

Plan: 20Year Money Back (920)

Product Summary: This is a limited premium payment, non-linked, with profits Money Back Plan.

Premium Payment Mode: Yearly, Halfly,

Quarterly, Monthly(ECS)

Term: 20 Year

PPT: 15 Year

Minimum Entry Age: 13year Completed

Maximum Entry Age: 50year (Nearest Birthday)

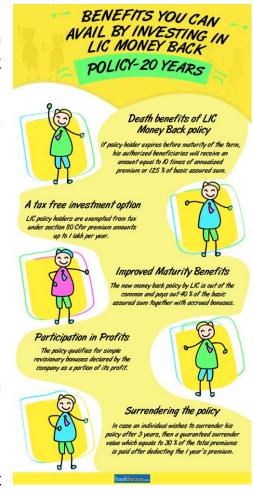
Maximum Maturity Age: 70 Year

Minimum Sum Assured: 1,00,000

Maximum Sum Assured: NO LIMIT (Depending

upon Income)

Maximum Accidental Death and Disability Benefit Rider up to age 70.



Policy Benefits:

On Death: Sum Assured on Death + Vested Bonus + FAB if any.

Sum Assured on Death = Higher of 125% of Basic SA or 7 times of annualized Premium.

Death Benefit shall not be less than 105% of total premiums paid as on date of death.

The premiums exclude taxes, extra premium and rider premiums.

On Survival: of Basic SA is payable after 5th, 10th and 15th year of policy.

Maturity Time 40% of Basic Sum Assured + Vested Bonus + FAB if any.

Surrendered Value: The policy can be surrendered for cash provided at least two full years premiums have been paid. The Guaranteed Surrender value during policy term shall be a percentage of total premiums paid (net of service tax)excluding extra premiums and premiums for riders, if opted for. This percentage will depend on the policy term and policy year in which the policy is surrendered.

Loan: Available after payment of premium of 2 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).

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