

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 the 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."

Illustration 1 (Table 102)

Age at entry of child: 10 Years Policy Term: 25 Years
 Age of child at Maturity: 35 Years Mode of premium payment: Yearly
 Sum Assured: Rs. 1,00,000/- Annual Premium: Rs. 3635/-

End of Year	Total premium paid till end of year	Benefit payable on Death / Maturity at the end of year				
		Guaranteed	Variable		Total	
			Scenario 1	Scenario 2	Scenario 1	Scenario 2
1	3635	3635	0	0	3635	3635
2	7270	7270	0	0	7270	7270
3	10905	10000	6300	16500	106300	116500
4	14540	10000	8400	22000	108400	122000
5	18175	10000	10500	27500	110500	127500
6	21810	10000	12600	33000	112600	133000
7	25445	10000	14700	38500	114700	138500
8	29080	10000	16800	44000	116800	144000
9	32715	10000	18900	49500	118900	149500
10	36350	10000	21000	55000	121000	155000
12	43620	10000	25200	66000	125200	166000
15	54525	10000	31500	82500	131500	182500
20	72700	10000	42000	110000	142000	210000
25	90875	10000	69500	182500	189500	282500

i) This illustration is applicable to a non-smoker male/female standard (from medical and life style 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 bonuses 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.

v) The Maturity Benefit is the amounts shown at the end of the policy term.



Life Insurance Corporation of India
MUMBAI DIVISION - I

Yogakshema, J.B. Marg, Mumbai 400 021.

Please visit : www.licindia.com

Insurance is the subject matter of solicitation

Jan. 2006

Jeevan Kishor



My! I am also a policyholder.



Life Insurance Corporation of India

Estd. under Life Insurance Corporation Act, 1956 (3) of 1956

Rare is a person who does not love children — sweet, cute, innocent, spreading joy and happiness around. If they are one's own offspring, the affection is still deeper. The sense of satisfaction one derives in seeing dear ones happy cannot be measured. And one's aim will be to keep them secure and happy forever.

You will certainly like to give your children a start in life, a gift, a firm financial commitment, for their secure future.

LIC has come out with a new plan JEEVAN KISHOR, that covers the life of the child from as early as the age of 7. This is a Plan that all parents should gift their children.

The salient features of the plan are as follows:

Who are eligible ?

Children, both male and female between the ages of 7 (last birthday) and 12 (last birthday) are eligible to be proposed for insurance under this Plan.

Who can propose ?

- If both parents are alive, generally the father should propose. However, if the mother has an income of her own, she can be the proposer.
- If father is not alive, mother can propose.
- If both parents are not alive, then the legal guardian can propose.
- Proposals by grand parents also allowed subject to conditions.

Commencement of risk:

The risk will commence either two years after the date of commencement of the policy or from the policy anniversary falling immediately after the completion of 7 years of age., whichever is later. However, the date of commencement of risk will not, in any case, go beyond the policy anniversary falling immediately after the completion of 12 years of age.

The following table will further clarify the point:

Age (last birthday at entry	Risk to commence from
i. 1 to 4	Policy anniversary falling immediately after completion of 7 years of age
ii. 5 to 10	Second policy anniversary from the date of commencement of policy
iii 11	First policy anniversary from the date of commencement of policy
iv. 12	From the date of commencement.

Waiting period:

The period starting from the date of commencement of the policy to the date of commencement of risk will be known as the "Waiting Period"

Bonus:

The policy is eligible for bonus even during the waiting period. However, the bonus for the waiting period will vest only on the policy anniversary from which the risk is covered or at the end of five years from the commencement of the policy, whichever is later, provided the policy is then in force for full sum assured.

Vesting of the Policy :

The policy shall automatically vest in the Life Assured on the policy anniversary falling on or immediately following his/her attaining majority.

Benefits:

The Sum Assured alongwith vested bonus and final additional bonus, if any, will be payable on maturity or on death if earlier, provided the death occurs on or after the date of commencement of risk.

In case of death of the child before the date of commencement of risk, the premiums paid (excluding the premiums for premium waiver benefit) will be refunded.

Substitution of child will not be permitted.

Premium Waiver Benefit:

There is also provision for waiving of premium under the policy till the child attains majority, in the event of death of the proposer. This premium waiver benefit is available subject to payment of a small, additional premium and medical examination of the proposer.

Medical Examination of the child :

No medical examination will be necessary if the age of the child as on the date of proposal is less than 9 years (last birthday). Otherwise, medical examination will be necessary. Only Standard Lives will be eligible for Insurance under this plan.

Other Conditions:

- a) Minimum Term : 15 years
 - b) Maximum Term : 35 years
 - c) Maximum : Rs. 50 lacs Sum Assured including all other risk plans but not more than insurance duly rated up on proposer's life.
 - d) Minimum Sum Assured : Rs. 30,000/-
 - e) Mode of payment of Premium : All Modes except SSS
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ANNUAL PREMIUM RATES FOR RS. 1000 SUM ASSURED

Age at Entry

TABLE (102) Maturity Age

Age at Entry	20	21	22	23	24	25	26	27	28	29	30	35	40	45
0	49.15	46.65	44.25	42.15	40.20	38.50	36.80	35.35	33.85	32.55	31.30	26.55	-	-
1	52.10	49.15	46.65	44.25	42.15	40.20	38.50	36.80	35.30	33.85	32.55	27.40	-	-
2	55.40	52.10	49.15	46.65	44.25	42.15	40.20	38.50	36.80	35.30	33.85	28.30	-	-
3	59.10	55.40	52.10	49.15	46.65	44.25	42.20	40.25	38.50	36.80	35.30	29.25	-	-
4	63.25	59.10	55.40	52.10	49.15	46.65	44.25	42.20	40.25	38.50	36.80	30.25	-	-
5	67.95	63.25	59.10	55.40	52.10	49.15	46.65	44.25	42.20	40.25	38.50	31.30	26.55	-
6	-	67.95	63.25	59.10	55.40	52.10	49.15	46.60	44.30	42.20	40.25	32.55	27.40	-
7	-	-	67.95	63.75	59.10	55.40	52.10	49.15	46.60	44.30	42.20	33.85	28.30	-
8	-	-	-	67.95	63.25	59.10	55.40	52.10	49.15	46.60	44.30	35.30	29.25	-
9	-	-	-	-	67.95	63.25	59.10	55.40	52.10	49.15	46.60	36.80	30.25	-
10	-	-	-	-	-	67.95	63.25	59.10	55.40	52.10	49.15	38.50	31.30	26.60
11	-	-	-	-	-	-	67.90	63.25	59.10	55.40	52.10	40.25	32.55	27.45
12	-	-	-	-	-	-	-	67.90	63.25	59.10	55.40	42.20	33.90	28.35

Specimen Premium Rates are given below :