

LIC'S NEW JEEVAN ANAND – PLAN 915



Combination of **Endowment and Whole life** (Maturity Benefit + Life long Risk Cover) **PLAN 815**

BENEFITS

Maturity Benefits: Basic Sum Assured + Simple Reversionary Bonus + Final additional Bonus (if any)

Death Benefits:

- 1) Death during the Policy Term:** Higher of 125% of BSA OR 10 times of annualized premium + Bonus + FAB (if any) * However, the Death Benefit shall not be less than 105% of total Premiums paid as on date of death
- 2) Death after expiry of Policy Term:-** BSA

FEATURES

- **Risk Cover** continues for life time even after Payment of Maturity Benefit (@1.25 times the Sum Assured)
- **Accident Benefit (AB) & Disability Benefit (DB)** available up to age 70 yrs & with additional premium of Rs. 1.00 per 1000 SA
- **Premium paying options:** Yly, Hly, Qly, SSS & ECS
- **Loan availability** after payment of 3 full years premium (max 90% of SV)
- **Policy can be Surrendered** at any time during the Policy Term after payment of 3 full years premium - GSV / SSV is available (whichever is higher)
- Policy can be Surrendered at for discounted value after the policy term also

Unique selling propositions.

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

ELIGIBILITY CONDITIONS & RESTRICTIONS

Age at Entry	: Min: 18 years(Completed); Max: 50 years (nbd)
Max Age at Maturity	: 75 yrs (nearer birthday)
Policy Term	: Min: 15 yrs; Max: 35 years
Sum Assured	: Min: Rs. 100000/- Max: No limit (SA in multiples of Rs.5000)

MODE REBATE		HIGH SUM ASSURED REBATE	
Mode	Rebate	Sum Assured	Rebate (Rs.)
Yly	2% of Tabular Premium	1,00,000 to 1,95,000	NIL
Hly	1% of Tabular Premium	2,00,000 to 4,95,000	Rs 1.50/- per 1000 SA
Qly/SSS/		5,00,000 to 9,95,000	Rs 2.50/- per 1000 SA
ECS	NIL	10,00,000 & above	Rs 3.00/- per 1000 SA

BENEFIT ILLUSTRATION

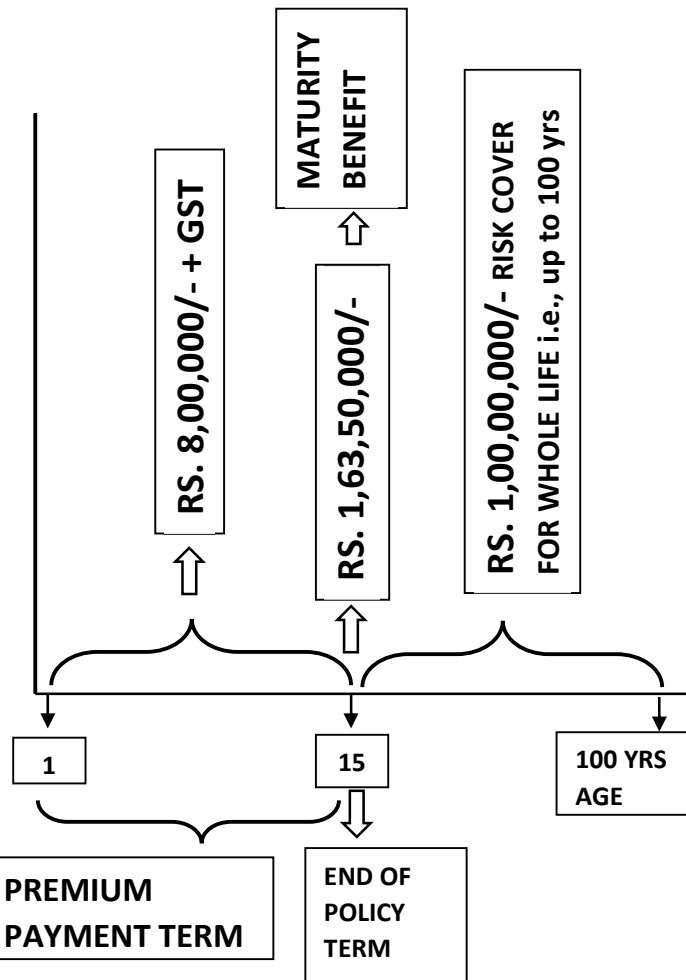
AGE: 30 YRS.

SUM ASSURED: RS. 1,00,00,000/-.

POLICY TERM: 15 YRS.

PREMIUM PAYMENT: 15 YRS.

PREMIUM: RS. 8,00,000/- + GST.



THE CUSTOMER HAS TO PAY RS. 8,00,000/- + GST FOR 15 YRS AND THE MATURITY BENEFIT WILL BE AT THE END OF 15 YRS.

TOTAL PREMIUM PAID = RS.1,21,03,830/-

TOTAL BENEFIT ON MATURITY = RS.1,63,50,000/-

THE RISK COVER WILL BE FOR WHOLE LIFE. IF THE INSURED DIES AFTER THE POLICY TERM AGAIN SUM ASSURED WILL BE GIVEN AS DEATH BENEFIT.