

MONEY BACK POLICY

With Profit Plan (TableNo: 93-25) w.e.f. 01.09.1986

An excellent plan with periodic liquidity through survival benefits payments. The policy holder should be major at the time when IST survival benefits are paid.

Min/Max.age at entry →
Min/Max Term →
Max. Maturity age →
Min / Max.S.A. →
S.A. in multiples →

13yrs/50yrs
 20yrs (TN-75)
 70yrs.
 50000/ No limit
 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. |

- ©Accident Benefit per 1000 S.A. →
- (Max.50 lac inclusive of all Plans)
- ©Female lives category →
- ©Age Proof →
- ©Form No. →
- ©Dating back allowed →
- ©Term Rider & CIR →
- ©Actual Sum Assured (A.S.A.) →
- ©©©©©©©©©©©©©©©©©©©©©©©©

- ← Rs 1% p.a.
- ← All Category
- ←Standard /NON Standard
- ←300/340
- ←@8%p.a.
- ←Allowed
- ←Basic S.A.
- ©©©©©©©©©©©©©©©©©©©©©©©©

**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

| P.P.T. | |
|---------------------|---------------------------------|
| After 5/10/15 years | 15%of S.A. |
| After 20years | 15%of S.A. |
| After 25 years | 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 even if SB already paid, not to be deducted..
- ©ON Death because of accident** → if death occurs because of Accident, one additional S.A. &Basic S.A.
(Not more than D. A.B.) Allowed
- ©Policy Loan / Housing Loan** → after 3yrs from D.O.C.@9%p.a. /yes

