

## A Non-linked, Non-Participating, Life Term Assurance Plan



*Because your love for your loved ones, is forever...*

- **Whether 18 or 65, Jeevan Amar is For You**  
Minimum age at entry is 18 years and  
Maximum age at entry is 65 years
- **Option to Choose Death Cover**
  - Level Sum Assured
  - Increasing Sum Assured
- **Flexibility to Choose the Death Benefit Payout**  
Choose, how your nominee receives the money –  
whether in lump sum or in installments over 5,10 or 15 years
- **Flexibility to Choose When To Pay and How Long to Pay**  
Choose to pay premiums only once, for a limited premium paying term or regularly throughout the policy term.  
Choose policy term from a minimum of 10 years to a maximum of 40 years
- **Risk Cover Available till Age 80**
- **Accident Benefit Rider Available**
- **Special Premium Rates for Women**
- **Attractive Premium Rates for Non Smokers**

LIC's  
**Jeevan**  
**AMAR**

PLAN NO. 855

UIN: 512N332V01



**FINANCIAL ADVISOR**  
**S.THAMILARASAN M.COM., DCA.,**  
**LIFE INSURANCE CORPORATION OF INDIA**  
**CONTACT : 9944339991, 8870878380**

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!  
IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



**भारतीय जीवन बीमा निगम**  
**LIFE INSURANCE CORPORATION OF INDIA**

For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale.

IRDAI Regn. No. 512

**Zindagi ke saath bhi, Zindagi ke baad bhi.**

LICAR15-2004ENG



# Jeevan Amar

## (Without Profits)

Unique Identification No. 512N332V01

Table No.

# 855

Released on

## Aug 05, 2019

### Maturity Benefits

On survival till the end of the policy term no amount will be paid to the policyholder.

### Death Benefits

"Sum Assured on Death" is given to the beneficiary. "Sum Assured on Death" is defined as below.

**- For Regular & Limited Premium Paying Term**

7 times of annualised premium or 105% of all the premiums paid as on the date of death or absolute amount assured to be paid of death, whichever is high.

**- For Single Premium Paying Term**

125% of Single Premium or absolute amount assured to be paid of death, whichever is high.

**- Level Sum Assured**

Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured, which shall remain the same throughout the policy term.

**- Increasing Sum Assured**

Absolute amount assured to be paid on death shall remain equal to Basic Sum Assured till completion of fifth policy year. Thereafter, it increases by 10% of BSA each year from sixth policy year till fifteenth policy year till it becomes twice the BSA. This increase will continue under an inforce policy till the end of policy term; or till the date of death; or till fifteenth policy year, whichever is earlier.

### Death Cover Options

### Criteria

Min. age at entry	18 yrs (Last Birthday) *
Max. age at entry	65 yrs (Last Birthday)
Max. Maturity Age	80 yrs (Last Birthday)
Policy Term	10 yrs to 40 yrs
PPT for Regular Premium	Same as Policy Term
PPT for Limited Premium	For 10 to 40 Yr Term [Policy Term minus 5] Yrs For 15 to 40 Yr Term [Policy Term minus 10] Yrs
Modes allowed	Yly, Hly, Single Premium
Min. Sum Assured	Rs. 25 Lakh
Max. Sum Assured	No Limit
SA in multiple of	In Multiple of Rs. 1,00,000 upto 40 lacs In multiple of Rs. 10,00,000 above 40 lacs

*Non-Linked, Without Profit, Pure Protection Plan.*

## Death Payout Options

This is an option to receive Death Benefit in installments over the chosen period of 5 or 10 or 15 years instead of lump sum amount under an inforce policy. Installments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for, subject to minimum installment amount for different modes of payments being as under.

Mode	Minimum Installment Amount
Monthly	Rs. 5,000
Quarterly	Rs. 15,000
Half-Yearly	Rs. 25,000
Yearly	Rs. 50,000

## Mode Rebate

Mode	Loading as a % of tabular annual Premium
Yearly	Nil
Half-Yearly	2% Increase in Premium

## S.A. Rebate/ Loading

### High S.A. Rebate Under Option I - Level SA:

Age LBD	High S.A. Rebate as a % of tabular Annual/Single Premium		
	Up to 40 Lacs	50 to 90 Lacs	1 Cr & Above
Up to 30	Nil	12%	20%
31 - 50	Nil	10%	15%
51 & Above	Nil	5%	7%

### High S.A. Rebate Under Option II - Increasing SA:

Age LBD	High S.A. Rebate as a % of tabular Annual/Single Premium		
	Up to 40 Lacs	50 to 90 Lacs	1 Cr & Above
Up to 30	Nil	10%	18%
31 - 50	Nil	8%	13%
51 & Above	Nil	4%	6%

Revival of the lapsed policies can be done as below:

31 to 60 days	Arrears of premium with interest
61 days & above	Arrears of premium with interest subject to conditions

## Note

## Grace Period

A Grace period of 30 days shall be allowed for payment of yearly or half-yearly premiums from the date of first premium.

If the death of the Life Assured occurs within the grace period but before the payment of premium then due, the policy will be treated as Inforce and the benefits will be paid after deduction of the said unpaid premium and also the unpaid premiums falling due before the next policy anniversary.

The above grace period will also apply to rider premiums if opted, as the rider premiums are to be paid along with premium for the Base Plan.

If the premium is not paid before the expiry of the days of grace, the policy lapses. Under such policies, all the benefits shall cease after the expiry of grace period and nothing shall be payable.

In case of death of Life Assured under an Inforce policy wherein all the premiums due till the date of death have been paid and where the mode of payment of premium is other than yearly, balance premium(s), if any, falling due from the date of death and before the next policy anniversary shall be deducted from the claim amount.

In case of death due to suicide, provision of para 18 shall be applicable.

## Policy Servicing

Policy Loan	No
Surrender Value	Allowed in Limited Payment & Single premium
Paid up Value	No
Revival	Yes
Nomination	Yes
Grace Period	Yes
Cooling Off Period	Yes
NRI (GROUP VI)	Yes
Keyman / Partnership	Yes
Employer-Employee	Yes

## Underwriting Requirements

Female lives category	A1, A2 & B1 Only, Pregnent Ladies not allowed	
Age Proof	Std. Must	
Form No.	511 / 512	
Medical	Must	
Non-Medical (General)	Not Allowed	
Actual Sum Assured (ASA)	For FMR, Special Reports, MHR & TRSA:	
	Option-I: Basic S.A. Only	
	Option-II:	
	Policy Term 10 Yrs	1.25 Times of Basic S.A.
	Policy Term 11-15 Yrs	1.50 Times of Basic S.A.
	Policy Term 16-40 Yrs	1.75 Times of Basic S.A.
Dating Back (withing the F/Y)	Not Allowed	