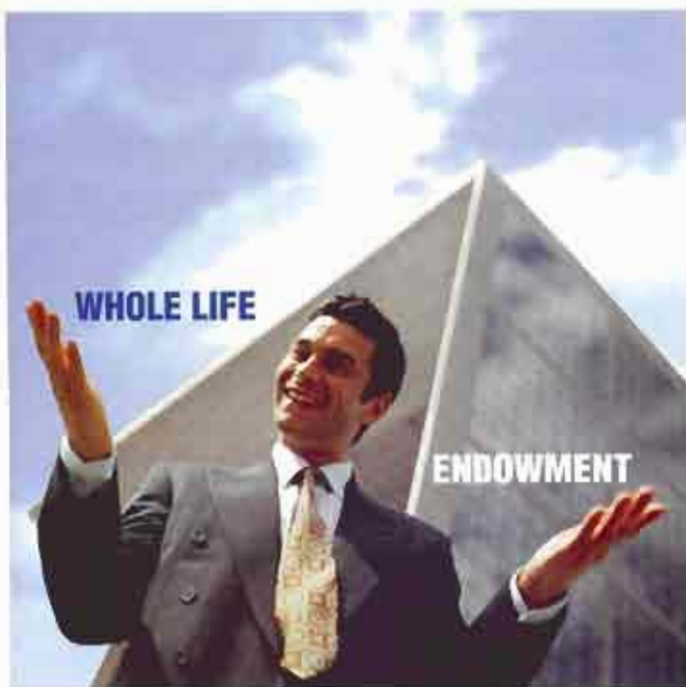


A blend of happiness
and security

JEEVAN ANAND



LIC

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

INTRODUCTION

Table No. 149

In order to give wider choice to our customers, we at LIC have pleasure in launching 'Jeevan Anand', a With Profit Assurance Plan. Basically, the plan is a combination of the Whole Life Plan and the most popular Endowment Assurance Plan. The plan provides the pre-decided Sum Assured and Bonuses at the end of the stipulated premium paying term, but the risk cover on the life continues till death.

PREMIUM RATES

The premiums are payable during the endowment term of the policy or until the death of the Life Assured, whichever is earlier.

LOANS

Loans will be granted against the surrender value of the policy after payment of premiums for at least 3 years. Interest on such loans will be fixed by the Corporation from time to time.

BENEFITS

- ◆ **Survival Benefit:** Sum Assured along with all vested bonuses payable at the end of the premium paying term (Endowment term).
- ◆ **Death Benefit:** Sum Assured along with vested bonuses payable on death during the premium paying term and policy comes to an end. An amount equal to the Sum Assured is payable if death occurs after the premium paying term.

- ◆ **Bonuses:** Simple Reversionary Bonus accrues during the premium paying term and is payable at the end of the premium paying term or on earlier death along with Final Additional Bonus, if any. No Bonus is paid on death after the premium paying term.
- ◆ **Accident Benefit:** The double Accident Benefit is available during the premium paying term and thereafter up to age 70. The premium for this has been built into the tabular premium rates. The Maximum Accident Cover available under this plan will be Rs. 5 lakhs (this limit excludes accident benefit under other plans).

REBATES FOR HIGH SUM ASSURED

SUM ASSURED	REBATES PER RS. 1000 S.A.
Less than Rs. 3,00,000	NIL
Rs. 3,00,000 to Rs. 4,99,999	Re. 1.00
Rs. 5,00,000 to Rs. 9,99,999	Re. 1.50
Rs. 10,00,000 and above	Re. 1.75

RESTRICTIONS

The following restrictions will apply to policies under this plan.

- ◆ Minimum age at entry : 18 years (completed)
- ◆ Maximum age at entry : 65 years (age nearer birthday)
- ◆ Maximum age at the end of the premium paying term : 75 years (age nearer birthday)
- ◆ Premium Paying Term : 5 years to 57 years
- ◆ Minimum Sum Assured : Rs. 1,00,000

Benefit Illustration : Jeevan Anand

Age at entry : 35 years

Sum Assured	Premium Paying Term	Yearly Premium Payable p.a. during the premium paying Term	Amount Payable on death during the premium paying Term	Amount payable on Survival to the end of the premium paying Term	Amount payable on death after the end of the premium paying term	Additional Amount payable on death due to accident, during the term of the Policy upto age 70
Rs. 100,000	10	Rs. 12,435.40	Sum Assured Rs. 100,000 plus likely accrued Reversionary Bonus ** @ Rs. 4,000 p.a. plus terminal bonus *** if any	Sum Assured Rs. 100,000 plus likely accrued Reversionary Bonus ** of Rs. 40,000 plus terminal bonus *** if any	Rs. 100,000	Rs. 100,000
Rs. 500,000	15	Rs. 39,917.25	Sum Assured Rs. 500,000 plus likely accrued Reversionary Bonus ** @ Rs. 20,000 p.a. plus terminal bonus *** if any	Sum Assured Rs. 500,000 plus likely accrued Reversionary Bonus ** of Rs. 300,000 plus terminal bonus *** if any	Rs. 500,000	Rs. 500,000
Rs. 1000,000	20	Rs. 56,408.50	Sum Assured Rs. 1000,000 plus likely accrued Reversionary Bonus ** @ Rs. 40,000 p.a. plus terminal bonus *** if any	Sum Assured Rs. 1000,000 plus likely accrued Reversionary Bonus ** of Rs. 600,000 plus terminal bonus *** if any	Rs. 1000,000	Rs. 500,000

* The illustration assumes that all premiums are paid when due ** Reversionary Bonuses assumed for this illustration at the rate of Rs. 40/- 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.

BENEFIT ILLUSTRATION

Statutory warning

"Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance."

Age at entry: 35 years

Premium paying term: 25 years

Mode of premium payment: Yearly

Sum Assured: Rs.1,00,000/-

Annual Premium: Rs. 4,535 /-

End of Total	Total Premium paid till end of year	Guaranteed*	Benefit payable on death during the selected term			
			Variable		Total	
			Scenario 1	Scenario 2	Scenario 1	Scenario 2
1	4,535	1,00,000	1,500	5,100	1,01,500	1,05,100
2	9,070	1,00,000	3,000	10,200	1,03,000	1,10,200
3	13,605	1,00,000	4,500	15,300	1,04,500	1,15,300
4	18,140	1,00,000	6,000	20,400	1,06,000	1,20,400
5	22,675	1,00,000	7,500	25,500	1,07,500	1,25,500
6	27,210	1,00,000	9,000	30,600	1,09,000	1,30,600
7	31,745	1,00,000	10,500	35,700	1,10,500	1,35,700
8	36,280	1,00,000	12,000	40,800	1,12,000	1,40,800
9	40,815	1,00,000	13,500	45,900	1,13,500	1,45,900
10	45,350	1,00,000	15,000	51,000	1,15,000	1,51,000
15	68,025	1,00,000	22,500	76,500	1,22,500	1,76,500
20	90,700	1,00,000	33,000	1,13,000	1,33,000	2,13,000
25	1,13,375	1,00,000	41,500	1,41,000	1,41,500	2,41,000

End of year	Total Premium paid till end of year	Guaranteed	Benefit payable on survival to the end of selected term			
			Variable		Total	
			Scenario 1	Scenario 2	Scenario 1	Scenario 2
25	1,13,375	1,00,000	41,500	1,41,000	1,41,500	2,41,000
26 onwards	1,13,375	1,00,000**	-	-	1,00,000**	1,00,000**

* In addition to the benefits given in the column, an Accident Benefit of Rs. 1,00,000/- will also be available without payment of extra premium in case of death/disability due to accident.

** Benefit payable on death after the selected term: If the death occurs due to accident up to age 70 an additional Rs. 1,00,000/- will also be paid.

i) The above illustration is applicable to a non-smoker, male/female standard (from medical, life style and occupation point of view) life.

ii) The non-guaranteed benefits (1) and (2) in above illustration are calculated so that they are consistent with the Projected Investment Rate of Return assumption of 6% p.a (Scenario 1) and 10% p.a (Scenario 2) respectively. In other words, in preparing this benefit illustration, it is assumed that the Projected Investment Rate of Return that LIC will be able to earn **throughout the term of the policy** will be 6% p.a or 10% p.a, as the case may be. The Projected Investment Rate of Return is **not guaranteed**.

iii) The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification.

iv) Future bonus will depend on future profits and as such is not guaranteed. However, once bonus is declared in any year and added to the policy, the bonus so added is guaranteed.

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.



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