2 low premium , provides high risk cover and financial security to family.

43-this plan is for insuring non-insurance minded class of lives who require risk cover for a short period of two years or less.

75-Businessmen and professionals as money available at regular intervals.

93 - Businessmen and professionals as money available at regular intervals.

102-the policy is issued to mature at ages 20 to 30, 35,40 and 45 only.

103-right policy for a person who wants to provide funds for daughter’s marriage. This plan is open even to bachelors.

107- Businessmen and professionals as money available at regular intervals.

147- Annuity for life.

Annuity for life with guaranteed period of 5, 10, 15, 20 years.

Joint life and last survivor to annuity to the annuitant and his/her spouse under which annuity payable to the spouse on death to the purchaser will be 50 % of that payable the the annuitant.

Life annuity with return of purchase price.

Life annuity increasing at 3% simple P.A.

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Life annuity with return of purchase price.

Life annuity increasing at 3% simple P.A.

149-this plan is a combination of both life and end. Assurance plan.

Even after the premium paying term is over, risk cover continues till death of the policyholder.

Accident benefit is available during the premium paying term and thereafter upto to age 70

159-this is a money back plan for children with G.A. @ 75/- per 100 S.A. and L.A.(if any)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| At the end of age | 18 | 20 | 22 | 24 | 26 |
| % of S.A. | 20% | 20% | 30% | 30% | GA+LA |

164- this plan is allowed to physically handicapped persons(group a) with standard extra rates.

Maturity benefits: On maturity no amount will be paid to the policyholder.

Death benefits: On death to the policy holder during policy term , S.A. will be paid to the nominee.

165-Maturity benefits : maturity sum assured (MSA) + Loyality Additions, if any.

Death benefits : 250 times the monthly basic premium (called Death Benefit S.A.)+return to premiums paid (excluding 1st year premium and extra/rider premium) + loyality additions, if any.

Loyalty additions : will be declared after the policy has been in full force for atleast 10 years.

Optional riders : for an additional premium

Accidental death and disability benefit rider

Term assurance rider will be available and their S.A.will not exceed the death benefit S.A

167-this with profit plan is like and endowment assurance plan suitable for high networth people with convenient premium paying term of 3, 4 and 5 years.

168-this plan offers the following optional Riders by payment of additional premium:

1)Accident benefit rider

2)Term assurance rider.

3)Critical illness rider.

169-this is an endowment with profit plan where maturity proceeds will be compulsorily invested in a fund to be used for purchase on annuity(endowment funding under deferred annuity plan).this also provides death cover during the deferment period and on survival to the date of vesting, the maturity proceeds are compulsorily used for purchase of annuity.

175-

**What is Bima Bachat?**  
  
LIC’s Bima Bachat is a money-back policy which offers financial security and assurance to the policy holder and his family. Bima Bachat requires the policy holder to pay only one premium. The amount paid for the premium depends on the duration of the policy taken and life insurance is available till the date of maturity.

**What other benefits do I receive during the specified duration of the policy?**

For a term of 9 years: The policy holder will receive 15% of the sum assured at the end of every 3rd and 6th policy year.

For a term 12 years: The policy holder will receive 15% of the sum assured at the end of every 3rd, 6th and 9th policy year.

For a term 15 years: The policy holder will receive15% of the sum assured at the end of every 3rd, 6th, 9th and 12th policy year.

184:

This plan is specially designed to meet the increasing educational and other needs of growing children. It provides the risk cover on the life of child not only during the policy term but also during the extended term (i.e. 7 years after the expiry of policy term). A number of Survival benefits are payable on surviving by the life assured to the end of the specified durations.

185-: This plan is specially designed to meet the increasing educational, marriage and other needs of growing children. It provides the risk cover on the life of child not only during the policy term but also during the extended term (i.e. 7 years after the expiry of policy term). A number of Survival benefits are payable on surviving by the life assured to the end of the specified durations.

189 -: This plan is most suitable especially for retired employees who would like to be make one time ivestment. Also suitable for people who need regular and periodical amount without interruption – be it professionals or businessman.

190:

**Death Benefit:** In case of unfortunate death of the Life Assured during the term of the policy, Sum Assured is payable, provided the policy is kept in force.

**Maturity Benefit**: Nil