

The tables below provide tabular premiums for various age-term combinations for Rs. 1000/- Sum Assured.

Regular Premiums:

Accumulation period

Age (years)	10 years	15 years	20 years
Up to 40 years	109.10	71.40	51.50
41 to 45 years	109.10	71.40	53.40
46 to 50 years	109.10	73.80	56.60
51 to 55 years	111.80	77.90	-
56 to 60 years	116.60	-	-

Single Premiums:

Accumulation period

Age (years)	10 years	15 years	20 years
Up to 46 years	756.00	644.00	548.00
47 years	756.00	644.00	549.00
48 years	756.00	644.00	552.00
49 years	756.00	644.00	555.20
50 years	756.00	644.00	558.90
51 to 55 years	756.00	644.00	-
56 to 60 years	756.00	-	-

A unique 'Whole of life' plan



LIC's Jeevan Tarang

Table No. 178



MUMBAI DIVISION - I



LIC's Jeevan Tarang

Key highlights

Who can take the plan?

Persons between the ages of 0 and 60 years.

What are the special benefits of the plan?

- A guaranteed annual survival benefit at 5.5% of sum assured throughout life after the premium paying term.
- Risk cover up to the age of 100 years.
- A bonus paid at the end of the premium paying term unlike other plans where a bonus is paid only at maturity or death.
- Tax benefits available according to Sec 80(C) and Sec 10(10D).
- Loyalty addition, if any, is paid at the time of payment of sum assured.

E.g.: A policy of 1 lakh, taken at the age of 35 years for a premium paying term of 10 years will get a bonus on the first policy anniversary after the premium paying period and a survival benefit of Rs. 5,500 per year after the 11th year.

What are the modes of payment of premium?

The different modes of paying premium are monthly, quarterly, half-yearly, yearly and single premium payment.

What are the durations of premium payment?

The different durations of premium payment are single, 10, 15 or 20 years.

Are loans available under this plan?

Yes, loans are available at a 9% interest rate subject to rules.

Are there any other benefits available?

Yes, there are 3 riders available:

- Accident benefit
- Critical illness
- Term assurance



*Only you can give life. So doesn't your
life deserve something special?*

Prohibition of rebates under section 41 of Insurance Act 1938:

- 1) No person shall allow or offer to allow either directly or indirectly, be an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Rs.500/-.

Exclusion:

Schedule 1 This policy shall be void if the Life Assured commits suicide at any time on or after the date on which the risk on the policy has commenced but before the expiry of one year from the date of the policy. In case of death due to suicide during this period, the Corporation will not entertain any claim by virtue of this policy except to the extent of a third party's bona fide beneficial interest acquired in the policy for valuable consideration of which notice has been given in writing to the office to which premiums under this policy were paid, at least one calendar month prior to death.

For further details and conditions please contact your nearest LIC branch office or LIC agent.



Life Insurance Corporation of India

जिन्दगी के साथ भी, जिन्दगी के बाद भी

BENEFITS ILLUSTRATION: JEEVAN BHARATI

Age at entry : 30 years Term : 20 years

Sum Assured (Rs.)	Yearly Premium Payable (Rs)	Amounts payable on death during the year			Amount payable on survival	Amount payable on maturity
		3rd	8th	12th		
1,00,000	7,445	Sum Assured of Rs.1,00,000 plus Guaranteed Addition of Rs.10,000	Sum Assured of Rs.1,00,000 plus Guaranteed Addition of Rs.25,000 plus accrued bonuses if any	Sum Assured of Rs.1,00,000 plus Guaranteed Addition of Rs.25,000 plus accrued bonuses if any	Rs.20,000 at the end of the 5th year Rs.20,000 at the end of the 10th year Rs.20,000 at the end of the 15th year	Balance Sum Assured of Rs.40,000 plus Guaranteed Addition of Rs.25,000 plus accrued bonuses if any.
5,00,000	35,245	Sum Assured of Rs.5,00,000 plus Guaranteed Addition of Rs.50,000	Sum Assured of Rs.5,00,000 plus Guaranteed Addition of Rs.1,25,000 plus accrued bonuses if any	Sum Assured of Rs.5,00,000 plus Guaranteed Addition of Rs.1,25,000 plus accrued bonuses if any	Rs.1,00,000 at the end of the 5th year Rs.1,00,000 at the end of the 10th year Rs.1,00,000 at the end of the 15th year	Balance Sum Assured of Rs.2,00,000 plus Guaranteed Addition of Rs.1,25,000 plus accrued bonuses if any.

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

* Reversionary Bonuses will accrue after 5 years. Bonuses will depend on the future experience of the Corporation.

* If the option of Accident Benefit is chosen, then an amount equal to the basic Sum Assured is payable if death occurs as a result of accident. The premium payable for Accident Benefit is Rs.1 per thousand Sum Assured.

* Special benefits are payable under certain term and conditions.