



विशाल चुनौतियाँ...
विशालतम अवसर



BIG CHALLENGES...
BIGGER OPPORTUNITIES



Plan No.: 871

UIN: 512N363V01



**GUARANTEED
REASON FOR
CELEBRATION**

**with Lifetime
Guaranteed Returns**

Non-Linked, Non-Participating, Individual, Savings, Whole Life Insurance plan

****This material is for training purpose and internal circulation only**



USPs:

- Guaranteed Benefits
- Guaranteed Insurance for Life
- Guaranteed Income for life starting from as early as 18 years age till more than 100 years age
- Guaranteed Additions @Rs 40 per thousand basic Sum Assured for entire Premium Paying Term
- Option to defer and accumulate the income at an attractive interest of 5.5%p.a compounding yearly
- Flexibility to withdraw the deferred income
- Option can be changed anytime before 6 months of start of First Income
- Additional liquidity through loan
- Long pending demand of lower Premium Payment Term now met
- Premium Paying Term from 5 to 16 years
- Broader Age range, between 90 days to 65 years
- Multiple rider options
- Attractive High Sum Assured Rebate



Parameters:

| | | | |
|--|-----------------------------|-------------------------------------|---|
| Premium Paying Term | 5 to 16 years | | |
| Entry Ages | 90 days to 65 years | | |
| Minimum and Maximum Age at entry | Premium Paying Term | Min Age at entry (Completed) | Max Age at entry (Nearer Birthday) |
| | 5 | 8 years | 65 years |
| | 6 | 8 years | 65 years |
| | 7 | 8 years | 65 years |
| | 8 | 8 years | 65 years |
| | 9 | 7 years | 65 years |
| | 10 | 6 years | 65 years |
| | 11 | 5 years | 64 years |
| | 12 | 4 years | 63 years |
| | 13 | 3 years | 62 years |
| | 14 | 2 years | 61 years |
| | 15 | 1 year | 60 years |
| | 16 | 90 days | 59 years |
| Max Premium Ceasing Age | 75 years(Nearer Birthday) | | |
| Min Age when Income Benefit becomes due | 18 years(Completed) | | |
| Min Basic Sum Assured | Rs 5 lakhs | | |
| Max Basic Sum Assured | No limit | | |
| Basic Sum Assured Multiples | Basic Sum Assured Range | | Basic Sum Assured Multiples |
| | Rs 5,00,000 to Rs 24,00,000 | | Rs 25,000 |
| | Above Rs 24,00,000 | | Rs 1,00,000 |



Plan Benefits: Survival Benefit

- Option I - Regular Income Benefit** equal to 10% of Basic Sum Assured
- Option II - Flexi Income Benefit** equal to 10% of Basic Sum Assured with an option to defer and accumulate the payouts @5.5% compound interest. Can withdraw upto 75% of the balance fund, once in a year, with a written request



Plan Benefits: Survival Benefit Schedule

| Premium Payment Term | Income Benefit Start Year |
|----------------------|---------------------------|
| 5 years | 11th year |
| 6 years | 11th year |
| 7 years | 11th year |
| 8 years | 11th year |
| 9 years | 12th year |
| 10 years | 13th year |
| 11 years | 14th year |
| 12 years | 15th year |
| 13 years | 16th year |
| 14 years | 17th year |
| 15 years | 18th year |
| 16 years | 19th year |



Plan Benefits: Survival Benefit Percentage for Paid-up policies

| Paid-up Sum Assured | Income Benefit |
|---|----------------------------|
| Less than Rs 200000 | NIL Income Benefit |
| Rs 200000 and above but less than Rs 300000 | 5% of Paid-up Sum Assured |
| Rs 300000 and above but less than Rs 400000 | 6% of Paid-up Sum Assured |
| Rs 400000 and above but less than Rs 500000 | 7% of Paid-up Sum Assured |
| Rs 500000 and above | 10% of Paid-up Sum Assured |



Plan Benefits : Death Benefit

| | | |
|---|-------------------------------|---------------------|
| <div>OR</div> | 7 times of Annualized Premium | Whichever is Higher |
| <div>OR</div> | 105% of “Total Premium Paid” | |
| | Basic Sum Assured | |
| Can be availed in lumpsum OR MLY, QLY, HLY or YLY instalments, over a period of 5 or 10 or 15 years (Option to be exercised by life assured, when alive) | | |



Other features:

Paid-up value:

After 2 full years premium have been paid

Surrender Value:

Higher of Guaranteed Surrender Value OR
Special Surrender value

Loan:

Available

Revival:

Allowed within 5 consecutive years from the date of First Unpaid Premium



Optional Riders:

LIC's Accidental Death and
Disability Benefit Rider
OR
LIC's Accident Benefit Rider

LIC's New Term Assurance Rider

LIC's New Critical Illness Benefit Rider

LIC's Premium Waiver Benefit Rider
(For minor lives)



Attractive Higher Sum Assured Rebate

| Rebate on tabular premium per Rs 1000 Basic Sum Assured | | | |
|---|-------------------------|------------------------|---------------------|
| Premium Paying Term | Basic Sum Assured in Rs | | |
| | 10,00,000 to 24,00,000 | 25,00,000 to 49,00,000 | 50,00,000 and above |
| 5 | 2.50 | 4.50 | 5.75 |
| 6 | 2.30 | 4.25 | 5.50 |
| 7 | 2.20 | 4.00 | 5.25 |
| 8 | 2.10 | 3.75 | 5.00 |
| 9 | 2.00 | 3.60 | 4.75 |
| 10 | 1.90 | 3.50 | 4.50 |
| 11 | 1.80 | 3.40 | 4.25 |
| 12 | 1.70 | 3.30 | 4.00 |
| 13 | 1.60 | 3.20 | 3.75 |
| 14 | 1.50 | 3.10 | 3.50 |
| 15 | 1.40 | 3.00 | 3.25 |
| 16 | 1.30 | 2.90 | 3.00 |



Sample Premium Rates:

| Annual Premium for Rs 5 lacs Basic Sum Assured(Excl Taxes) | | | | | |
|--|-------------|-------------|--------------|--------------|--------------|
| PPT | Age 90 days | Age 5 years | Age 10 years | Age 30 years | Age 50 years |
| 5 | | | 109575 | 110150 | 118625 |
| 8 | | | 72600 | 72600 | 72600 |
| 12 | | 44225 | 44250 | 44275 | 45225 |
| 16 | 29850 | 29850 | 29900 | 30025 | 33475 |



Sample Premium Rates:

| Annual Premium for Rs 10 lacs Basic Sum Assured(Excl Taxes) | | | | | |
|---|-------------|-------------|--------------|--------------|--------------|
| PPT | Age 90 days | Age 5 years | Age 10 years | Age 30 years | Age 50 years |
| 5 | | | 216650 | 217800 | 234750 |
| 8 | | | 143100 | 143100 | 143100 |
| 12 | | 86750 | 86800 | 86850 | 88750 |
| 16 | 58400 | 58400 | 58500 | 58750 | 65650 |



Sample Premium Rates:

| Annual Premium for Rs 25 lacs Basic Sum Assured(Excl Taxes) | | | | | |
|---|-------------|-------------|--------------|--------------|--------------|
| PPT | Age 90 days | Age 5 years | Age 10 years | Age 30 years | Age 50 years |
| 5 | | | 536625 | 539500 | 581875 |
| 8 | | | 353625 | 353625 | 353625 |
| 12 | | 212875 | 213000 | 213125 | 217875 |
| 16 | 142000 | 142000 | 142250 | 142875 | 160125 |



Sample Premium Rates:

| Annual Premium for Rs 50 lacs Basic Sum Assured(Excl Taxes) | | | | | |
|---|-------------|-------------|--------------|--------------|--------------|
| PPT | Age 90 days | Age 5 years | Age 10 years | Age 30 years | Age 50 years |
| 5 | | | 1067000 | 1072750 | 1157500 |
| 8 | | | 701000 | 701000 | 701000 |
| 12 | | 422250 | 422500 | 422750 | 432250 |
| 16 | 283500 | 283500 | 284000 | 285250 | 319750 |



Why Customer should buy?

- Guaranteed Life long Income and life long risk cover
- Flexible and Shorter Premium Payment Term
- Option to defer and accumulate the income that too with an attractive rate of 5.5% pa compounding
- Flexibility to withdraw the deferred income at any time once in a year
- Can be bought as an annuity (Regular Income) or as Any Time Money(Flexi Income)



Why Agent should sell?

- Long pending demand of lower and flexible PPT
- Can be sold as Non Single, Deferred Guaranteed Annuity Plan
- Attractive Commission as compared to Annuity plans
- Can be sold to all in the family as it is available for all ages upto 65 years



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Thank You

For further details:

Refer to LIC's Jeevan Utsav brochure

Meet your LIC Agent or visit www.licindia.in

Central Office
Marketing Dept.