

SALES BROCHURE

The Plan is a combination of Whole Life Policy and Money Back Policy. Salient features of the Plan are as given below:

Benefits:

1. On survival after every 5 years from the date of commencement: 10% of the Basic Sum Assured is payable.
2. On death : Basic Sum Assured along with Vested Bonuses and Final Additional Bonus, if any is payable.

Bonuses:

Simple Reversionary Bonus accrues during the life time of the life assured and is payable on death along with Final Additional Bonus, if any.

Premiums :

Annual premiums per Rs.1,000/- Sum Assured for quinquennial ages at entry are given below.

Age	Single Premium	Premium Paying term					
		5	10	15	20	25	life
15	419.30	101.10	59.85	45.20	38.20	34.30	27.70
20	438.80	105.85	62.65	47.30	40.00	35.95	29.40
25	462.30	111.50	66.00	49.85	42.20	37.95	31.50
30	490.70	118.35	70.10	53.05	44.95	40.50	34.30
35	524.25	126.55	75.10	56.90	48.35	43.75	37.95
40	562.65	136.05	80.95	61.60	52.60	47.80	42.65
45	605.60	146.95	87.95	67.35	57.85	53.00	48.80
50	651.80	159.10	96.00	74.15	64.45	59.80	56.75
55	700.15	172.25	105.25	82.55	73.10	69.10	67.25
60	750.05	187.15	116.90	94.20	85.70	82.80	81.90
65	799.13	204.48	133.01	111.63	104.92	103.22	102.90

Restrictions:

Minimum Age at entry	:	13 years completed
Maximum Age at entry	:	65 years (age nearer birthday)
Minimum Sum Assured	:	Rs. 2,00,000/-
Mode of premium payment:		Yearly, Half-yearly, Quarterly, SSS.
Premium Paying Terms	:	Single premium, Lifetime, 5, 10, 15, 20, 25 years

Accident Benefit:

Accident Benefit will be available under this Plan up to a maximum sum assured of Rs. 10 lakhs. This is inclusive of the maximum limit of sum assured of Rs.10 lakhs placed under other life insurance plans. Additional "Accident Benefit Premium" will be charged. This cover will be available till the life assured completes 70 years of age.

Rebate for mode of payment:

<u>Mode of premium payment</u>	<u>Rebate as % of annual premium</u>
Yearly	3%
Half-yearly	1.5%
Quarterly	-

Rebate for High Sum Assured:
Sum Assured

Rebates in Tabular Premium %o S.A.

Less than 3,00,000	NIL
Rs.3,00,000 and above but less than 5,00,000	Rs.0.20
Rs.5,00,000 and above but less than 10,00,000	Rs.0.40
Rs.10,00,000 and above	Rs.0.50

Rebate to Corporation Employees: 10% of Annual premium.
2% of Single premium.

Loans: Not available.

This is not meant to be a prospectus. This is only a gist of the salient features. For further details and conditions please contact your nearest LIC Office or Agent.

Benefit illustration :

Age at entry: 30 years

Sum Assured	Premium Paying Term	Yearly Premium Payable p.a.during the premium paying term	Amount payable on survival after every 5 years for lifetime of L.A.	Amount payable on death during 10th year	Amount payable on death during 20th year
Rs.200000	20 years	Rs.8721/-	Rs.20000/-	Rs.200000/- plus likely accrued Reversionary Bonus**@ Rs.10000 p.a.	Rs.200000/- plus likely accrued Reversionary Bonus**@Rs.10000 p.a. plus Terminal Bonus*** if any
Rs.500000	15 years	Rs.25530/-	Rs.50000/-	Rs.500000/- plus likely accrued Reversionary Bonus**@ Rs.25000 p.a.	Rs.500000/- plus likely accrued Reversionary Bonus**@Rs.25000 p.a. plus Terminal Bonus*** if any

* The illustration assumes that all premiums are paid when due.

** Reversionary Bonuses assumed for this illustration at the rate of Rs.50/- per thousand Sum Assured per annum. However, Bonus depends on the future experience of the corporation.

*** Terminal Bonus may be paid for certain term and duration only, depending on future experience of the Corporation.