

Jeevan



Plan No. 871

- * *Non-Linked*
- * *Non-Participating*
- * *Individual*
- * *Savings*
- * *Whole-Life*
- * *Insurance Plan*

Minimum Age:

90 days

Maximum Age @ Entry:

65 years

Maximum Age @ End of PPT:

75 years

Minimum Sum Assured:

5 Lakhs

Premium Paying Terms:

5 years to 16 years

Deferment Period:

<i>PPT</i>	-	<i>Deferment Period</i>
<i>5 years</i>	-	<i>5 years</i>
<i>6 years</i>	-	<i>4 years</i>
<i>7 years</i>	-	<i>3 years</i>
<i>8 to 16 years</i>	-	<i>PPT – 2 years</i>

Deferment Period:

<i>PPT</i>	-	<i>Deferment Period</i>
<i>8 years</i>	-	<i>6 years</i>
<i>9 years</i>	-	<i>7 years</i>
<i>10 years</i>	-	<i>8 years</i>
<i>11 years</i>	-	<i>9 years</i>
<i>12 years</i>	-	<i>10 years</i>

Deferment Period:

<i>PPT</i>	-	<i>Deferment Period</i>
<i>13 years</i>	-	<i>11 years</i>
<i>14 years</i>	-	<i>12 years</i>
<i>15 years</i>	-	<i>13 years</i>
<i>16 years</i>	-	<i>14 years</i>

Minimum Instalment Premium

<i>Monthly</i>	- <i>Rs. 5,000</i>
<i>Quarterly</i>	- <i>Rs.15,000</i>
<i>Half-Yearly</i>	- <i>Rs.25,000</i>
<i>Yearly</i>	- <i>Rs.50,000</i>

Riders Allowed:

AD & DB

AB

TAR

CIR

PWB

Policy Benefits:

- * Survival Benefit*
- * Death Benefit*

Survival Benefits:

Option – I

Regular Income Benefit:

10% of Basic Sum Assured

At the End of Each Policy Year

Whole Life

Option – II

Flexi Income Benefit:

10% of Basic Sum Assured

At the End of Each Policy Year . . .

*Flexibility to Defer and
Accumulate Flexi Income Benefit
@ 5.50% p.a
Compounding Yearly
For Completed Months
From its Due Date
Till the date of Withdrawal Or
Surrender Or Death, whichever is earlier*

*Policyholder
on written request
can withdraw
once in a policy year
a maximum of 75%
of balance accumulated
flexi income benefits
including interest, if any*

*Net Amount
after withdrawal
will continue to accumulate
@ 5.50% p.a
Compounding yearly*

Loan

*Up to 50%
of Flexi Income Benefit
Due and Not withdrawn
is available.*

Death Benefit:

*Sum Assured on Death
+ Accrued Guaranteed Additions*

Sum Assured on Death:

*Higher of
Basic Sum Assured*

Or

7 Times of Annualized Premium

Guaranteed Additions:

*Rs.40 per 1000 Basic Sum Assured
During the
Premium Payment Term*

under a Paid-up Policy Survival Benefit Payable

Paid-up Sum Assured	Regular/Flexi Income Benefit
Rs 2,00,000 and above but less than Rs 3,00,000	5% of Paid-up Sum Assured
Rs 3,00,000 and above but less than Rs 4,00,000	6% of Paid-up Sum Assured
Rs 4,00,000 and above but less than Rs 5,00,000	7% of Paid-up Sum Assured
Rs 5,00,000 and above	10% of Paid-up Sum Assured

*Paid-up Sum Assured:
Less than Rs.2,00,000
Death Benefit Equal to
Death Paid-up Sum Assured
+ Accrued Guaranteed Additions*

*Paid-up Sum Assured:
Less than Rs.2,00,000
On Survival
Regular Or Flexi
Income Benefits
Not Payable*

*Option to take
Death Benefits
in
Instalmenst*

<i>PPT</i>	<i>FYC</i>	<i>2 & 3</i>	<i>Sub Yrs</i>
<i>5 to 9</i>	<i>10%</i>	<i>5%</i>	<i>5%</i>
<i>10 to 14</i>	<i>20%</i>	<i>7.5%</i>	<i>5%</i>
<i>15 & above</i>	<i>25%</i>	<i>7.5%</i>	<i>5%</i>

*D.O Credit:
100 %
for all PPTs*

- The sample illustrative yearly premiums for Standard lives for Sum Assured of Rs 5,00,000 for policies sold through Offline are as under:

Premium Paying Term	Age at entry		
	10 Years	30 Years	50 Years
5	Rs1,09,575	Rs 1,10,150	Rs 1,18,625
8	Rs 72,600	Rs 72,600	Rs 72,600
12	Rs 44,250	Rs 44,275	Rs 45,225
16	Rs 29,900	Rs 30,025	Rs 33,475

The above premiums are exclusive of taxes.

*this PPT is Only for agents
training purpose.*

