

# LIC'S JEEVAN LABH – PLAN 936



A Limited Premium paying, with-profits Endowment Assurance Plan **PLAN 836**

### BENEFITS

**Maturity Benefits:** Basic Sum Assured + Vested Simple Reversionary Bonus + Final additional Bonus (If any)

**Death Benefits:** Basic Sum Assured\* + Vested Simple Reversionary Bonus + Final additional Bonus (if any)

(\*Sum Assured on Death: 10 times of Annualised Premium, however the Death Benefit shall not be less than 105% of total Premiums paid as on date of death)

### FEATURES

- A Limited Premium paying, non-linked, Conventional with-profits Endowment Assurance Plan
- Risk Cover: Basic Sum Assured
- Policy available upto the age of 59
- Accident Benefit (AB) & Disability Benefit (DB) Rider available up to ONE Crore (including AB under all existing Policies)
- Loan availability after payment of 3 full years premium (max 90% of SV)

### Unique selling propositions.

- 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.

### ELIGIBILITY CONDITIONS & RESTRICTIONS

**Sum Assured :** Min SA: Rs.2,00,000;  
Max SA: No limit  
(SA in multiples of Rs10000/-)

**Policy Term :** 16, 21 & 25 yrs (Fixed Term)

**Premium Paying Term :** 10, 15 & 16 yrs only

**Mode of Premium payment:** Yly, Hly, Qly, SSS & ECS

(i) Minimum Age at Entry : 8 Yrs (Completed) for all terms

(ii) Maximum Age at Entry :

| Policy Term | Age    |
|-------------|--------|
| 16          | 59 NBD |
| 21          | 54 NBD |
| 25          | 50 NBD |

Maximum age at maturity for Life Assured : 75 Yrs (NBD)

| MODE REBATE |                       | HIGH SUM ASSURED REBATE |                    |
|-------------|-----------------------|-------------------------|--------------------|
| Mode        | Rebate                | Sum Assured             | Rebate (Rs.)       |
| Yly         | 2% of Tabular Premium | 2,00,000 to 4 0000      | NIL                |
| Hly         | 1% of Tabular Premium | 5,00,000 to 9,90000     | 1.25% per 1000 BSA |
| Qly/SSS/    |                       | 10,00,000 to 14,90,000  | 1.50% per 1000 BSA |
| ECS         | NIL                   | 15,00,000 & above       | 1.75% per 1000 BSA |

### BENEFIT ILLUSTRATION

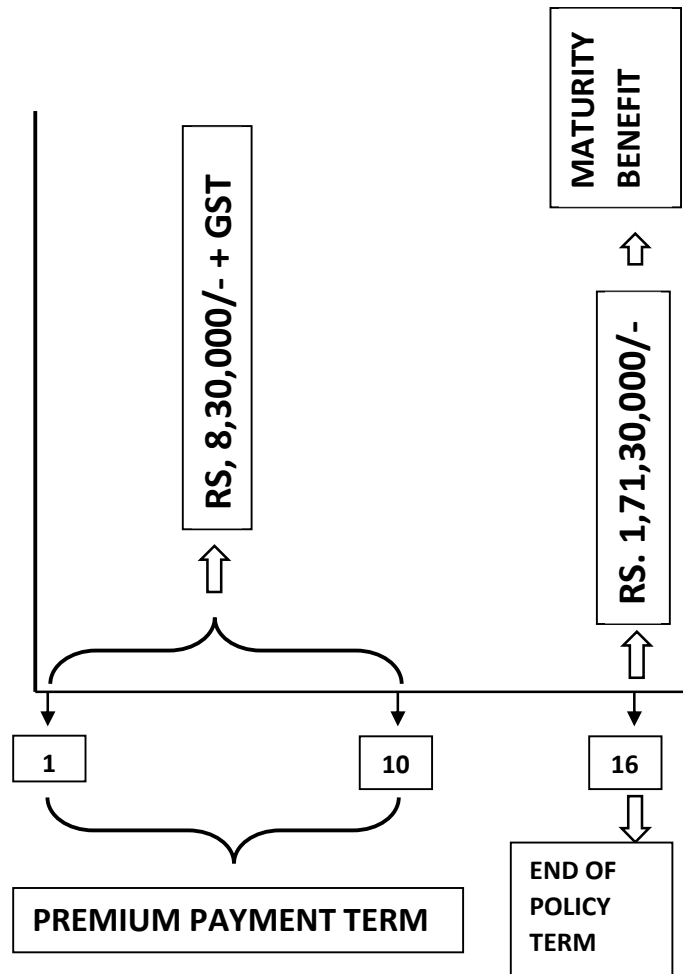
**AGE:** 30 YRS.

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

**POLICY TERM:** 16 YRS.

**PREMIUM PAYMENT:** 10 YRS.

**PREMIUM:** RS. 8,30,000/- + GST.



THE CUSTOMER HAS TO PAY RS. 8,30,000/- + GST FOR 10 YRS AND THE MATURITY BENEFIT WILL BE AT THE END OF 16 YRS.

TOTAL PREMIUM PAID = RS.85,50,000/-

TOTAL BENEFIT ON MATURITY = RS.1,71,30,000/-