

9 LIC Policies – At a Glance

Policy (Table No)	Term (yrs)	S.A. Min/Max	Age in yrs. Min/Max	Max Maturity Age	Benefits		Remarks
					On Maturity	On Normal Death	
New Jeevan Anand (815)	<u>15</u> 35	<u>1 Lakh</u> No limit	<u>18</u> 50	75	SA + Bonus	SA + Bonus	SA on death = higher of 125% of basic SA or 10 times of annualized premium. Death benefit will not be less than 105% of all premiums paid as on the date of death
New Endowment Plan (814)	<u>12</u> 35	<u>1 Lakh</u>	<u>8</u> 55	75	SA + Bonus	SA + Bonus	SA on death = higher of 125% of basic SA or 10 times of annualized premium. Death benefit will not be less than 105% of all premiums paid as on the date of death.
New Money Back- 20 years	<u>20</u>	<u>1 Lakh</u> -----	<u>13</u> 50	70	40% of SA + Bonus	SA + Bonus	Survival Benefit 20% of SA on 5 th , 10 th , 15 th year PPT= 15 years SA on death = higher of 125% of basic SA or 10 times of annualized premium. Death benefit will not be less than 105% of all premiums paid as on the date of death.
New Bima Bachat (816)	<u>9/12/15</u>	<u>35000/50000/70000</u> for <u>9/12/15</u> <u>Years</u> respectively	<u>15</u> 66/63 /60 for 9/12/ 15 years respectively	75	Premium + Loyalty Addition	SA + Loyalty Addition (after 5 policy year)	Survival Benefits = For policy term 9 years: 15% of the Sum Assured at the end of each of 3rd & 6th policy year Survival Benefits= For policy term 12 years: 15% of the Sum Assured at the end of each of 3rd, 6th & 9th policy year Survival Benefits = For policy term 15 years: 15% of the Sum Assured at the end of each of 3rd, 6th, 9th & 12th policy year
Anmol Jeevan II	<u>5</u> 25	<u>6 Lakh</u> 24 Lakh	<u>18</u> 55	65	Nil	SA	Term Insurance till Rs 24 Lakh.
Amulya Jeevan II	<u>5</u> 35	<u>25 Lakh</u> -----	<u>18</u> 60	70	Nil	SA	Term Insurance above Rs 25 Lakh

SA = Sum Assured PPT = Premium paying term

Note: You should always opt accidental rider which gives additional Accidental SA in case of any mis-happening due to accident

