

LIC'S JEEVAN LAKSHYA -PLAN 933



Limited Premium paying conventional With-Profits Endowment Assurance Plan. **PLAN 833**

BENEFITS

Maturity Benefits : Basic S. A. along with bonus & FAB if any on maturity

Death Benefits : 10% of the Basic Sum Assured every year from date of death till date of Maturity (from the Policy Year on or after death till 1 year Prior to Maturity)

110% of Basic Sum Assured which shall be payable on the date of maturity along with bonus & FAB if any on maturity.

FEATURES

- Provides Annual Income Benefit that may help to fulfill the needs of the family - for the benefit of children or dependents.
- Suitable for High Sum Assured
- MODE of Premium: Yly, Hly, Qly, Monthly (ECS & SSS only)
- LOAN after 3 full years
- Choosing the Term Assurance rider will be a best option with this plan

Unique selling propositions.

- 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).
- in addition 110% of SA + Bonus + FAB will be given on maturity (further premium need not be paid)
- 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 Holy day is inbuild)

ELIGIBILITY CONDITIONS & RESTRICTIONS

Age at Entry for LA : Min: 18 years(LBD)
Max: 50 years (LBD)
Policy Term : 13-25 yrs
Max Maturity Age : 65 yrs
Premium Paying Term : (Policy Term -3) Years
Maturity Sum Assured : Min : Rs.1,00,000/-
(SA in multiples of Rs. 10,000/-) : Max : No limit

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.2/- per 1000 SA
Qly/SSS/ECS	NIL	5,00,000 & above	Rs.3/- per 1000 SA

BENEFIT ILLUSTRATION

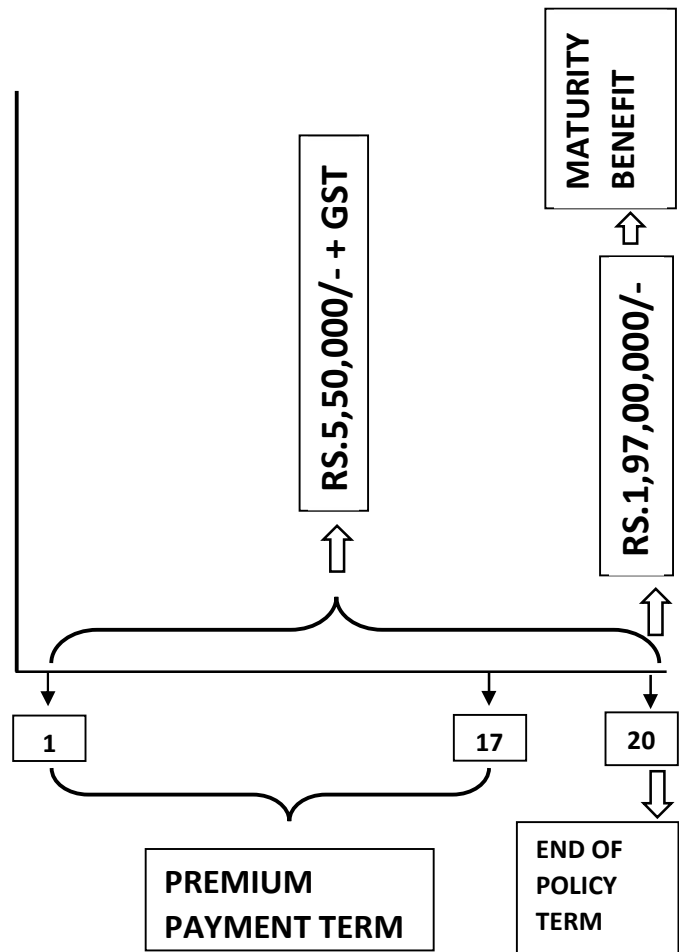
AGE: 30 YRS.

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

POLICY TERM: 20 YRS.

PREMIUM PAYMENT: 17 YRS.

PREMIUM: RS. 5,50,000/- + GST.



THE CUSTOMER HAS TO PAY RS. 5,50,000/- + GST FOR 17 YRS AND THE MATURITY BENEFIT WILL BE AT THE END OF 20 YRS.

TOTAL PREMIUM PAID = RS. 96,22,000/-

TOTAL BENEFIT ON MATURITY = RS. 1,97,00,000/-

DEATH BENEFIT: IF THE INSURED DIES WITHIN THE POLICY TERM 10% OF S.A WILL BE GIVEN EVERY YEAR TILL MATURITY DATE. ON MATURITY 110% OF S.A WILL BE PAID.