PRESS RELEASE

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LIC of India introduces new LIC's JAN SURAKSHA (Plan 880) & LIC's BIMA LAKSHMI (Plan 881)

Shri R. Doraiswamy, CEO & MD, Life Insurance Corporation of India launched two new plans, LIC's JAN SURAKSHA (UIN: 512N388V01) & LIC's BIMA LAKSHMI (UIN: 512N389V01). These are the first two products to be introduced by LIC in the new Next Gen GST Regime.

In the current environment when interest rates are very volatile, these two Plans provide Guaranteed Additions throughout the policy term. Auto cover facility is available after payment of three full years' premiums paid under both the plans.

LIC's JAN SURAKSHA – Plan (880)

LIC's JAN SURAKSHA is a Life Micro Insurance Plan. This plan aims to cater to the lower income group people. It has Auto Cover facility and Guaranteed Additions. These Guaranteed Additions accrue at the rate of 4% of annualised premium at the end of each policy year throughout the policy term. This plan provides financial support for the family in case of unfortunate death of the policyholder during the policy term and a lump sum amount at the time of maturity for the surviving policyholder. This plan is only available for standard healthy lives without undergoing any Medical examination.

- Minimum & Maximum Age at Entry are 18 years (completed) and 55 years.
- The Minimum Basic Sum Assured is Rs. 1,00,000/- whereas the maximum Basic Sum Assured per life is Rs. 2,00,000/- (Basic Sum Assured multiples shall be Rs. 5,000/-).
- Policy Term is 12 to 20 Years and the Premium Paying Term will be calculated as Policy Term minus 5 years.

This Plan is a Non-Par, Non-linked Individual Savings Insurance Plan.

LIC's BIMA LAKSHMI - Plan (881)

LIC's BIMA LAKSHMI is an insurance plan designed exclusively for females providing life cover, periodical fixed money back after every 2 years or 4 years or after premium payment ceases, as per life assured's choice, covers limited illness and attractive guaranteed maturity benefits.

Guaranteed Additions accrue at the rate of 7% of Total Tabular Annual Premium every year for In-force policies and for paid-up policies, Guaranteed Additions will accrue with proportionate rate as applicable.

- Minimum Age at Entry is 18 years (Last Birthday). Maximum Age at Entry is 50 years (nearer birthday)

- Policy Term is 25 years. Premium Paying Term is 7 years to 15 years
- Minimum Basic Sum Assured Rs. 2,00,000/-. There is no Limit for Maximum Basic Sum Assured per life (Subject to Underwriting Policy). (Basic Sum Assured Multiples allowed in Rs.10,000)

Auto cover facility is available after payment of three full years' premiums paid. In addition to other Riders, Female Critical Illness Rider is also available upon payment of additional premium. This plan is a Non Par, Non-linked Insurance Plan.

For details, please refer to the Sales Brochure on our website www.licindia.in.

Dated at Mumbai on October 15th , 2025

For Further Information please contact: Executive Director (CC) LIC of India, Central Office, Mumbai. Email id: ed_cc@licindia.com Visit us at www.licindia.in

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