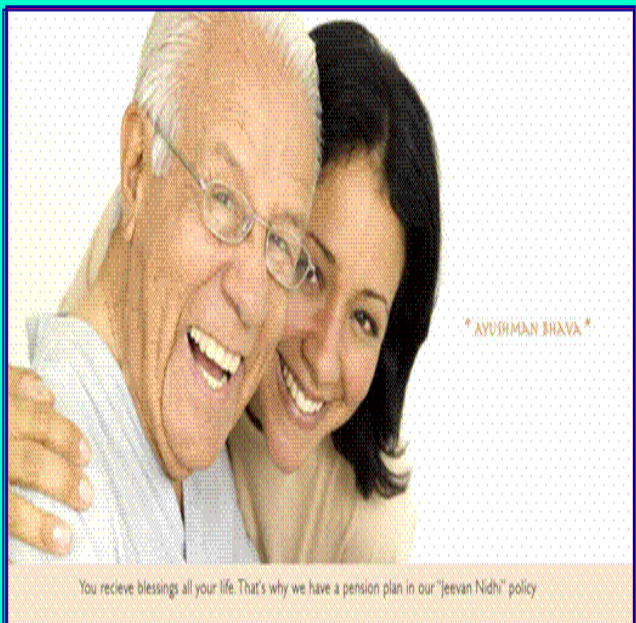
<u>General Conditions:</u>	
<i>Min. Age : 20 Years</i>	<i>Max Age : 60 Years</i>
<i>Max. Mat. Age: ≤ 70</i>	<i>Term : For S.P. : 5 – 25 Years & FOR R.P: 10 To 25 Years</i>
<i>Min S.A. : 50,000</i>	<i>Max. S.A. : No Limit</i>

Survival Benefits :	20 % OF S.A. EVERY YEAR IN THE LAST 3 YEARS BEFORE THE MATURITY DATE. 40 % OF S.A. + BONUS + F.A.B.
Maturity Benefits :	
<u>Death Benefits:</u>	
Natural :	S.A. + S.B. s & Maturity Claim will be Settled
Accidental :	S.A. + A.B. S.A.+ S.B. s & M.C. will be Settled



Jeevan Nidhi (Table No: 169)

“ AN ENDOWMENT DEFERRED ANNUITY PLAN ”



Attractive Features :

- *Available with S.P. / R.P. options
- *Maturity Benefits will be converted to Annuity.

General Conditions:

Min. Age : 18 Years

Max Age : 65 Years

**Min Vesting Age: 40 Y
max. Vesting Age: 75 Y**

**Term : For S.P. : 6 – 35 Years
& FOR R.P: 05 To 35 Years**

Min S.A. : 50,000

Max.S.A : No Limit

Maturity Benefits :

CLICK

**S.A + G.A. + BONUS + T.B (IF ANY) → Will be compulsorily converted into annuity @ prevailing rates of Jeevan Akshay at that time.
If Opted 1/3RD Commutation is allowed. (P.H. CAN OPT FOR OTHER CO)**

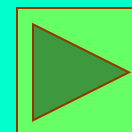
Death Benefits:

Natural :

S.A. + G.A. + BONUS + T.B. (IF ANY)

Accidental :

S.A. + A.B. S.A. + G.A. + BONUS + T.B. (IF ANY)

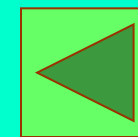


Benefits of Jeevan Nidhi (Table No: 169)



If L.A. Desires Annuity can be purchased from any other company.

Maturity Benefits :	S.A + G.A. + BONUS + T.B. → Will be compulsorily converted into annuity @ prevailing rates of Jeevan Akshay at that time. If Opted 1/3 RD Commutation is allowed.
<u>Death Benefits:</u> Natural : Accidental :	 S.A. + G.A. + BONUS + T.B. (IF ANY) S.A. + A.B. S.A. + G.A. + BONUS + T.B. (IF ANY)



Bima Nivesh - 2005 (Table No: 171)

“ AN INVESTMENT PLAN WITH RISK COVER ”



Attractive Features :

- * Single time investment
- * Assured Compounded Guaranteed Additions
- * To have more Risk Cover thru' T. R.

General Conditions:

<i>Min. Age : 13 Years</i>	<i>Max Age : 70 Years</i>
<i>Max. Mat. Age: ≤ 75</i>	<i>Term: 05 & 10 Years</i>
<i>Min. S.A. : 25,000</i>	<i>Max. S.A. : No Limit</i>

Maturity Benefits :	S.A. + COMPOUNDED G.A. + L.A. (IF ANY) G.A. @ 50 & 55 PER THOUSAND FOR 5 & 10 y TERM]
<u>Death Benefits:</u>	
Natural:	S.A.+ACCRUED G.A.+T.R.(IF OPTED)
Accidental:	S.A.+ACCRUED G.A.+T.R.(IF OPTED) { NO A.B. }



Bima Bachat (Table No: 175)

“ A SINGLE PREMIUM MONEY BACK PLAN ”



Attractive Features :

- *Single time investment
- *Repayment of 15 % of S.A. Every 3 Y
- *Full Risk Cover throughout the Term

General Conditions:

Min. Age : 15 Years

Max Age : 66 Years

Max. Mat. Age: ≤ 75

Term: 09, 12 & 15 Y

Min. S.A. : 20,000

Max. S.A. : No Limit

Survival Benefits :

15 % of S.A. On Completion of every 3 years

Maturity Benefits :

PREMIUM PAID + L.A. (IF ANY)

Death Benefits:

Natural:

S.A.

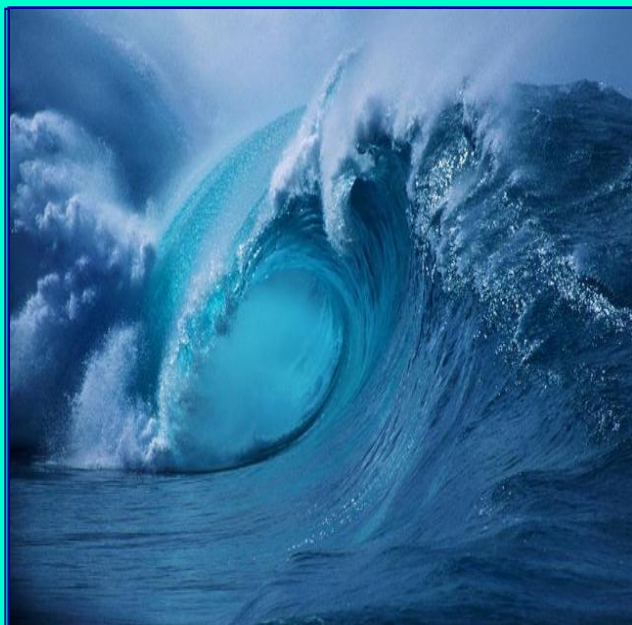
Accidental:

S.A. { NO A.B. }



Jeevan Tarang (Table No: 178)

“ BEST INVESTMENT FOR REGULAR CASH FLOW ”



Attractive Features :

- *Investment thru' S.P. / R.P.
- *Life long Survival Benefits every year after Accumulation Period
- *Eat your Cake and Have it too!

General Conditions:

<i>Min. Age : 0 Years</i>	<i>Max Age : 60 Years</i>
<i>Max. Prem.Ceas. Age: ≤ 70</i>	<i>Acc. Period:10/15/20 Y</i>
<i>Min S.A. : 1,00,000</i>	<i>Max. S.A. : No Limit</i>

After Accumulation Period :

Maturity Benefits :

**BONUS + S.B. PAYMENTS @ 5.5 % OF S.A. EVERY YEAR
POLICY ANNIVERSARY AFTER COMPLETION OF 100 YEARS → S.A.
+ LOYALTY ADDITIONS (IF ANY)**

Death Benefits:

[CLICK HERE](#)



Jeevan Tarang (Table No: 178)

DEATH BENEFITS

i) **S.A. + VESTED BONUS -- IF DEATH OCCURS DURING ACCUMULATION PERIOD.**

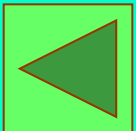
ii) **IF RISK HAS NOT COMMENCED -- PREM PAID WITHOUT ANY INTEREST. (MINORS)**

iii) **S.A. + LOYALTY ADDITION -- IF DEATH OCCURS AFTER ACCUMULATION PERIOD.**

iv) **ON MINOR POLICIES → PREMIUM WAIVER BENEFIT UPTO RS. 1 CRORE IS AVAILABE → IF DEATH OF THE PROPOSER OCCURS DURING PREMIUM PAYING PERIOD.**

RIDERS AVAILABLE:

- a) **ACCIDENT BENEFIT RIDER**
- b) **TERM RIDER BENEFIT**
- c) **CRITICAL ILLNESS RIDER**
- d) **PWB UNDER CIR**



NEW BIMA GOLD (TABLE NO: 179)

“ A LOW COST MONEY BACK PLAN WITH MULTIPLE BENEFITS ”





Attractive Features :

- * Low Premium Money Back plan
- * Extended Risk Cover after Maturity.
- * Auto Cover Facility
- * Very High Sum Assured reabate



<u>GENERAL CONDITIONS:</u>	
Min. Age at Entry : 14 y (com)	Max Age : 57 Years / 12 y plan 51 Years / 16 y plan 45 Years / 20 y plan
Max. Prem.Ceas. Age: ≤ 70	Term: 12 / 16 / 20 Years
Min S.A. : 1,00,000	Max. S.A. : No Limit

Survival Benefits : Maturity Benefits :	
<u>Death Benefits:</u> Natural: Accidental:	S.A. S.A. + A.B. S.A. 





GENERAL CONDITIONS:

Min. Age at Entry : 14 y (com)

Max Age : 57 Years / 12 y plan

51 Years / 16 y plan

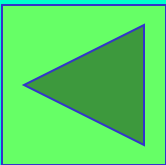
45 Years / 20 y plan

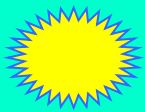
Max. Prem. Ceas. Age: ≤ 70

Term: 12 / 16 / 20 Years

Min S.A. : 1,00,000

Max. S.A. : No Limit





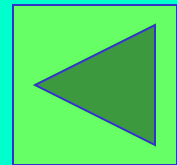
Survival Benefits :

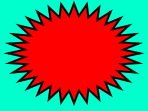
•ON SURVIVAL OF LA TO THE END OF SPECIFIED PERIOD:

- POLICY TERM 12 YRS: 15% OF SA at the end of 4 & 8 Yrs.
- POLICY TERM 16 YRS: 15% OF SA at the end of 4, 8, 12 Yrs.
- POLICY TERM 20 YRS: 10% OF SA at the end of 4,8,12,16 Yrs

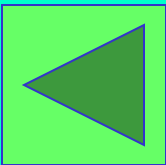
Maturity Benefits :

*** ALL PREMIUMS EXCLUDING EXTRA AND RIDER PREMIUMS PAID WILL BE REFUNDED WITH LOYALTY ADDITIONS IF ANY, LESS THE AMOUNT OF SURVIVAL BENEFIT INSTALMENTS PAID EARLIER**



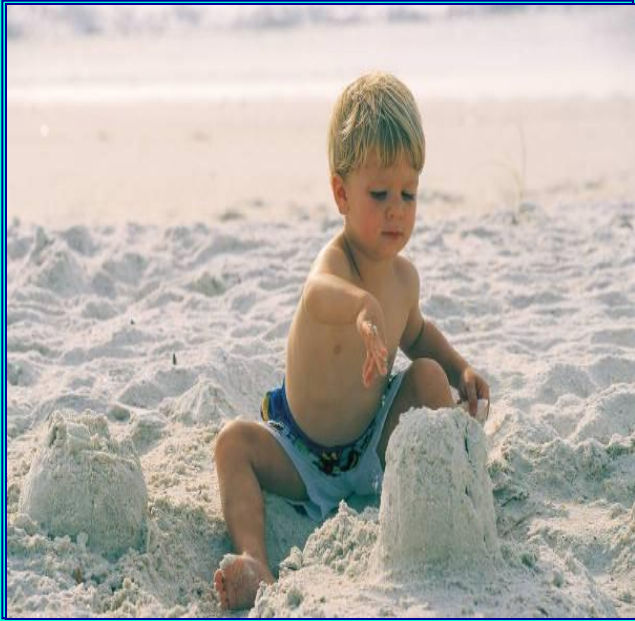


<u>Death Benefits:</u>	
(During the Term)	
Natural:	S.A.
Accidental:	S.A. + A.B. S.A.
(After the Term)	
Available upto 50 % of the Term	
12 Y. PLAN - 6 Y	} 50 % of the S.A.
16 Y. PLAN - 8 Y	
20 Y. PLAN - 10 Y	



Child Career Plan (Table No: 184)

“FOR YOUR CHILD’S CAREER”



Attractive Features :

Provision for Child’s Future

Survival Benefits at required time

Premium Waiver Benefit with Auto Cover

General Conditions:

Min. Age : 0 Years

Max Age : 12 Years

Min. Mat. Age : 23

Max. Mat. Age: ≤27

Term : 11 To 27 years

Min S.A. : 1,00,000

Max. S.A. : 1 Crore

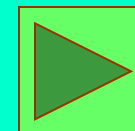
**Survival Benefits &
Maturity Benefit :**

DEATH BENEFITS:

CLICK

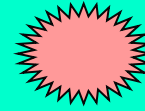


PPT : 6 YEARS (OR) MAT. AGE (-) PRESENT AGE (-) 5



SURVIVAL BENEFITS :

- 5 Years before Maturity - 30% S.A. + BONUS**
- 4 Years before Maturity - 15% S.A.**
- 3 Years before Maturity - 15% S.A.**
- 2 Years before Maturity - 15% S.A.**
- 1 Year before Maturity - 15% S.A.**



ON MATURITY - 15% S.A. + FAB (if any)

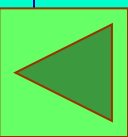
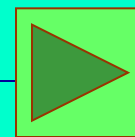
RISK COVER :

**For Children less than 10 Years → Risk Cover starts 2 years after D.O.C.
OR on commencement date After
completion of 5 years age**

**If Age is > 10 Years < 12 Years → Risk Cover starts from Commencement
date after completion of 12 years**

If the age is 12 & above → Risk Cover starts immediately

DEATH BENEFITS : ★





DEATH BENEFITS :

FOR PROPOSER : *if opted PWB → ALL FUTURE PREMIUMS WILL BE WAIVED AND FUTHER BENEFITS FOR CHILD CONTINUED.*

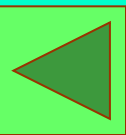
FOR CHILD:

Before Risk Cover → Premiums Paid + 3 % interest

After Risk Date, Before 5 Years from Maturity → S.A. + BONUS

During the last 5 Years before Maturity → S.A. + L.A. (*if any*)

Before 7 years after Maturity Date → S.A.



Child Future Plan (Table No: 185)

“ FOR YOUR CHILD’S WELFARE ”



Attractive Features :

Provision for Child’s Welfare

Survival Benefits at required levels

Premium Waiver Benefit


General Conditions:

Min. Age : 0 Years

Max Age : 12 Years

Min. Mat. Age : 23

Max. Mat. Age: ≤27

Term : 11 To 27 years 

Min S.A. : 1,00,000

Max. S.A. : 1 Crore

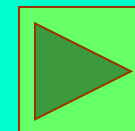
**Survival Benefits &
Maturity Benefit :**

DEATH BENEFITS:

CLICK



PPT : 6 YEARS (OR) MAT. AGE (-) PRESENT AGE (-) 5



SURVIVAL BENEFITS :

- 
- 5 Years before Maturity - 25% S.A.**
 - 4 Years before Maturity - 10% S.A.**
 - 3 Years before Maturity - 10% S.A.**
 - 2 Years before Maturity - 10% S.A.**
 - 1 Year before Maturity - 10% S.A.**

ON MATURITY - 50% S.A. + BONUS + FAB (if any)

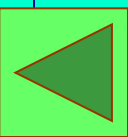
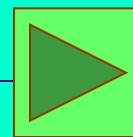
RISK COVER :

**For Children less than 10 Years → Risk Cover starts 2 years after D.O.C.
OR on commencement date After
completion of 5 years age**

**If Age is > 10 Years < 12 Years → Risk Cover starts from Commencement
date after completion of 12 years**

If the age is 12 & above → Risk Cover starts immediately

DEATH BENEFITS :



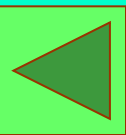


DEATH BENEFITS :

FOR PROPOSER : *if opted PWB → ALL FUTURE PREMIUMS WILL BE WAIVED AND FUTHER BENEFITS FOR CHILD CONTINUED.*

FOR CHILD:

Before Risk Cover	→ Premiums Paid + 3 % interest
After Risk Date, Before Maturity	→ S.A. + BONUS + L . A. (<i>if any</i>)
Before 7 years after Maturity Date	→ S.A.



Jeevan Amrut (Table No: 186)

“ LOW PREMIUM - HIGH RISK WITH PROFIT PLAN ”



Attractive Features :

- *Very low premium
- *Convenient Premium Paying Term
- *Return Of Prem + Bonus on Maturity

General Conditions:

Min. Age : 12 Years

Max Age : 60 Years

Max. Mat. Age: ≤ 70

Term: 10 To 30 Years

Min S.A. : 1,00,000

Max. S.A. : No Limit

Maturity Benefits :

Premium Paid + Bonus accrued on Premium

Death Benefits:

Natural:

S.A. + Accrued Bonus on Premium + FAB (any)

Accidental:

-- as above -- { NO A.B. }

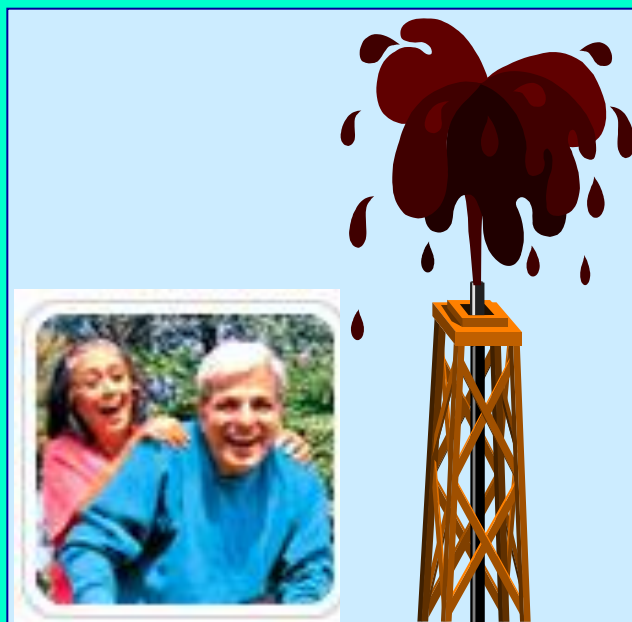


**PPT : 3 / 4 / 5 Years Only -- 50 % Premium in 1st year
Balance Equally in remaining period**



Jeevan Akshay - 6 (Table No: 189)

“ LIFE TIME REGULAR RETURNS THRU’ ONE TIME INVESTMENT ”



Attractive Features :

- *An Immediate Annuity plan
- *Available with Varsity pension Options
- *Have Pension for Yourself and Create an Estate for your near & dear

General Conditions:

Min. Age : 40 Years

Max Age : 79 Years

Pension Modes : YLY / HLY / QLY / MLY

Min. S.P. : 50,000 (or)

Max. S.P.: No Limit

Min.Mly. Pen:

Annuity Benefits :



- 1) ANNUITY FOR LIFE 2) ANNUITY GURANTEED FOR 5 /10 /15 / 20 & LIFE LONG 3) ANNUITY WITH RETURN OF PURCHASE PRICE 4) ANNUITY FOR LIFE WITH 3 % INCREASE 5) ANNUITY FOR SELF & 50% ANNUITY FOR SPOUSE 6) ANNUITY FOR SELF & 100% ANNUITY FOR SPOUSE.

Death Benefits:

AS PER THE OPTION EXCERCISED BY L.A.



Cond + Benefits of Jeevan Akshay - 6 (Table No: 189)

General Conditions:

<i>Min. Age : 40 Years</i>	<i>Max Age : 79 Years</i>
<i>Pension Modes : YLY / HLY / QLY / MLY</i>	
<i>Min. S.P. : 50,000 (or)</i>	<i>Max. S.P.: No Limit</i>
<i>Min.Mly. Pen:</i>	

Monthly : Rs. 500/-
Quarterly : Rs. 1,000/-
Hly : Rs. 2,000/-
Yly : Rs. 3,000/-



Annuity Benefits:



- 1) ANNUITY FOR LIFE
- 2) ANNUITY GURANTEED FOR 5 /10 /15 / 20 & LIFE LONG
- 3) ANNUITY WITH RETURN OF PURCHASE PRICE
- 4) ANNUITY FOR LIFE WITH 3 % INCREASE
- 5) ANNUITY FOR SELF & 50% ANNUITY FOR SPOUSE
- 6) ANNUITY FOR SELF & 100% ANNUITY FOR SPOUSE.

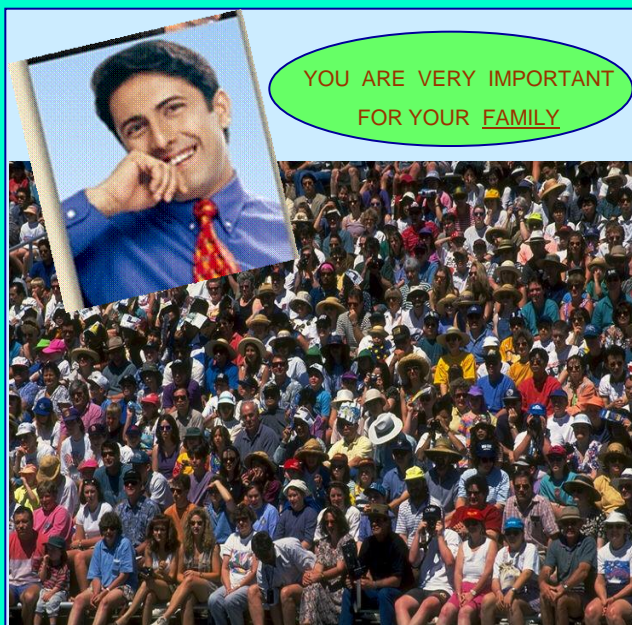
Death Benefits:

AS PER THE OPTION EXCERCISED BY L.A.



Amulya Jeevan - 1 (Table No: 190)

“ LOW PREMIUM - HIGHEST RISK PLAN ”



Attractive Features :

- *Very low premium
- *Best Business Protection plan
- *Turnover Insurance Plan

General Conditions:

Min. Age : 18 Years

Max Age : 60 Years

Max. Mat. Age: ≤ 70

Term: 05 To 35 Years

Min S.A. : 25,00,000

Max. S.A. : No Limit

Maturity Benefits :

-NIL-

Death Benefits:

Natural:
Accidental:

S.A.
S.A. { NO A.B. }

**NO CLAIM
CONCESSIONS.
GRACE PERIOD
15 DAYS ONLY**

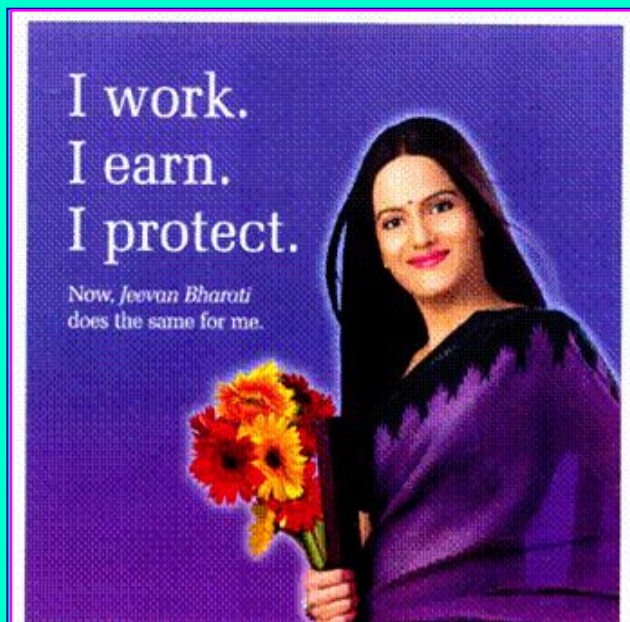


Jeevan Bharathi - 1 (Table No: 192)

“ A VERY SPECIAL MONEY BACK FOR LADIES ”

Attractive Features :

CLICK HERE



General Conditions:

Min. Age : 18 Years


Max Age: 55Years

MaxMat age: 70 Years

Term : 15 & 20 Years

Min S.A. : 50,000

Max. S.A. : 25 Lakhs

	Survival Benefits :	@ 20 % at the end of 5 th & 10 th Years under 15 Y / also at the end of 15 th Y under 20 Y plan
	Maturity Benefits :	60% S.A. + B + FAB (IF ANY) UNDER 15 Y / 40 % S.A. + BONUS + FAB (IF ANY) UNDER 20 y plan
	CRITICAL ILLNESS BENEFIT :	AMOUNT EQUAL TO S.A. (OR) MAX. 5,00,000 (ALL POLICIES PUT TOGETHER)
	CONGENITAL DISABILITY BENEFIT :	50 % OF S.A. FOR EACH UPTO 2 CHILDREN BORN WITH ONE OR MORE DISABILITIES AS LISTED MAXIMUM RS. 5,00,000/- (ALL POLICIES PUT TOGETHER)
	DEATH → NATURAL :	S.A. + BONUS + FAB (IF ANY)
	ACCIDENTAL :	S.A. + A.B. S.A. + BONUS + FAB (IF ANY)



Attractive Features of Jeevan Bharti-1 (Table No. 192)

Ideal Plan for Working Women & Housewives too

- Exclusive Plan for Women
- Critical Illness:

If Occurs after 6 months from D.O.R.

11 Diseases are covered

Congenital Disabilities benefits:

If occurs after 1 year from D.O.R.
 This Benefit will be provided only for 2 children when born with one or more disabilities before L.A. attains the age of 40 Where AGE AT ENTRY IS BEFORE 35.

Downs Syndrome
 Spina Bifida
 Tetralogy of fallot
 Oesophageal Atresia &
 Tracheo-oesophageal/Fistula
 Anal Atresia, Imperforate anus
 Cleft palate with or without Cleft Lip

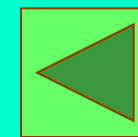
• Free Insurance Cover : If premiums are paid for 2 years, Insurance Cover continues for 3 years though premiums not paid.

• Flexibility to pay premium in advance

• Money back plan with terms 15 and 20 years – survival benefits (20% of sum assured) payable after every 5 years and balance S.A. Along with Bonus and FAB on maturity.

• Encashment of Survival Benefits as and when needed. Survival Benefits encashed at a later date will earn interest at prevailing bank rate.

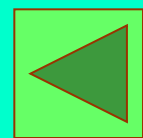
• Option to receive maturity benefits in the form of an annuity



Benefits of Jeevan Bharti - 1 (Table No - 192)



Survival Benefits : { Maturity Benefits : {	@ 20 % at the end of 5 th & 10 th Years under 15 Y / also at the end of 15 th Y under 20 Y 60% S.A. + B + FAB (IF ANY) UNDER 15 Y / 40 % S.A. + BONUS + FAB (IF ANY) UNDER 20 Y plan
CRITICAL ILLNESS BENEFIT :	AMOUNT EQUAL TO S.A. (OR) MAX. 5,00,000 (ALL POLICIES PUT TOGETHER)
CONGENITAL DISABILITY BENEFIT :	50 % OF S.A. FOR EACH UPTO 2 CHILDREN BORN WITH ONE OR MORE DISABILITIES AS LISTED MAXIMUM RS. 5,00,000/- (ALL POLICIES PUT TOGETHER)
DEATH → NATURAL : ACCIDENTAL :	S.A. + BONUS + FAB (IF ANY) S.A. + A.B. S.A. + BONUS + FAB (IF ANY)



Endowment Plus (Table No: 802)

“ WONDERFUL INVESTMENT CUM INSURANCE PLAN ”



Attractive Features :

- *Investments Managed by Experts
- *Choice of Four types of Funds
- *Partial withdrawal after 5 Years
- *CIR Facility ✨

General Conditions:

<i>Min. Age : 7 Y</i>	<i>Max Age : 60 Y</i>
<i>Min Prem : 20,000 (R)</i>	<i>Term : 10 - 20</i>
<i>Min Prem : 30,000 (S)</i>	<i>Min ECS : 1750 p.m.</i>

Maturity Benefits :

FUND VALUE OF UNITS HELD

Death Benefits:

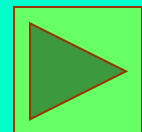
NATURAL :

FUND VALUE OF UNITS HELD IN LUMP SUM OR S.A. (-) PARTIAL WITHDRAWALS MADE DURING THE LAST 2 YEARS → WHICHEVER IS MORE

ACCIDENTAL :

- AS ABOVE & A.B. S.A. ✨

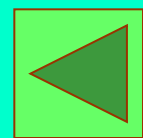
✨ **Conditions apply**



Cond + Benefits of Endowment Plus (Table No: 802)

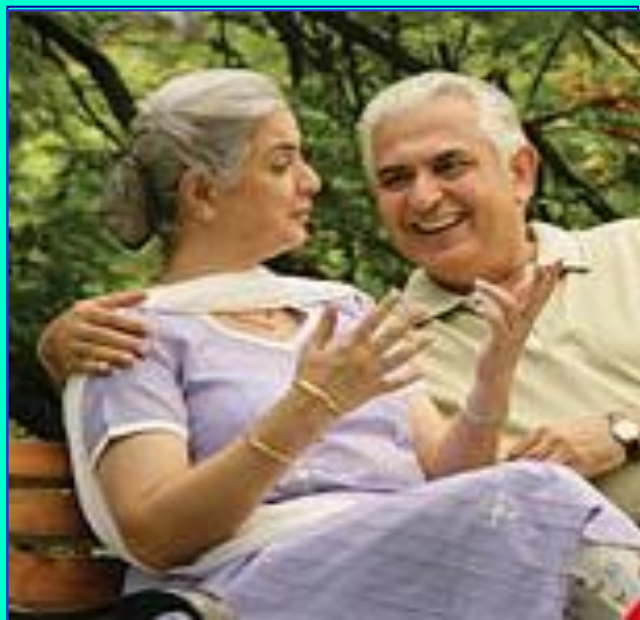
<u>GENERAL CONDITIONS:</u>	
<i>Min. Age : 7 Years (LBD)</i>	<i>Max Age : 60 Years (NBD)</i>
<i>Min Maturity Age : 18</i>	<i>Max Maturity Age : 70 (NBD)</i>
<i><u>Min. S.A. R.P.:</u> (Policy Term + 1) times of Annual Premium ;</i> <i><u>SINGLE PREM:</u> 1.25 times (<45Y)</i> <i>1.10 times (45 & above)</i>	<i><u>Max.S.A.:</u> <u>REGULAR PREM:</u></i> <i>30 times UPTO 45 Y ; 25 times 46 – 60 Y</i> <i><u>SINGLE PREM:</u></i> <i>3 – 5 times</i>

Maturity Benefits :	FUND VALUE OF UNITS HELD
<u>Death Benefits:</u> NATURAL : ACCIDENTAL :	FUND VALUE OF UNITS HELD IN LUMP SUM OR S.A. (-) PARTIAL WITHDRAWALS MADE DURING THE LAST 2 YEARS → WHICHEVER IS MORE -AS ABOVE & A.B. S.A



Pension Plus (Table No: 803)

“ UNIT LINKED DEFERRED PENSION PLAN ”



Attractive Features :

- *Investments Managed by Experts
- *Choice of DEBT / MIXED Funds
- * Guaranteed Maturity Proceeds
- *Provision for Regular Annuity

GENERAL CONDITIONS:

Min. Age : 18 Years

Max Age : 75 Years

Min.Vesting Age : 40

Max Vesting Age : 85

Min.Def. Period : 10 Y

Min PREM (S.P) : 30,000

Min. PREM (R.P) : 15,000

Min ECS : 1500

Maturity Benefits :

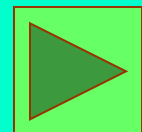
FUND VALUE OF UNITS HELD (OR) GURANTEED FUND VALUE
WHICHEVER IS HIGHER → ANNUITY FROM L.I.C. / OTHER
COMPANY WITH AN OPTION TO COMMUTE 33.33 % OF MATURITY
PROCEEDS.

Death Benefits: **Before Vesting :**

FUND VALUE OF UNITS HELD IN LUMP SUM OR ANNUITY

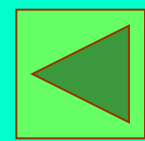
After Vesting

As per Terms and Conditions decided at the time
of starting Annuity



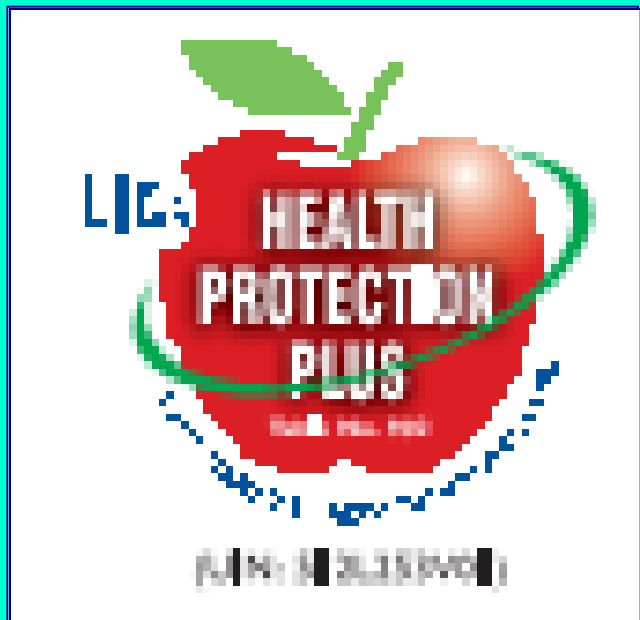
Cond + Benefits of Pension Plus (Table No: 803)

<u>GENERAL CONDITIONS:</u>	
<i>Min. Age : 18 Years (LBD)</i>	<i>Max Age : 75 Years</i>
<i>Min.Vesting Age : 40 (completed)</i> <i>Max Vesting Age : 85 (nbd)</i>	<i>Min.Def. Period : 10 Y</i>
<i>Min Prem. (S.P.) : 30,000 Then 1000 M</i> <i>Min. Prem (R.P.) : 15,000 Then 1000 M</i> <i>Min ECS Prem : 1,500 Then 250 M</i>	<i>Max. Reg. Prem : 1,00,000 p.a</i> <i>Max. Single Prem : NO LIMIT</i>
Maturity Benefits :	FUND VALUE OF UNITS HELD (OR) GURANTEED FUND VALUE WHICHEVER IS HIGHER → ANNUITY WITH AN OPTION TO COMMUTE 33.33 % OF MATURITY PROCEEDS.
<u>Death Benefits: Before Vesting :</u>	FUND VALUE OF UNITS HELD IN LUMP SUM OR ANNUITY
<u>After Vesting</u>	As per Terms and Conditions decided at the time of starting Annuity



Health Protection Plus(Table No: 902)

“ PURE HEALTH INSURANCE PLAN FOR YOUR FAMILY”



Attractive Features :


- *Premium Payment upto 65 Y cover upto 75
- *Life Long Health Cover
- *Tax Benefits under Sec 80 (DD)

General Conditions:

Min. Age : 18 Years ↔ *Max Age : 55 Years*

Benefit Ceasing : 75 Y *Term: 10 To 47 Years*

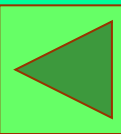
Min S.A. : 50,000 *Max. S.A. : 5,00,000*

Maturity Benefits :	-NIL-
<u>Death Benefits: (PI)</u> Natural / Accidental :	Premium Payment will cease and Other family members will be provided Health Cover till the availability of funds
Health Cover :	

↕ **CHILDREN (Entry):** 03 MONTHS TO 17 Y ; **BENEFIT CEASING:** 25 YEARS



HCB	PRINCIPLE INSURED	SPOUSE	CHILD 1	CHILD 2
	RS. 250 TO 2500	RS. 250 TO 1500	RS. 250 TO 1500	RS. 250 TO 1500
	1. FIRST YEAR 18 DAYS, 2 ND YEAR ONWARDS UPTO 60 DAYS (WHEN , STAY IN THE HOSPITAL EXCEEDS 48 HOURS) 2. DOUBLE PAYMENT FOR I.C.U. UPTO 9 DAYS DURING FIRST YEAR AND UPTO 30 DAYS FROM 2 ND YEAR ONWARDS 3. MAXIMUM PERIOD ALLOWED → 365 DAYS [CHILDREN UPTO 5 YEARS MAX. PERIOD IS 90 DAYS] 4. THE AMOUNT OF DAILY BENEFIT WILL INCREASE @ 5% EVERY YEAR SUBJECT TO A MAXIMUM 1.5 TIMES.			
MSB	[HCB X 200 = S.A.] UPTO 200 TIMES OF HCB OR S.A. PER YEAR AND 600 TIMES OF HCB OR 3 S.A. DURING ENTIRE PERIOD - PERCENTAGE AS SHOWN IN THE CHART			
DTB	AFTER PAYMENT OF 3 YEARS PREMIUM. ACTUAL EXPENSES [@ MIN. OF RS. 2500/- UPTO 50 % OF THE EXISTING FUND VALUE] SUB. 1 ANNUALIZED PREM. UPTO 2 TIMES A YEAR			



Bima Account - 1 (Table No: 805)

“THE VARIABLE INSURANCE PLAN WITH GURANTEED RETURNS”



Attractive Features :

- * Guranteed Returns @ 6%
- * Scope For additional interest
- * Easy Liquidity
- * Scope For Top – Up Premium

General Conditions:

Min. Age : 11 Y

Max Age : 50 Y

Max. Mat. Age: ≤ 57

Term : 05 - 07

Min Prem : 7,000

Min ECS : 600 p.m.

Maturity Benefits :

Amount in the Policy Holders Account

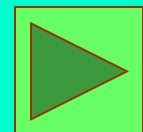
Death Benefits:

NATURAL :

SUM ASSURED + Amount in the Policy Holders Account

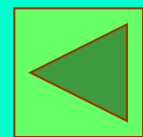
ACCIDENTAL :

AS ABOVE



Cond + Benefits of Bima Account - 1 (Table No: 805)

<u>GENERAL CONDITIONS:</u>			
Min. Age : 11 Years (LBD)			Max Age : 50 Years (NBD)
Min Maturity Age : 18			Max Maturity Age : 57 (NBD)
NON – MEDICAL ONLY			<u>Min. S.A. R.P.:</u>
PREMIUM:			10 times of Annual Premium
MINIMUM	MAXIMUM		
Yearly	7000 /-	14000 /-	Max.S.A.: 20 times of Annual Prem - UPTO 35 Y ; 14 times of Annual Prem - 36 – 45 Y ; 10 times of Annual Prem - 46 – 50 Y
Half –Yearly	4000 /-	7000 /-	
Quarterly	2000 /-	3500 /-	
Monthly (ECS)	600 /-	1100 /-	
Maturity Benefits :			Amount in the Policy Holders Account
<u>Death Benefits:</u>			
NATURAL :			SUM ASSURED + Amount in the Policy Holders Account
ACCIDENTAL :			AS ABOVE



Bima Account - 2 (Table No: 806)

“THE VARIABLE INSURANCE PLAN WITH GURANTEED RETURNS”



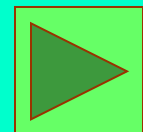
Attractive Features :

- * Guranteed Returns @ 6%
- * Scope For additional interest
- * Easy Liquidity
- * Scope For Top – Up Premium

General Conditions:

<i>Min. Age : 08 Y</i>	<i>Max Age : 60 Y</i>
<i>Max. Mat. Age: ≤ 70</i>	<i>Term : 10 - 15</i>
<i>Min Prem : 15,000</i>	<i>Min ECS : 1250 p.m.</i>

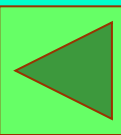
Maturity Benefits :	Amount in the Policy Holders Account
<u>Death Benefits:</u>	
NATURAL :	SUM ASSURED + Amount in the Policy Holders Account
ACCIDENTAL :	AS ABOVE &



Cond + Benefits of Bima Account - 2 (Table No: 806)

<u>GENERAL CONDITIONS:</u>			
<i>Min. Age : 08 Years (LBD)</i>			<i>Max Age : 60 Years (NBD)</i>
<i>Min Maturity Age : 18</i>			<i>Max Maturity Age : 70 (NBD)</i>
<i>PREMIUM:</i>	<i>MINIMUM</i>	<i>MAXIMUM</i>	<u>Min. S.A. R.P.:</u> <i>10 times of Annual Premium</i>
Yearly	15000 /-	NO	<u>Max.S.A.:</u> <i>30 times of Annual Prem - UPTO 35 Y ;</i> <i>20 times of Annual Prem - 36 – 45 Y ;</i> <i>10 times of Annual Prem - 46 – 50 Y</i>
Half – Yearly	8000 /-	LIMIT	
Quarterly	4000 /-	NO	
Monthly (ECS)	1250 /-	LIMIT	

Maturity Benefits :	Amount in the Policy Holders Account
<u>Death Benefits:</u> NATURAL :	SUM ASSURED + Amount in the Policy Holders Account
ACCIDENTAL :	AS ABOVE



Jeevan Arogya (T NO. 903)

“ A SINGLE STOP PLAN FOR ALL THE HEALTH NEEDS OF ‘UR’ FAMILY ”



Attractive Features :

- * Health cover up to 80 Years
- * Increasing Health cover every Year
- * Health Plan with Term Rider & A.B. Rider
- * Day Care Procedure Benefit
- * Quick Cash Facility and PWB

General Conditions:

Min. Age : 18 Years  **Max Age : 65 Years**

Benefit Ceasing : 80 Y **Term: 15 To 62 Years**

Min S.A. : 1,00,000 **Max. S.A. : 4,00,000**

Maturity Benefits :

-NIL-

Death Benefits: (PI)

Natural / Accidental :

Term Rider Benefit if opted. + Accidental Benefit if opted for and the Death is due to Accident. Surviving Spouse will become PI if opted.

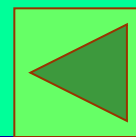
Health Cover :



 **CHILDREN (Entry): 03 MONTHS TO 17 Y ; BENEFIT CEASING: 25 YEARS**



HCB	PRINCIPLE INSURED	SPOUSE / CHILDREN	PARENTS OF SELF / SPOUSE	PARENTS OF
	RS. 1000 – 4000 in multiples of 1000	LESS THAN OR EQUAL TO PI	LESS THAN OR EQUAL TO INSURED SPOUSE / PI (NO INS. SP)	
	1. FIRST YEAR 30 DAYS, 2 ND YEAR ONWARDS UPTO 90 DAYS (WHEN, STAY IN THE HOSPITAL EXCEEDS 24 HOURS) 2. IF HOSPITALIZATION EXTENDS FOR A CONTINUOUS PERIOD OF 7 DAYS HCB WILL BE PAID FOR 1 ST 24 HRS. 3. DOUBLE PAYMENT FOR I.C.U. → UPTO 15 DAYS DURING FIRST YEAR AND UPTO 45 DAYS FROM 2 ND YEAR ONWARDS 4. MAXIMUM PERIOD ALLOWED 720 DAYS (ICU BENEFIT → 360 DAYS) 5. THE AMOUNT OF DAILY BENEFIT WILL INCREASE @ 5% EVERY YEAR SUBJECT TO A MAXIMUM 1.5 TIMES. 6. NO CLAIM BENEFIT @ 5% DECIDED ON EVERY AUTOMATIC RENEWAL DATE.			
MSB	UPTO 100% OF MSB S.A. PER YEAR AND 800% OF MSB S.A. DURING ENTIRE PERIOD, FOR EACH INSURED INCLUDING CHILDREN - PERCENTAGE AS SHOWN IN THE CHART. MSB SA: APPLICABLE DAILY BENEFIT X 100 APPLICABLE DAILY BENEFIT : HCB + EVERY YEAR GROWTH + APPLICABLE NO CLAIM BENEFIT			
OTHER BENEFITS	<ul style="list-style-type: none"> • QUICK CASH FACILITY • AMBULANCE BENEFIT • DAY CARE PROCEDURE BENEFIT • OTHER SURGICAL BENEFIT • PREMIUM WAIVER BENEFIT 			



DISCLAIMER

This Presentation is Prepared only for internal circulation and to educate the field force about the basic features of L.I.C. Plans. For Full details one has to refer the Original Circulars issued by Life Insurance Corporation of India time to time.



THANK YOU!