**Benefits :**

**Death Benefit :**   
On first death the Sum assured is payable in a lumpsum. If the survivor of the two lives dies thereafter during the remaining policy term, Sum Assured along with the all bonuses is payable again in a lumpsum.  
  
**Maturity Benefit :**  
If one or both the lives survive till the end of the policy term, Sum Assured along with all bonuses declared up to maturity date is payable in a lump sum.   
  
**Supplementary/Extra Benefits :**  
These are the optional benefits that can be added to your basic plan for extra protection/option. An additional premium is required to be paid for these benefits.  
  
**Survival benefits:**  
If one or both the lives survive to the maturity date, the sum assured, along with the accumulated bonus, is payable.  
  
**Death Benefits:**  
In case either of the couple dies during the policy’s term, two things happen. One, LIC pays to the surviving spouse the full sum assured. And, two, the policy continues on the life of the surviving partner without him/her having to pay any further premiums, i.e. the life cover on the survivor continues free of cost.  
  
**Surrender Value :**  
Buying a life insurance contract is a long-term commitment. However, surrender values are available under the plan on earlier termination of the contract.