**New Money Back 25Years Plan (Plan No. 821)**

LIC’s New Money Back Plan-25 years is a participating non-linked plan which offers an attractive combination of protection against death throughout the term of the plan along with the periodic payment on survival at specified durations during the term.**• Minimum Basic Sum Assured:**Rs. 1,00,000/-

**• Maximum Basic Sum Assured:**No Limit

**• Policy Term:** 25 years

**• Premium Paying Term:** 20 years

**• Minimum Entry Age:** 13 years (completed)

**• Maximum Entry Age:** 45 years (nearer birthday)

**• Maximum Age at Maturity for Life Assured:** 70 years

**• Mode of Premium Payment:** Yearly, half-yearly, quarterly & monthly

**• Accidental Death & Disability Benefit Rider** is available on payment of additional premium.

**LIC’s New Money Back 25Years Benefit Details**

**• On Death:** “Sum Assured + Vested Bonus + FAB if any.”

• Where ‘S.A. on Death’ is defined as the higher of  
i. 10 times of Anualized Premium, OR  
ii. 105%of all Premiums paid as on death OR  
iii. 125% of Basic Sum Assured.

• The premiums exclude taxes, extra premium and rider premiums.

**• On Survival :** 15% of Basic SA is payable after 5th, 10th ,15th and 20th year of policy.  
• Maturity Time 40% of Basic Sum Assured + Vested Bonus + FAB if any.

**• Surrendered Value:** The Policy can be surrendered at any time during the policy term provided atleast 3 full years premiums have been paid.

**• Loan :** Loan Facillity is available under this plan, after payment of premiums for at least 3 full years.

**• Income Tax Benefit:** Premium paid under this plan is eligible for TAX rebate under section 80c.  
 • Maturity under this plan is free under sec 10(10D).