

# BADHTE SAMAY KE SAATH BADHTI SURAKSHA KA WAADA



Plan No - 838 UIN - 512N306V01

A unique **protection & savings** plan which offers an automatic increase in risk cover after every 5 years during the term of the policy.

Risk cover  
0-5 Years  
**100% of Basic  
Sum Assured**

Risk cover  
6-10 Years  
**125% of Basic  
Sum Assured**

Risk cover  
11-15 Years  
**150% of Basic  
Sum Assured**

Risk cover  
16-20 Years  
**200% of Basic  
Sum Assured**



- Age: 12-45 Yrs • Policy Term: 12-20 Yrs • Optional Rider - Accidental Death & Disability Benefit Rider
- Maturity Benefit:- Basic Sum Assured + Bonus | Min. Basic Sum Assured: ₹ 1,50,000/-  
Max. Basic Sum Assured: No Limit

## Plan :Jeevan Pragati (838)

**Product Summary :** Jeevan Pragati(838) is a non-linked, with profits Endowment Assurance Plan wherein the risks cover automatically increases after every five years during the term of the policy.

**Premium Payment Mode:**  
Yearly, Halfly, Quarterly,  
Monthly(ECS)

**Term :** 12 to 20 years

**Minimum Entry Age :** 12 Year  
Completed

**Maximum Entry Age :** 45 Year  
(Nearest Birthday)

**Maximum Maturity Age :** 65  
Year

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BADHTI SURAKSHA KA WADA

PRESENTING  
LIC'S JEEVAN  
PRAGATI

LIC  
LIFE INSURANCE CORPORATION OF INDIA

**Minimum Sum Assured : 1,50,000**

**Maximum Sum Assured : NO LIMIT (Depending upon Income)**

Maximum Accidental Death and Disability Benefit Rider up to age 65.

**Policy Benefits :**

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

Where S.A. on Death is defined as the higher of

- i. 10 times of Annualized Premium, OR
- ii. Absolute amount assured to be paid on death, which is as under:

During first five policy years: 100% of the Basic S.A.

During 6th to 10th policy years: 125% of the Basic S.A.

During 11th to 15th policy years: 150% of the Basic S.A.

During 16th to 20th policy years: 200% of the Basic S.A.

This Death Benefit shall not be less than 105% of all Premiums paid as on death.

**On Survival :** On survival Basic Sum Assured + Vested Bonus + FAB if any.

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

**Loan :** Loan Facility 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).

**Proposal Form :** 300/340/360 shall be used under this plan.

**For more information visit <https://licindia.in/>**

