



A Commitment for life!

With inbuilt benefits for 15 critical illnesses

A premium policy that combines protection, savings, attractive returns and medical cover



Plan : Jeevan Shiromani (947)

Product Summary : Jeevan Shiromani plan is a non-linked, with-profits, limited premium payment money back life insurance plan especially designed for targeted segment of High Net-worth Individuals.

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

Term/Ppt : 14/10, 16/12, 18/14 and 20/16 Years

Minimum Entry Age : 18 Years completed

INTRODUCING

A Non-linked, with-profit, limited premium payment money back life insurance plan
Plan No. 847 UIN No. 512N315V01

A commitment for life!

With inbuilt benefit for 15 critical illnesses

A premium policy that combines protection, savings, attractive returns and medical cover.

<p>Salient Features:</p> <ul style="list-style-type: none"> a. Min. Sum Assured : ₹1,00,00,000/- b. Max. Sum Assured : No limit (The Sum Assured shall be in multiples of ₹5,00,000/-) c. Policy Term : 14, 16, 18 and 20 years d. Premium Paying Term : (Policy term - 4) years e. Age Eligibility : 18 to 55 years f. Critical illness benefit : 10% of Basic Sum Assured g. Guaranteed Additions : ₹50 per thousand for the first 5 years and ₹55 per thousand for the subsequent years till the end of Premium Paying Term h. Loyalty addition, if any, payable on exit at least after 5 years 	<ul style="list-style-type: none"> i. Survival Benefit: For policy term 14 years: 30% of Basic Sum Assured on each of 10th and 12th policy anniversary. For policy term 16 years: 35% of Basic Sum Assured on each of 12th and 14th policy anniversary. For policy term 18 years: 40% of Basic Sum Assured on each of 14th and 16th policy anniversary. For policy term 20 years: 45% of Basic Sum Assured on each of 16th and 18th policy anniversary. j. Maturity Benefit: Balance of Sum Assured k. Death Benefit: 125% of Sum Assured l. Optional Benefit Riders available on payment of additional premium m. Option to defer survival benefit payouts and to take maturity and/or death benefit in installments
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For more details on risk factors, terms and conditions.

Har Pal Aapke Saath

Maximum Entry Age : 55 Years (Nearer Birthday) for Term 14

51 Years (Nearer Birthday) for Term 16

48 Years (Nearer Birthday) for Term 18

45 Years (Nearer Birthday) for Term 20

Maximum Maturity Age : 69 Years (Nearer Birthday) for term 14

67 Years (Nearer Birthday) for term 16

66 Years (Nearer Birthday) for term 18

65 Years (Nearer Birthday) for term 20

Minimum Sum Assured : Rs 1 crore (Multiple of 5 lakhs thereafter)

Maximum Sum Assured : No Limit

Guaranteed Addition : Rs 50/- per 1000 SA for 1st 5 years

Rs 55/- per 1000 SA for remaining PPT

Policy Benefits :

On Death : Death during 5 yrs : SA on Death + GA

Death after 5 yrs : SA on Death + GA + LA

SA on Death : 125% of BSA or 7 times AP or 105% of Premiums Paid

Survival Benefits : For 14 yrs policy : 30% of BSA in 10th and 12th year

For 16 yrs policy : 35% in 12th and 14th year

For 18 yrs policy : 40% in 14th and 16th year

For 20 yrs policy : 45% in 16th and 18th year

Maturity time : Remaining SA with GA + LA

Inbuilt Critical Illness Benefit: 10% of BSA on diagnosis of 15 Critical diseases + Premium is deferred for 2 Years w/o interest.

Surrendered Value : The Policy can be surrendered at any time during the policy term provided atleast 1 full years premiums have been paid.

Loan : Loan Facility is available under this plan, after payment of premiums for at least 1 full years.

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