MONEY BACK POLICY

With Profit Plan (TableNo: 75-20) w.e.f. 01.09.1976

An excellent plan with money is available at regular intervals by way of survival benefit installment. Premiums are to be paid till end of the term or until death, whichever is earlier, Survival benefit is paid as a percentage of S.A.After every 5years. The policy holder should be major at the time when IST survival benefits are paid. Adjustment of survival benefit already paid in case of death before maturity

Min/Max.age at entry	→	13yrs/50yrs
Min/Max Term	→	20yrs (TN-75)
Max. Maturity age	→	70yrs.
Min / Max.S.A.	→	50000/ No limit
S.A. in multiples	→	5000

©MODES ALLOWED©
Rebates of modes of payment (on T.P.)

YLY	***HLY***	***MLY***	***QLY/SSS/ECS***
3%	***1.5%***	***5%EXTRA***	***-***

©Rebate of large S.A. per 1000 P.A.
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Up to 50000 S.A.	***NIL***
55000 to 100000	***1% p.a.***
105000 and Above	***2%p.a.***

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©Accident Benefit per 1000 S.A. → (Max.50 lac inclusive of all Plans)	← Rs 1% p.a.
©Female lives category →	← All Category
©Age Proof →	←Standard /NON Standard
©Form No. →	←300/340
©Dating Back Allowed →	←@8%p.a.
©Term Rider &CIR →	←Allowed
©Actual Sum Assured (A.S.A.) →	←Basic S.A.
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NON MEDICAL GENERAL	3lac, up to age 40 yrs std.Age proof 2lac, from age 41 to 45yrs 1lac, from age 46 to 50yrs
PROFESSIONAL	8lac up to age 45yrs 4lac, age 46 to 50yrs
SPECIAL	10lac, up to age 45 yrs 4lac, age 46 to 50yrs

©BENEFITS

SURVIVAL BENEFITS

After 5/10/15 years **After 20years [Maturity]**	**20%of S.A.** **40%of S.A. +Bonus for full S.A.**

ON Maturity Benefit	→	on maturity balance Survival Benefit in percentage + Bonus on full S.A.+F.A.B.(if any)
©ON Death	→	with in term, full S.A. +Bonus is to be paid. SB already paid, not to be deducted..
©ON Death because of accident	→	if death occurs because of Accident, Accident Sum Assured &Basic S.A.
©Policy Loan / Housing Loan	→	after 3yrs from D.O.C.@9%p.a. /yes
©Assignment /Revival/S.V.	→	Yes/Yes/Yes
©TermRiderOption /C.I.R.	→	yes allowed/Yes allowed

©Tax Rebate (as per IT Act1961)	→	On premium payment u/s80C On death tax free u/s 11 (10D)
©Estimated maturity proceeds for age 30 yrs, SA 1 lac and T.T.75-20	→	244512 (included Assumed Rate of interest 6% on S.B.)
©Net Yield	→	5.77%

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