

Contact person: Manoj Chaudhary 9851247180

1. Products of Citizen Life Insurance Company

A) Citizen Regular Pay Money Back Insurance Plan

This is anticipated endowment with profit plan which has been specifically designed to pay periodic amount of sum assured in specific intervals to meet financial requirement of assured as well as covers risk of life assured throughout the term of policy.

Features:

1. Minimum Entry Age: 16 Years
2. Maximum Entry Age: 55 Years
3. Minimum Policy Term : 12 Years
4. Maximum Policy Term : 21 Years
5. Policy Term: 12,15,18 and 21 Years
6. Maximum Maturity Age: 70 Years
7. Minimum Sum Assured: Rs.50,000 /-
8. Maximum Sum Assured: Rs.20,000,000 /-(According to Income Source)
9. Premium Paying Term: As per policy term.
10. Mode of Premium Payment :Quarterly/Semi-annually/ Annually
11. Survival Benefit:
 - On survival to 1/3rd of policy term : 25% of the Sum assured shall be paid.
 - On survival to 2/3rd of policy term : 30% of the Sum assured shall be paid.
 - On survival to maturity date of policy term: 45% of the Sum assured plus vested bonus shall be paid.
12. Death Benefit: Sum assured plus vestedbonus shall be paid to the nominee.
13. Discount on Sum Assured:

Sum Assured	Discount (Per Thousand)
Up to Rs.300,000/-	Nil

Rs.300,001/- to Rs.500,000/-	Rs.1/-
Rs.500,001/- & above	Rs.2/-

14. Discount on mode of payment:

Mode of Payment	Discount (Per Thousand)
Yearly	2%
Half Yearly	1%

15. **Additional Benefits** : ADB (Accidental Death Benefit), PTD (Permanent Total Disability), PWB (Premium Waiver Benefit), MIB (Monthly Income Benefit), Critical illness (covering 20 diseases) and FE (Funeral Expenses) Benefit are available.

Other Benefits:

- Policy loan facility (90% of surrender value will be provided).

B) Citizen Child Future Life Insurance Plan

This is endowment with profit plan, specifically designed to help parents in making provision of funds required for meeting expenses for higher education and marriage of children. Under this plan, risk of parents as well as child will be covered as proposer and assured respectively.

Features:

1. Assured : Child
2. Proposer : Father/Mother
3. Minimum Sum Assured : Rs.50,000 /-
4. Maximum Sum Assured : Rs.50,00,000 /-
5. Minimum Policy Term : 10 Years
6. Maximum Policy Term : 25 Years
7. Child's Entry age : 0 to 15 years
8. Minimum Maturity Age for child : 16 Years
9. Parent's Age : 21 to 55 Years
10. Maximum Maturity Age of Parents : 70 Years
11. Maximum Maturity Age for child : 25 Years
12. Mode of Premium Payment : Single/Quarterly/Semi-annually/ Annually

13. Child's Risk Commencement Date: Payment of 2 Years premium or policy anniversary following completion of six years of age next birthday whichever is later.

14. Survival Benefit (Child) : Full sum assured plus vested bonus will be paid.

15. Death Benefit :

i) Death of Assured (Child) during the term of Policy:

a) Before Commencement of Risk:

Return of Premium (excluding extra premium for riders) along with 3% of interest rate will be paid to nominee.

b) After Commencement of Risk:

Full Sum Assured plus Vested Bonuses will be paid to nominee.

16. Coverage of Parents

i) On Death of Parent

- a. A lump sum amount equal to Sum Assured, not exceeding Rs.10,00,000 will be paid on death of parent.
- b. Future premiums payable will be waived.
- c. Monthly Income Benefit of 1%, 1.5%, 2% or 3% of Sum Assured, as per choice of Life Assured, is paid monthly until the maturity of Policy. If Sum Assured is more than Rs.5, 00,000 then MIB of 1% of Sum Assured is paid until maturity of the Policy.
- d. An additional amount of 25% of Sum Assured or maximum Rs.50,000 will be paid on death of Life Assured as Funeral Expense for small additional premium.

ii) On Permanent Total Disability (PTD) due to Accident:

- a. A lump sum amount equal to Sum Assured, not exceeding Rs.10,00,000 will be paid on PTD of parent due to Accident.
- b. Future premiums payable will be waived.

- c. Monthly Income Benefit (MIB) of 1%, 1.5%, 2% or 3% of Sum Assured, as per choice of Life Assured, will be paid monthly until the maturity of Policy. If Sum Assured is more than Rs.5,00,000 then MIB of 1% of Sum Assured will be paid until maturity of the Policy.

17. Additional Benefits:

- a. Funeral Expenses Benefit:

On death of Proposer, 25% of Sum Assured or maximum Rs. 50,000 will be paid to Life Assured for small additional premium.

- b. Critical illness (covering 20 diseases) during policy term.

c) Citizen Jeevan Saarathi Yojana (Endowment cum Whole Life Plan)

Citizen Jeevan Saarathi Yojana” is a protection plan which is designed to provide long term protection to you. Retirement age, for most, is a very difficult time as the sources of income are limited and also the health condition is volatile. To protect people financially in their Retirement Age, Citizen life has introduced “Citizen Jeevan Saarathi Yojana” which protects your present, provide lump sum amount at the maturity (this can be synced with the retirement age to get most out of this policy) and, most importantly, after that you gets life coverage for up to 90 years age and Money Back in regular interval from 70 to 90 years age.

The salient features of the product are as follows:

Minimum Sum Assured	:	Rs.50,000/-
Maximum Sum Assured	:	Rs.3,00,00,000/
Minimum Entry Age	:	16 Years
Maximum Entry Age	:	60 Years
Maximum Maturity Age	:	65 Years
Mode of Premium Payment	:	Single Payment/Monthly/Half Yearly/Yearly

Premium Paying Term : 5 years to 49 years

Policy Term (Age-90 years) : 30 years to 74 years

Benefits of the product:

Death Benefit:

- A. On death during premium paying term: Sum Assured + Bonus
- B. On death after premium paying term: Sum Assured (Less survival benefits already paid, if any)

Survival Benefit:

- a. Sum Assured and bonus will be paid at the end of premium paying term (maturity of policy term). Besides, Insured person will get additional survival benefit as mentioned below:

Survival Benefit	Benefit Amount
Survival to age 70 years	20% of Sum Assured
Survival to age 75 years	20% of Sum Assured
Survival to age 80 years	20% of Sum Assured
Survival to age 85 years	20% of Sum Assured
Survival to age 90 years	20% of Sum Assured

Policy holder can withdraw loan 2 years before the next due survival benefit up to 50% of survival benefit.

Additional Benefits: ADB, PTD, PWB, Critical illness (covering 20 diseases).