

# The 100-year plan!

LIC's

## JEEVAN UMANG

UIN: 512N312V02 PLAN NO: 945

*A non-linked, participating, individual, life assurance savings(whole life) plan.*

Get **GUARANTEED** Survival Benefit equal to 8% of Basic Sum Assured each year after the final premium, till Age 99 and lump sum maturity benefit on survival to Age 100.



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# LIC

भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

# LIC's Jeevan Umang (UIN: 512N312V02)

## (A Non-Linked, Participating, Individual, Life Assurance Savings (Whole Life) Plan)

LIC's Jeevan Umang is a non-linked, participating, individual, whole life assurance plan which offers a combination of income and protection to your family. This plan provides for annual survival benefits from the end of the premium paying term till maturity and a lump sum payment at the time of maturity or on death of the policyholder during the policy term.

In addition, this plan also takes care of liquidity needs through loan facility.

### 1. Benefits:

#### a) Death Benefit:

On death of the Life Assured during the policy term, provided the policy is in-force i.e. all due premiums have been paid shall be as under:

i. On death before the commencement of Risk:

Return of premium/s paid without interest shall be payable.

ii. On Death after the commencement of Risk:

Death Benefit, defined as sum of **"Sum Assured on Death"** and vested Simple Reversionary Bonuses (as mentioned in (d) below) and Final Additional bonus, if any, shall be payable.

Where **"Sum Assured on Death"** is defined as the higher of 7 times of annualised premium or Basic Sum Assured.

This death benefit shall not be less than 105% of the total premiums paid upto the date of death.

Premiums referred above shall not include any taxes, extra premium and rider premium(s), if any.

#### b) Survival Benefit:

On the life assured surviving to the end of the premium paying term, provided all due premiums have been paid, a survival benefit equal to 8% of Basic Sum Assured shall be payable each year. The first survival benefit payment is payable at the end of premium paying term and thereafter on completion of each subsequent year till the Life assured survives or till the policy anniversary prior to the date of maturity, whichever is earlier.

#### c) Maturity Benefit:

On the life assured surviving to the end of the policy term, provided the policy is in-force, **"Sum Assured on Maturity"** along with vested Simple Reversionary Bonuses (as mentioned in (d) below) and Final Additional bonus, if any, shall be payable.

Where **"Sum Assured on Maturity"** is equal to Basic Sum Assured.

#### d) Participation in profits:

Depending upon the Corporation's experience with regard to policies issued under this plan, the policy shall participate in profits during the policy term.

### **During the premium paying term:**

Policies shall be eligible to receive Simple Reversionary Bonuses declared as per the experience of the Corporation during the premium paying term, provided the policy is in-force.

Final Additional Bonus may also be declared under an in-force policy in the year when such policy results into a claim by death. However, Final Additional Bonus shall not be payable under paid-up policy or on surrender of a policy during the premium paying term.

In case the premiums are not duly paid, the policy shall cease to participate in future profits during premium paying term.

### **After the premium paying term (applicable only for fully paid-up policies or for paid-up policies with Maturity Paid-up Sum Assured of Rs. 2 lakhs or more):**

Under a fully paid-up policy (where all premiums payable during the term of the policy are paid) or in a paid-up policy with Maturity Paid-up Sum Assured of Rs. 2 lakhs or more, the terms for participation of profits after the premium paying term may be in a different form and on a differential scale depending on the Corporation's experience under this plan at that time.

Final Additional Bonus may also be declared under the policy in the year when a policy results into a claim either by death or maturity. In addition, applicable Final Additional Bonus for surrendering policies, if any, shall also be included in Special Surrender Value calculation.

Under a paid-up policy with Maturity Paid-up Sum Assured of less than Rs. 2 lakhs, the policy shall not participate in future profits.

The actual allocation to policyholders, out of the surplus emerging from the actuarial investigation, shall be as approved by Central Government in accordance with provisions in this regard under LIC Act, 1956.

## **2. Eligibility Conditions and Other Restriction :**

- |   |   |                             |
|---|---|-----------------------------|
| a) Minimum Basic Sum Assured                                  | : | Rs. 2,00,000                |
| b) Maximum Basic Sum Assured                                  | : | No limit                    |
| (The Basic Sum Assured shall be in multiples of Rs. 25,000/-) |   |                             |
| c) Premium Paying Term  | : | 15, 20, 25 and 30 years     |
| d) Policy Term  | : | (100 – age at entry) years  |
| e) Minimum Age at entry                                       | : | 90 days (completed)         |
| f) Maximum Age at entry                                       | : | 55 years (nearer birthday)  |
| g) Minimum Age at the end of premium paying term              | : | 30 years (nearer birthday)  |
| h) Maximum Age at the end of premium paying term              | : | 70 years (nearer birthday)  |
| i) Age at maturity  | : | 100 years (nearer birthday) |

### **Date of commencement of risk:**

In case the age at entry of the Life Assured is less than 8 years, the risk under this plan will commence either one day before the completion of 2 years from the date of commencement of policy or one day before the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier. For those aged 8 years or more, risk will commence immediately from the date of issuance of policy.

### **Date of vesting under this plan:**

If the policy is issued on the life of a minor, the policy shall automatically vest in the Life Assured on the policy anniversary coinciding with or immediately following the completion of 18 years of age and shall on such vesting be deemed to be a contract between the Corporation and Life Assured.

### **3. Options available:**

#### **I. Rider Benefits:**

The following five optional riders are available under this plan by payment of additional premium. However, the policyholder can opt between either of the LIC's Accidental Death and Disability Benefit Rider or LIC's Accident Benefit Rider. Therefore, a maximum of four riders can be availed under a policy.

#### **a) LIC's Accidental Death and Disability Benefit Rider (UIN: 512B209V02)**

This rider can be opted for at any time under an in-force policy within the premium paying term of the Base plan provided the outstanding premium paying term of the Base plan as well as rider is at least 5 years. The benefit cover under this rider shall be available upto the policy anniversary on which the age nearer birthday of the Life Assured is 70 years. If this rider is opted for, in case of accidental death, the Accident Benefit Sum Assured will be payable in lumpsum. In case of accidental disability arising due to accident (within 180 days from the date of accident), an amount equal to the Accident Benefit Sum Assured will be paid in equal monthly instalments spread over 10 years and future premiums for Accident Benefit Sum Assured as well as premiums for the portion of Basic Sum Assured under the Base policy which is equal to Accident Benefit Sum Assured, shall be waived.

#### **b) LIC's Accident Benefit Rider (UIN:512B203V03)**

This rider can be opted for at any time under an in-force policy within the premium paying term of the Base plan provided the outstanding premium paying term of the Base plan as well as rider is at least 5 years. The benefit cover under this rider shall be available only during the premium paying term. If this rider is opted for, in case of accidental death, the Accident Benefit Sum Assured will be payable in lumpsum.

#### **c) LIC's New Term Assurance Rider (UIN: 512B210V01)**

This rider is available at inception of the policy only. The benefit cover under this rider shall be available for a term of 35 years or till the policy anniversary on which the age nearer birthday of the Life assured is 75 years, whichever is earlier. If this rider is opted for, an amount equal to Term Assurance Rider Sum Assured shall be payable on death of the Life Assured.

#### **d) LIC's New Critical Illness Benefit Rider (UIN: 512A212V01)**

This rider is available at the inception of the policy only. The cover under this rider shall be available for a policy term of 35 years or till the policy anniversary on which the age of the Life Assured is 75 years, whichever is earlier. If this rider is opted for, on first diagnosis of any one of the specified 15 Critical Illnesses covered under this rider, the Critical Illness Sum Assured shall be payable.



### e) LIC's Premium Waiver Benefit Rider (UIN: 512B204V03)

Under an in-force policy, this rider can be opted for on the life of Proposer of the policy, at any time coinciding with the policy anniversary but within the premium paying term of the Base Policy provided the outstanding premium paying term of the Base Policy and the rider is at least five years. Further, this rider shall be allowed under the policy wherein the Life Assured is Minor at the time of opting this rider. The Rider term shall be (25 minus age of the minor Life Assured) at the time of opting this rider. If the Rider term plus proposer's age is more than 70 years, the Rider shall not be allowed.

If this rider is opted for, on death of proposer, payment of premiums in respect of base policy falling due after the date of death till the expiry of rider term shall be waived. However, in such case, if the premium paying term of the Base policy exceeds the rider term, all the further premiums due under the Base policy from the date of expiry of this Premium Waiver Benefit Rider term shall be payable by the Life Assured. On non-payment of such premiums the policy would become paid-up.

The premium for LIC's Accident Benefit Rider/LIC's Accidental Death and Disability Benefit Rider and LIC's New Critical Illness Benefit Rider shall not exceed 100% of premium under the Base plan and the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the base plan.

Each of above Rider Sum Assured cannot exceed the Basic Sum Assured under the Base plan.

For more details on the above riders, refer to the rider brochure or contact LIC's nearest Branch Office.

### II. Option to take Death Benefit in instalments:

This is an option to receive death benefit in instalments over the chosen period of 5 or 10 or 15 years instead of lump sum amount under an in-force as well as paid-up policy. This option can be exercised by the Policyholder during minority of the Life Assured or by Life Assured aged 18 years and above, during his/her life time; for full or part of Death benefits payable under the policy. The amount opted for by the Policyholder/Life Assured (ie. Net Claim Amount) can be either in absolute value or as a percentage of the total claim proceeds payable.

The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for, subject to minimum instalment amount for different modes of payments being as under:

Mode of Instalment payment	Minimum instalment amount
Monthly	Rs. 5,000/-
Quarterly	Rs. 15,000/-
Half-Yearly	Rs. 25,000/-
Yearly	Rs. 50,000/-

If the Net Claim Amount is less than the required amount to provide the minimum instalment amount as per the option exercised by the Policyholder/Life Assured, the claim proceed shall be paid in lumpsum only.

The interest rates applicable for arriving at the instalment payments under this option shall be as fixed by the Corporation from time to time.

For exercising option to take Death Benefit in instalments, the Policyholder during minority of the Life Assured or the Life Assured, if major, can exercise this option during his/her lifetime while in currency of the policy, specifying the period of Instalment payment and net claim amount for which the option is to be exercised. The death claim amount shall then be paid to the nominee as per the option exercised by the Policyholder/Life Assured and no alteration, whatsoever, shall be allowed to be made by the nominee.

#### 4. Payment of Premiums:

Premiums can be paid regularly at yearly, half-yearly, quarterly or monthly mode (monthly premiums through NACH only) or through salary deductions during the Premium Paying Term of the policy.

#### 5. Grace Period

A grace period of 30 days shall be allowed for payment of yearly or half-yearly or quarterly premiums and 15 days for monthly premiums from the date of first unpaid premium. During this period, the policy shall be considered in-force with the risk cover without any interruption as per the terms of the policy. If the premium is not paid before the expiry of the days of grace, the Policy lapses.

The above grace period will also apply to rider premiums which are payable along with premium for base policy.

#### 6. Sample Illustrative Premium :

The sample illustrative annual premiums (in Rs.) for Basic Sum Assured of Rs 2 lakh for Standard lives are as under

AGE	PREMIUM PAYING TERM			
	15	20	25	30
20	15739	10692	7830	6105
30	15739	10692	7879	6282
40	15739	10741	8291	6880
50	15739	11544	—	--

#### 7. Rebates:

##### Mode Rebate:

Yearly mode	-2% of Tabular Premium
Half-yearly mode	- 1% of Tabular premium
Quarterly, Monthly (NACH) & Salary deduction	- NIL

##### High Basic Sum Assured Rebate:

<u>Basic Sum Assured (BSA)</u>	<u>Rebate on tabular premium(Rs.)</u>
2,00,000 to 4,75,000	Nil
5,00,000 to 9,75,000	1.25 % BSA
10,00,000 to 24,75,000	1.75 % BSA
25,00,000 and above	2.00 % BSA

## 8. Revival:

If premiums are not paid within the grace period then the policy will lapse. A lapsed policy can be revived within a period of 5 consecutive years from the date of first unpaid premium. The revival shall be effected on payment of all the arrears of premium(s) together with interest (compounding half-yearly) at such rate as may be fixed by the Corporation from time to time and on satisfaction of Continued Insurability of the Life Assured and/or Proposer ((if LIC's Premium Waiver Benefit Rider is opted for) on the basis of information, documents and reports that are already available and any additional information in this regard if and as may be required in accordance with the Underwriting Policy of the Corporation at the time of revival, being furnished by the Policyholder/Life Assured/Proposer. The Corporation reserves the right to accept at original terms, accept with modified terms or decline the revival of a discontinued policy. The revival of a discontinued policy shall take effect only after the same is approved by the Corporation and is specifically communicated in writing to the Life Assured.

If revival period falls beyond the premium paying term and the policy is revived after the due date of survival benefit(s), then:-

- i. the unpaid survival benefit(s) (applicable in case of paid-up policy wherein the Maturity Paid-up Sum Assured is less than 2 lakhs) or;
- ii. the difference between Survival benefits on full Basic Sum Assured and Survival benefits on Maturity Paid-up Sum Assured (applicable in case of paid-up policy wherein the Maturity Paid-up Sum Assured is equal to or greater than 2 lakhs) shall be paid to the policy holder.

Revival of rider, if opted for, will be considered along with revival of the Base Policy, and not in isolation

## 9. Paid-up Value:

If less than two years' premiums have been paid and any subsequent premium be not duly paid, all the benefits under the policy shall cease after the expiry of grace period from the date of first unpaid premium and nothing shall be payable.

If after at least two full years' premiums have been paid and any subsequent premiums be not duly paid, this policy shall not be wholly void but shall subsist as a paid-up policy till the end of policy term.

The **Sum Assured on Death** under a paid-up policy shall be reduced to a sum called "**Death Paid-up Sum Assured**" and shall be equal to Sum Assured on Death multiplied by the ratio of the total period for which premiums have already been paid bears to the maximum period for which premiums were originally payable.

The **Sum Assured on Maturity** under a paid-up policy shall be reduced to a sum called "**Maturity Paid-up Sum Assured**" and shall be equal to Sum Assured on Maturity multiplied by the ratio of the total period for which premiums have already been paid bears to the maximum period for which premiums were originally payable.

### **Survival benefits under a paid-up policy:**

1. If Maturity Paid-up Sum Assured is less than the minimum Basic Sum Assured i.e. Rs. 2 lakhs, Survival Benefits shall not be paid under such policies.
2. If Maturity Paid-up Sum Assured is equal to or more than minimum Basic Sum Assured of Rs. 2 lakhs, Survival Benefits equal to 8% of Maturity Paid-up Sum Assured shall be payable each year. The first survival benefit payment is payable at the end of premium paying term and thereafter on completion of each subsequent year till the Life assured survives or till the policy anniversary prior to the date of maturity, whichever is earlier.

Under a paid-up policy, in case of death of the Life Assured during the policy term, Death Paid-up Sum Assured along with vested Simple Reversionary Bonuses, if any, shall be payable and on Life Assured surviving to the end of the policy term, Maturity Paid-up Sum Assured along with vested Simple Reversionary Bonuses, if any, shall be payable. A paid-up policy shall not be entitled to participate in the future profits during the premium paying term, however, the vested Simple Reversionary Bonuses shall remain attached to the reduced paid-up policy. Further, if a paid-up policy wherein the Maturity Paid-up Sum Assured is Rs. 2 lakhs or more, continues after premium paying term, it may participate in future profits after the premium paying term, depending on the Corporation's experience under such paid-up policies.

Rider(s) shall not acquire any paid-up value and the rider benefit(s) cease to apply, if policy is in lapsed condition.

### **10. Surrender:**

The policy can be surrendered at any time provided two full years' premiums have been paid. On surrender of the policy, the Corporation shall pay the Surrender Value equal to higher of Guaranteed Surrender Value and Special Surrender Value.

The Special Surrender Value is reviewable and shall be determined by the Corporation from time to time subject to prior approval of IRDAI.

The Guaranteed Surrender Value payable during the policy term shall be equal to the total premiums paid (excluding extra premiums, taxes and premiums for riders, if opted for) multiplied by the Guaranteed Surrender Value factor applicable to total premiums paid. These Guaranteed Surrender Value factors expressed as percentages will depend on the policy term and policy year in which the policy is surrendered and are as specified below:



57	58	59	60	61	62	63	64	65	66	67	68	69	70
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.82%	50.80%	50.78%	50.77%	50.75%	50.74%	50.73%	50.71%	50.70%	50.69%	50.68%	50.67%	50.66%	50.65%
51.63%	51.60%	51.57%	51.54%	51.51%	51.48%	51.45%	51.43%	51.40%	51.38%	51.36%	51.33%	51.31%	51.29%
52.45%	52.40%	52.35%	52.31%	52.26%	52.22%	52.18%	52.14%	52.11%	52.07%	52.03%	52.00%	51.97%	51.94%
53.27%	53.20%	53.14%	53.08%	53.02%	52.96%	52.91%	52.86%	52.81%	52.76%	52.71%	52.67%	52.62%	52.58%
54.08%	54.00%	53.92%	53.85%	53.77%	53.70%	53.64%	53.57%	53.51%	53.45%	53.39%	53.33%	53.28%	53.23%
54.90%	54.80%	54.71%	54.62%	54.53%	54.44%	54.36%	54.29%	54.21%	54.14%	54.07%	54.00%	53.93%	53.87%
55.71%	55.60%	55.49%	55.38%	55.28%	55.19%	55.09%	55.00%	54.91%	54.83%	54.75%	54.67%	54.59%	54.52%
56.53%	56.40%	56.27%	56.15%	56.04%	55.93%	55.82%	55.71%	55.61%	55.52%	55.42%	55.33%	55.25%	55.16%
57.35%	57.20%	57.06%	56.92%	56.79%	56.67%	56.55%	56.43%	56.32%	56.21%	56.10%	56.00%	55.90%	55.81%
58.16%	58.00%	57.84%	57.69%	57.55%	57.41%	57.27%	57.14%	57.02%	56.90%	56.78%	56.67%	56.56%	56.45%
58.98%	58.80%	58.63%	58.46%	58.30%	58.15%	58.00%	57.86%	57.72%	57.59%	57.46%	57.33%	57.21%	57.10%
59.80%	59.60%	59.41%	59.23%	59.06%	58.90%	58.73%	58.57%	58.42%	58.28%	58.14%	58.00%	57.87%	57.74%
60.61%	60.40%	60.20%	60.00%	59.81%	59.63%	59.45%	59.29%	59.12%	58.97%	58.81%	58.67%	58.52%	58.39%
61.43%	61.20%	60.98%	60.77%	60.57%	60.37%	60.18%	60.00%	59.82%	59.66%	59.49%	59.33%	59.18%	59.03%
62.24%	62.00%	61.76%	61.54%	61.32%	61.11%	60.91%	60.71%	60.53%	60.34%	60.17%	60.00%	59.84%	59.68%
63.06%	62.80%	62.55%	62.31%	62.08%	61.85%	61.64%	61.43%	61.23%	61.03%	60.85%	60.67%	60.49%	60.32%
63.88%	63.60%	63.33%	63.08%	62.83%	62.59%	62.36%	62.14%	61.93%	61.72%	61.53%	61.33%	61.15%	60.97%
64.69%	64.40%	64.12%	63.85%	63.58%	63.33%	63.09%	62.86%	62.63%	62.41%	62.20%	62.00%	61.80%	61.61%
65.51%	65.20%	64.90%	64.62%	64.34%	64.07%	63.82%	63.57%	63.33%	63.10%	62.88%	62.67%	62.46%	62.26%
66.33%	66.00%	65.69%	65.38%	65.09%	64.81%	64.55%	64.29%	64.04%	63.79%	63.56%	63.33%	63.11%	62.90%
67.14%	66.80%	66.47%	66.15%	65.85%	65.56%	65.27%	65.00%	64.74%	64.48%	64.24%	64.00%	63.77%	63.55%
67.96%	67.60%	67.25%	66.92%	66.60%	66.30%	66.00%	65.71%	65.44%	65.17%	64.92%	64.67%	64.43%	64.19%
68.78%	68.40%	68.04%	67.69%	67.36%	67.04%	66.73%	66.43%	66.14%	65.86%	65.59%	65.33%	65.08%	64.84%
69.59%	69.20%	68.82%	68.46%	68.11%	67.78%	67.45%	67.14%	66.84%	66.55%	66.27%	66.00%	65.74%	65.48%
70.41%	70.00%	69.61%	69.23%	68.87%	68.52%	68.18%	67.86%	67.54%	67.24%	66.95%	66.67%	66.39%	66.13%
71.22%	70.80%	70.39%	70.00%	69.62%	69.26%	68.91%	68.57%	68.25%	67.93%	67.63%	67.33%	67.05%	66.77%
72.04%	71.60%	71.18%	70.77%	70.38%	70.00%	69.64%	69.29%	68.95%	68.62%	68.31%	68.00%	67.70%	67.42%
72.86%	72.40%	71.96%	71.54%	71.13%	70.74%	70.36%	70.00%	69.65%	69.31%	68.98%	68.67%	68.36%	68.06%
73.67%	73.20%	72.75%	72.31%	71.89%	71.48%	71.09%	70.71%	70.35%	70.00%	69.66%	69.33%	69.02%	68.71%
74.49%	74.00%	73.53%	73.08%	72.64%	72.22%	71.82%	71.43%	71.05%	70.69%	70.34%	70.00%	69.67%	69.35%
75.31%	74.80%	74.31%	73.85%	73.40%	72.96%	72.55%	72.14%	71.75%	71.38%	71.02%	70.67%	70.33%	70.00%
76.12%	75.60%	75.10%	74.62%	74.15%	73.70%	73.27%	72.86%	72.46%	72.07%	71.69%	71.33%	70.98%	70.65%
76.94%	76.40%	75.88%	75.38%	74.91%	74.44%	74.00%	73.57%	73.16%	72.76%	72.37%	72.00%	71.64%	71.29%
77.76%	77.20%	76.67%	76.15%	75.66%	75.19%	74.73%	74.29%	73.86%	73.45%	73.05%	72.67%	72.30%	71.94%
78.57%	78.00%	77.45%	76.92%	76.42%	75.93%	75.45%	75.00%	74.56%	74.14%	73.73%	73.33%	72.95%	72.58%
79.39%	78.80%	78.24%	77.69%	77.17%	76.67%	76.18%	75.71%	75.26%	74.83%	74.41%	74.00%	73.61%	73.23%
80.20%	79.60%	79.02%	78.46%	77.92%	77.41%	76.91%	76.43%	75.96%	75.52%	75.08%	74.67%	74.26%	73.87%
81.02%	80.40%	79.80%	79.23%	78.68%	78.15%	77.64%	77.14%	76.67%	76.21%	75.76%	75.33%	74.92%	74.52%
81.84%	81.20%	80.59%	80.00%	79.43%	78.89%	78.36%	77.86%	77.37%	76.90%	76.44%	76.00%	75.57%	75.16%
82.65%	82.00%	81.37%	80.77%	80.19%	79.63%	79.09%	78.57%	78.07%	77.59%	77.12%	76.67%	76.23%	75.81%
83.47%	82.80%	82.16%	81.54%	80.94%	80.37%	79.82%	79.29%	78.77%	78.28%	77.80%	77.33%	76.89%	76.45%
84.29%	83.60%	82.94%	82.31%	81.70%	81.11%	80.55%	80.00%	79.47%	78.97%	78.47%	78.00%	77.54%	77.10%
85.10%	84.40%	83.73%	83.08%	82.45%	81.85%	81.27%	80.71%	80.18%	79.66%	79.15%	78.67%	78.20%	77.74%
85.92%	85.20%	84.51%	83.85%	83.21%	82.59%	82.00%	81.43%	80.88%	80.34%	79.83%	79.33%	78.85%	78.39%
86.73%	86.00%	85.29%	84.62%	83.96%	83.33%	82.73%	82.14%	81.58%	81.03%	80.51%	80.00%	79.51%	79.03%
87.55%	86.80%	86.08%	85.38%	84.72%	84.07%	83.45%	82.86%	82.28%	81.72%	81.19%	80.67%	80.16%	79.68%
88.37%	87.60%	86.86%	86.15%	85.47%	84.81%	84.18%	83.57%	82.98%	82.41%	81.86%	81.33%	80.82%	80.32%
89.18%	88.40%	87.65%	86.92%	86.23%	85.56%	84.91%	84.29%	83.68%	83.10%	82.54%	82.00%	81.48%	80.97%
90.00%	89.20%	88.43%	87.69%	86.98%	86.30%	85.64%	85.00%	84.39%	83.79%	83.22%	82.67%	82.13%	81.61%
90.00%	90.00%	89.22%	88.46%	87.74%	87.04%	86.36%	85.71%	85.09%	84.48%	83.90%	83.33%	82.79%	82.26%
	90.00%	90.00%	89.23%	88.49%	87.78%	87.09%	86.43%	85.79%	85.17%	84.58%	84.00%	83.44%	82.90%
		90.00%	90.00%	89.25%	88.52%	87.82%	87.14%	86.49%	85.86%	85.25%	84.67%	84.10%	83.55%
			90.00%	90.00%	89.26%	88.55%	87.86%	87.19%	86.55%	85.93%	85.33%	84.75%	84.19%
				90.00%	90.00%	89.27%	88.57%	87.89%	87.24%	86.61%	86.00%	85.41%	84.84%
					90.00%	90.00%	89.29%	88.60%	87.93%	87.29%	86.67%	86.07%	85.48%
						90.00%	90.00%	89.30%	88.62%	87.97%	87.33%	86.72%	86.13%
							90.00%	90.00%	89.31%	88.64%	88.00%	87.38%	86.77%
								90.00%	90.00%	89.32%	88.67%	88.03%	87.42%
									90.00%	90.00%	89.33%	88.69%	88.06%
										90.00%	90.00%	89.34%	88.71%
											90.00%	90.00%	90.00%
												90.00%	90.00%



**Guaranteed Surrender Value factors applicable to Total Premiums paid**

-----Policy Term----->

Policy Year ↓	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	50.63%	50.63%	50.62%	50.61%	50.60%	50.59%	50.58%	50.57%	50.56%	50.56%	50.55%	50.54%	50.53%	50.53%	50.52%	50.51%
9	51.27%	51.27%	51.23%	51.21%	51.19%	51.18%	51.16%	51.14%	51.13%	51.11%	51.10%	51.08%	51.07%	51.05%	51.04%	51.03%
10	51.90%	51.88%	51.85%	51.82%	51.79%	51.76%	51.74%	51.71%	51.69%	51.67%	51.64%	51.62%	51.60%	51.58%	51.56%	51.54%
11	52.54%	52.50%	52.46%	52.42%	52.39%	52.35%	52.32%	52.29%	52.25%	52.22%	52.19%	52.16%	52.13%	52.11%	52.08%	52.05%
12	53.17%	53.13%	53.08%	53.03%	52.99%	52.94%	52.90%	52.86%	52.82%	52.78%	52.74%	52.70%	52.67%	52.63%	52.60%	52.56%
13	53.81%	53.75%	53.69%	53.64%	53.58%	53.53%	53.48%	53.43%	53.38%	53.33%	53.29%	53.24%	53.20%	53.16%	53.12%	53.08%
14	54.44%	54.38%	54.31%	54.24%	54.18%	54.12%	54.06%	54.00%	53.94%	53.89%	53.84%	53.78%	53.73%	53.68%	53.64%	53.59%
15	55.08%	55.00%	54.92%	54.85%	54.78%	54.71%	54.64%	54.57%	54.51%	54.44%	54.38%	54.32%	54.27%	54.21%	54.16%	54.10%
16	55.71%	55.63%	55.54%	55.45%	55.37%	55.29%	55.22%	55.14%	55.07%	55.00%	54.93%	54.86%	54.80%	54.74%	54.68%	54.62%
17	56.35%	56.25%	56.15%	56.06%	55.97%	55.88%	55.80%	55.71%	55.63%	55.56%	55.48%	55.41%	55.33%	55.26%	55.19%	55.12%
18	56.98%	56.88%	56.77%	56.67%	56.57%	56.47%	56.38%	56.29%	56.20%	56.11%	56.03%	55.95%	55.87%	55.79%	55.71%	55.64%
19	57.62%	57.50%	57.38%	57.27%	57.16%	57.06%	56.96%	56.86%	56.76%	56.67%	56.58%	56.49%	56.40%	56.32%	56.23%	56.15%
20	58.25%	58.13%	58.00%	57.88%	57.76%	57.65%	57.54%	57.43%	57.32%	57.22%	57.12%	57.03%	56.93%	56.84%	56.75%	56.67%
21	58.89%	58.75%	58.62%	58.48%	58.36%	58.24%	58.12%	58.00%	57.89%	57.78%	57.67%	57.57%	57.47%	57.37%	57.27%	57.18%
22	59.52%	59.38%	59.23%	59.09%	58.96%	58.82%	58.70%	58.57%	58.45%	58.33%	58.22%	58.11%	58.00%	57.89%	57.79%	57.69%
23	60.16%	60.00%	59.85%	59.70%	59.55%	59.41%	59.28%	59.14%	59.01%	58.89%	58.77%	58.65%	58.53%	58.42%	58.31%	58.21%
24	60.79%	60.63%	60.46%	60.30%	60.15%	60.01%	59.86%	59.71%	59.58%	59.44%	59.32%	59.19%	59.07%	58.95%	58.83%	58.72%
25	61.43%	61.25%	61.08%	60.91%	60.75%	60.59%	60.43%	60.29%	60.14%	60.00%	59.86%	59.73%	59.60%	59.47%	59.35%	59.24%
26	62.06%	61.88%	61.69%	61.52%	61.34%	61.18%	61.01%	60.86%	60.70%	60.55%	60.41%	60.27%	60.13%	60.00%	59.87%	59.74%
27	62.70%	62.50%	62.31%	62.12%	61.94%	61.76%	61.59%	61.43%	61.27%	61.11%	60.96%	60.81%	60.67%	60.53%	60.39%	60.27%
28	63.33%	63.13%	62.92%	62.73%	62.54%	62.35%	62.17%	62.00%	61.83%	61.67%	61.51%	61.35%	61.20%	61.05%	60.91%	60.77%
29	63.97%	63.75%	63.54%	63.33%	63.13%	62.94%	62.75%	62.57%	62.39%	62.22%	62.05%	61.89%	61.73%	61.58%	61.43%	61.28%
30	64.60%	64.37%	64.15%	63.94%	63.73%	63.53%	63.33%	63.14%	62.96%	62.78%	62.60%	62.43%	62.27%	62.11%	61.95%	61.79%
31	65.24%	65.00%	64.77%	64.55%	64.33%	64.12%	63.91%	63.71%	63.52%	63.33%	63.15%	62.97%	62.80%	62.63%	62.47%	62.31%
32	65.87%	65.62%	65.38%	65.15%	64.93%	64.71%	64.49%	64.29%	64.08%	63.89%	63.70%	63.51%	63.33%	63.16%	62.99%	62.82%
33	66.51%	66.25%	66.00%	65.76%	65.52%	65.29%	65.07%	64.86%	64.65%	64.44%	64.25%	64.05%	63.87%	63.68%	63.51%	63.33%
34	67.14%	66.87%	66.62%	66.36%	66.12%	65.88%	65.65%	65.43%	65.21%	65.00%	64.79%	64.59%	64.40%	64.21%	64.03%	63.85%
35	67.78%	67.50%	67.23%	66.97%	66.72%	66.47%	66.23%	66.00%	65.77%	65.56%	65.34%	65.14%	64.93%	64.74%	64.55%	64.36%
36	68.41%	68.12%	67.83%	67.56%	67.31%	67.06%	66.81%	66.57%	66.34%	66.11%	65.89%	65.68%	65.47%	65.26%	65.06%	64.87%
37	69.05%	68.75%	68.45%	68.18%	67.93%	67.68%	67.43%	67.19%	66.95%	66.72%	66.48%	66.26%	66.04%	65.83%	65.62%	65.41%
38	69.68%	69.37%	69.08%	68.79%	68.51%	68.24%	67.97%	67.71%	67.46%	67.22%	66.99%	66.76%	66.53%	66.32%	66.10%	65.90%
39	70.32%	70.00%	69.68%	69.39%	69.11%	68.82%	68.55%	68.29%	68.03%	67.78%	67.53%	67.30%	67.07%	66.84%	66.62%	66.41%
40	70.95%	70.62%	70.31%	70.00%	69.70%	69.41%	69.13%	68.86%	68.59%	68.33%	68.08%	67.84%	67.60%	67.37%	67.14%	66.92%
41	71.59%	71.25%	70.92%	70.61%	70.30%	70.00%	69.71%	69.43%	69.15%	68.89%	68.63%	68.38%	68.13%	67.89%	67.66%	67.44%
42	72.22%	71.87%	71.54%	71.21%	70.90%	70.59%	70.29%	70.00%	69.72%	69.44%	69.18%	68.92%	68.67%	68.42%	68.18%	67.95%
43	72.86%	72.50%	72.15%	71.82%	71.49%	71.17%	70.87%	70.57%	70.28%	70.00%	69.73%	69.46%	69.20%	68.95%	68.70%	68.46%
44	73.49%	73.12%	72.77%	72.42%	72.09%	71.76%	71.45%	71.14%	70.85%	70.56%	70.27%	70.00%	69.73%	69.47%	69.22%	68.97%
45	74.13%	73.75%	73.38%	73.03%	72.69%	72.35%	72.03%	71.71%	71.41%	71.11%	70.82%	70.54%	70.27%	70.00%	69.74%	69.49%
46	74.76%	74.37%	74.00%	73.64%	73.28%	72.94%	72.61%	72.29%	71.97%	71.67%	71.37%	71.08%	70.80%	70.53%	70.26%	70.00%
47	75.40%	75.00%	74.62%	74.24%	73.88%	73.53%	73.19%	72.86%	72.54%	72.22%	71.92%	71.62%	71.33%	71.05%	70.78%	70.51%
48	76.03%	75.62%	75.23%	74.85%	74.48%	74.12%	73.77%	73.43%	73.10%	72.78%	72.47%	72.16%	71.87%	71.58%	71.30%	71.03%
49	76.67%	76.25%	75.85%	75.45%	75.07%	74.71%	74.35%	74.00%	73.66%	73.33%	73.01%	72.70%	72.40%	72.11%	71.82%	71.54%
50	77.30%	76.87%	76.46%	76.06%	75.67%	75.29%	74.93%	74.57%	74.23%	73.89%	73.56%	73.24%	72.93%	72.63%	72.34%	72.05%
51	77.94%	77.50%	77.08%	76.67%	76.27%	75.88%	75.51%	75.14%	74.79%	74.44%	74.11%	73.78%	73.47%	73.16%	72.86%	72.56%
52	78.57%	78.12%	77.69%	77.27%	76.87%	76.47%	76.09%	75.71%	75.35%	75.00%	74.66%	74.32%	74.00%	73.68%	73.38%	73.08%
53	79.21%	78.75%	78.31%	77.88%	77.46%	77.06%	76.67%	76.29%	75.92%	75.56%	75.21%	74.86%	74.53%	74.21%	73.90%	73.59%
54	79.84%	79.37%	78.92%	78.48%	78.06%	77.65%	77.25%	76.86%	76.48%	76.11%	75.75%	75.41%	75.07%	74.74%	74.42%	74.10%
55	80.48%	80.00%	79.54%	79.09%	78.66%	78.24%	77.83%	77.43%	77.04%	76.67%	76.30%	75.95%	75.60%	75.26%	74.94%	74.62%
56	81.11%	80.62%	80.15%	79.70%	79.25%	78.82%	78.41%	78.00%	77.61%	77.22%	76.85%	76.49%	76.13%	75.79%	75.45%	75.13%
57	81.75%	81.25%	80.77%	80.30%	79.85%	79.41%	78.99%	78.57%	78.17%	77.78%	77.40%	77.03%	76.67%	76.32%	75.97%	75.64%
58	82.38%	81.87%	81.38%	80.91%	80.45%	80.00%	79.57%	79.14%	78.73%	78.33%	77.95%	77.57%	77.20%	76.84%	76.49%	76.15%
59	83.02%	82.50%	82.00%	81.52%	81.04%	80.59%	80.14%	79.71%	79.30%	78.89%	78.49%	78.11%	77.73%	77.37%	77.01%	76.67%
60	83.65%	83.12%	82.62%	82.12%	81.64%	81.18%	80.72%	80.29%	79.86%	79.44%	79.04%	78.65%	78.27%	77.89%	77.53%	77.18%
61	84.29%	83.75%	83.23%	82.73%	82.24%	81.76%	81.30%	80.86%	80.42%	80.00%	79.59%	79.19%	78.80%	78.42%	78.05%	77.69%
62	84.92%	84.37%	83.85%	83.33%	82.84%	82.35%	81.88%	81.43%	80.99%	80.56%	80.14%	79.73%	79.33%	78.95%	78.57%	78.21%
63	85.56%	85.00%	84.46%	83.94%	83.43%	82.94%	82.46%	82.00%	81.55%	81.11%	80.68%	80.27%	79.87%	79.47%	79.09%	78.72%
64	86.19%	85.62%	85.08%	84.55%	84.03%	83.53%	83.04%	82.57%	82.11%	81.67%	81.23%	80.81%	80.40%	80.00%	79.61%	79.23%
65	86.83%	86.25%	85.69%	85.15%	84.63%	84.12%	83.62%	83.14%	82.68%	82.22%	81.78%	81.35%	80.93%	80.53%	80.13%	79.74%
66	87.46%	86.87%	86.31%	85.76%	85.22%	84.71%	84.20%	83.71%	83.24%	82.78%	82.33%	81.89%	81.47%	81.05%	80.65%	80.26%
67	88.10%	87.50%	86.92%	86.36%	85.82%	85.29%	84.78%	84.29%	83.80%	83.33%	82.88%	82.43%	82.00%	81.58%	81.17%	80.77%
68	88.73%	88.12%	87.54%	86.97%	86.42%	85.88%	85.36%	84.86%	84.37%	83.89%	83.42%	82.97%	82.53%	82.11%	81.69%	81.28%
69	89.37%	88.75%	88.15%	87.58%	87.01%	86.47%	85.94%	85.43%	84.93%	84.44%	83.97%	83.51%	83.07%	82.63%	82.21%	81.79%
70	90.00%	89.37%	88.77%	88.18%	87.61%	87.06%	86.52%	86.00%	85.49%	85.00%	84.52%	84.05%	83.60%	83.16%	82.73%	82.31%
71	90.00%	90.00%	89.38%	88.79%	88.21%	87.65%	87.10%	86.57%	86							

87	88	89	90	91	92	93	94	95	96	97	98	99	100
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
50.51%	50.50%	50.49%	50.49%	50.48%	50.48%	50.47%	50.47%	50.46%	50.45%	50.45%	50.44%	50.44%	50.43%
51.01%	51.00%	50.99%	50.98%	50.96%	50.95%	50.94%	50.93%	50.92%	50.91%	50.90%	50.89%	50.88%	50.87%
51.52%	51.50%	51.48%	51.46%	51.45%	51.43%	51.41%	51.40%	51.38%	51.36%	51.35%	51.33%	51.32%	51.30%
52.03%	52.00%	51.98%	51.95%	51.93%	51.90%	51.88%	51.86%	51.84%	51.82%	51.80%	51.78%	51.76%	51.74%
52.53%	52.50%	52.47%	52.44%	52.41%	52.38%	52.35%	52.33%	52.30%	52.27%	52.25%	52.22%	52.20%	52.17%
53.04%	53.00%	52.96%	52.93%	52.89%	52.86%	52.82%	52.79%	52.76%	52.73%	52.70%	52.67%	52.64%	52.61%
53.54%	53.50%	53.46%	53.41%	53.37%	53.33%	53.29%	53.26%	53.22%	53.18%	53.15%	53.11%	53.08%	53.04%
54.05%	54.00%	53.95%	53.90%	53.85%	53.81%	53.76%	53.72%	53.68%	53.64%	53.60%	53.56%	53.52%	53.48%
54.56%	54.50%	54.44%	54.39%	54.34%	54.29%	54.24%	54.19%	54.14%	54.09%	54.04%	54.00%	53.96%	53.91%
55.06%	55.00%	54.94%	54.88%	54.82%	54.76%	54.71%	54.65%	54.60%	54.55%	54.49%	54.44%	54.40%	54.35%
55.57%	55.50%	55.43%	55.37%	55.30%	55.24%	55.18%	55.12%	55.06%	55.00%	54.94%	54.89%	54.84%	54.78%
56.08%	56.00%	55.93%	55.85%	55.78%	55.71%	55.65%	55.58%	55.51%	55.45%	55.39%	55.33%	55.27%	55.21%
56.58%	56.50%	56.42%	56.34%	56.27%	56.19%	56.12%	56.05%	55.98%	55.91%	55.84%	55.78%	55.71%	55.65%
57.09%	57.00%	56.91%	56.83%	56.75%	56.67%	56.59%	56.51%	56.44%	56.36%	56.29%	56.22%	56.15%	56.09%
57.59%	57.50%	57.41%	57.32%	57.23%	57.14%	57.07%	56.98%	56.90%	56.82%	56.74%	56.67%	56.59%	56.52%
58.10%	58.00%	57.90%	57.80%	57.71%	57.62%	57.53%	57.44%	57.36%	57.27%	57.19%	57.11%	57.03%	56.96%
58.61%	58.50%	58.40%	58.29%	58.19%	58.10%	58.00%	57.91%	57.82%	57.73%	57.64%	57.56%	57.47%	57.39%
59.11%	59.00%	58.89%	58.78%	58.67%	58.57%	58.47%	58.37%	58.28%	58.18%	58.09%	58.00%	57.91%	57.83%
59.62%	59.50%	59.38%	59.27%	59.16%	59.05%	58.94%	58.84%	58.74%	58.64%	58.54%	58.44%	58.35%	58.26%
60.13%	60.00%	59.88%	59.76%	59.64%	59.52%	59.41%	59.30%	59.20%	59.09%	58.99%	58.89%	58.79%	58.70%
60.63%	60.50%	60.37%	60.24%	60.12%	60.00%	59.88%	59.77%	59.66%	59.55%	59.44%	59.33%	59.23%	59.13%
61.14%	61.00%	60.86%	60.73%	60.60%	60.48%	60.35%	60.23%	60.11%	60.00%	59.89%	59.78%	59.67%	59.57%
61.65%	61.50%	61.36%	61.22%	61.08%	60.95%	60.82%	60.70%	60.57%	60.45%	60.34%	60.22%	60.11%	60.00%
62.15%	62.00%	61.85%	61.71%	61.57%	61.43%	61.29%	61.16%	61.03%	60.91%	60.79%	60.67%	60.55%	60.43%
62.66%	62.50%	62.35%	62.20%	62.05%	61.90%	61.76%	61.63%	61.49%	61.36%	61.24%	61.11%	60.99%	60.87%
63.16%	63.00%	62.84%	62.68%	62.53%	62.38%	62.24%	62.09%	61.95%	61.82%	61.69%	61.56%	61.43%	61.30%
63.67%	63.50%	63.33%	63.17%	63.01%	62.86%	62.71%	62.56%	62.41%	62.27%	62.13%	62.00%	61.87%	61.74%
64.18%	64.00%	63.83%	63.66%	63.49%	63.33%	63.18%	63.02%	62.87%	62.73%	62.58%	62.44%	62.31%	62.17%
64.68%	64.50%	64.32%	64.15%	63.98%	63.81%	63.65%	63.49%	63.33%	63.18%	63.03%	62.88%	62.75%	62.61%
65.19%	65.00%	64.81%	64.63%	64.46%	64.29%	64.12%	63.95%	63.79%	63.64%	63.48%	63.33%	63.19%	63.04%
65.70%	65.50%	65.31%	65.13%	64.94%	64.76%	64.59%	64.42%	64.25%	64.09%	63.93%	63.78%	63.63%	63.48%
66.20%	66.00%	65.80%	65.61%	65.43%	65.24%	65.06%	64.88%	64.71%	64.55%	64.39%	64.23%	64.07%	63.91%
66.71%	66.50%	66.30%	66.10%	65.90%	65.71%	65.53%	65.35%	65.17%	65.00%	64.83%	64.67%	64.51%	64.35%
67.22%	67.00%	66.79%	66.59%	66.39%	66.19%	66.00%	65.81%	65.63%	65.45%	65.28%	65.11%	64.95%	64.78%
67.72%	67.50%	67.28%	67.07%	66.87%	66.67%	66.47%	66.28%	66.09%	65.91%	65.73%	65.56%	65.38%	65.22%
68.23%	68.00%	67.78%	67.56%	67.35%	67.14%	66.94%	66.74%	66.55%	66.36%	66.18%	66.00%	65.82%	65.65%
68.73%	68.50%	68.27%	68.05%	67.83%	67.62%	67.41%	67.21%	67.01%	66.82%	66.63%	66.44%	66.26%	66.09%
69.24%	69.00%	68.77%	68.54%	68.31%	68.10%	67.88%	67.67%	67.47%	67.27%	67.08%	66.89%	66.70%	66.52%
69.75%	69.50%	69.26%	69.02%	68.80%	68.57%	68.35%	68.14%	67.93%	67.73%	67.53%	67.33%	67.14%	66.96%
70.25%	70.00%	69.75%	69.51%	69.28%	69.05%	68.82%	68.60%	68.39%	68.18%	67.98%	67.78%	67.58%	67.39%
70.76%	70.50%	70.25%	70.00%	69.76%	69.52%	69.29%	69.07%	68.85%	68.64%	68.43%	68.22%	68.02%	67.83%
71.27%	71.00%	70.74%	70.49%	70.24%	70.00%	69.76%	69.53%	69.31%	69.09%	68.88%	68.67%	68.46%	68.26%
71.77%	71.50%	71.23%	70.98%	70.72%	70.48%	70.24%	70.00%	69.77%	69.55%	69.33%	69.11%	68.90%	68.70%
72.28%	72.00%	71.73%	71.46%	71.20%	70.95%	70.71%	70.47%	70.23%	70.00%	69.78%	69.56%	69.34%	69.13%
72.78%	72.50%	72.22%	71.95%	71.69%	71.43%	71.18%	70.93%	70.69%	70.45%	70.22%	70.00%	69.78%	69.57%
73.29%	73.00%	72.72%	72.44%	72.17%	71.90%	71.65%	71.40%	71.15%	70.91%	70.67%	70.44%	70.22%	70.00%
73.80%	73.50%	73.21%	72.93%	72.65%	72.38%	72.12%	71.86%	71.61%	71.36%	71.12%	70.89%	70.66%	70.43%
74.30%	74.00%	73.70%	73.41%	73.13%	72.86%	72.59%	72.33%	72.07%	71.82%	71.57%	71.33%	71.10%	70.87%
74.81%	74.50%	74.20%	73.90%	73.61%	73.33%	73.06%	72.79%	72.53%	72.27%	72.02%	71.78%	71.54%	71.30%
75.32%	75.00%	74.69%	74.39%	74.10%	73.81%	73.53%	73.26%	72.99%	72.73%	72.47%	72.22%	71.97%	71.73%
75.82%	75.50%	75.19%	74.88%	74.58%	74.29%	74.00%	73.72%	73.45%	73.18%	72.92%	72.67%	72.42%	72.17%
76.33%	76.00%	75.68%	75.37%	75.06%	74.76%	74.47%	74.19%	73.91%	73.63%	73.37%	73.11%	72.86%	72.61%
76.84%	76.50%	76.17%	75.85%	75.54%	75.24%	74.94%	74.65%	74.37%	74.09%	73.82%	73.56%	73.30%	73.04%
77.34%	77.00%	76.67%	76.34%	76.02%	75.71%	75.41%	75.12%	74.83%	74.55%	74.27%	74.00%	73.74%	73.48%
77.85%	77.50%	77.16%	76.83%	76.51%	76.19%	75.88%	75.58%	75.29%	75.00%	74.72%	74.44%	74.18%	73.91%
78.35%	78.00%	77.65%	77.32%	76.99%	76.67%	76.35%	76.05%	75.75%	75.45%	75.17%	74.89%	74.62%	74.35%
78.86%	78.50%	78.15%	77.80%	77.47%	77.14%	76.82%	76.51%	76.21%	75.91%	75.62%	75.33%	75.05%	74.78%
79.37%	79.00%	78.64%	78.29%	77.95%	77.62%	77.29%	76.98%	76.67%	76.36%	76.07%	75.78%	75.49%	75.22%
79.87%	79.50%	79.14%	78.78%	78.43%	78.10%	77.76%	77.44%	77.13%	76.82%	76.52%	76.22%	75.93%	75.65%
80.38%	80.00%	79.63%	79.27%	78.92%	78.57%	78.24%	77.91%	77.59%	77.27%	76.97%	76.67%	76.37%	76.09%
80.89%	80.50%	80.12%	79.76%	79.40%	79.05%	78.71%	78.37%	78.05%	77.73%	77.42%	77.11%	76.81%	76.52%
81.39%	81.00%	80.62%	80.24%	79.88%	79.52%	79.18%	78.84%	78.51%	78.18%	77.87%	77.56%	77.25%	76.96%
81.90%	81.50%	81.11%	80.73%	80.36%	80.00%	79.65%	79.30%	78.97%	78.64%	78.31%	78.00%	77.69%	77.39%
82.41%	82.00%	81.60%	81.22%	80.84%	80.48%	80.12%	79.77%	79.43%	79.09%	78.76%	78.44%	78.13%	77.83%
82.91%	82.50%	82.10%	81.71%	81.33%	80.95%	80.59%	80.23%	79.89%	79.55%	79.21%	78.89%	78.57%	78.26%
83.42%	83.00%	82.59%	82.20%	81.81%	81.43%	81.06%	80.70%	80.34%	80.00%	79.66%	79.33%	79.01%	78.70%
83.92%	83.50%	83.09%	82.68%	82.29%	81.90%	81.53%	81.16%	80.80%	80.45%	80.11%	79.78%	79.45%	79.13%
84.43%	84.00%	83.58%	83.17%	82.77%	82.38%	82.00%	81.63%	81.26%	80.91%	80.56%	80.22%	79.89%	79.57%
84.94%	84.50%	84.07%	83.66%	83.25%	82.86%	82.47%	82.09%	81.72%	81.36%	81.01%	80.67%	80.33%	80.00%
85.44%	85.00%	84.57%	84.15%	83.73%	83.33%	82.94%	82.56%	82.18%	81.82%	81.46%	81.11%	80.77%	80.43%
85.95%	85.50%	85.06%	84.63%	84.22%	83.81%	83.41%	83.02%	82.64%	82.27%	81.91%	81.56%	81.21%	80.87%
86.46%	86.00%	85.56%	85.12%	84.70%	84.29%	83.89%	83.49%	83.10%	82.73%	82.36%	82.00%	81.65%	81.30%
86.96%	86.50%	86.05%	85.61%	85.18%	84.76%	84.35%	83.95%	83.56%	83.18%	82.81%	82.44%	82.09%	81.74%
87.47%	87.00%	86.54%	86.10%	85.66%	85.24%	84.82%	84.42%	84.02%	83.64%	83.26%	82.88%	82.53%	82.17%
87.97%	87.50%	87.04%	86.59%	86.14%	85.71%	85.29%	84.88%	84.48%	84.09%	83.71%	83.33%	82.97%	82.61%
88.48%	88.00%	87.53%	87.07%	86.63%	86.19%	85.76%	85.35%	84.94%	84.55%	84.16%	83.78%	83.41%	83.04%
88.99%	88.50%	88.02%	87.56%	87.11%	86.67%	86.24%	85.81%	85.40%	85.00%	84.61%	84.22%	83.85%	83.48%
89.49%	89.00%	88.52%	88.05%	87.59%	87.14%	86.							













## 11. Policy Loan:

Loan can be availed during the policy term provided atleast two full years' premiums have been paid and subject to the terms and conditions as the Corporation may specify from time to time.

If loan is availed during the premium paying term:

The maximum loan as a percentage of surrender value shall be as under:

- For in-force policies- upto 90%
- For paid-up policies- upto 80%

If loan is availed after the premium paying term:

The maximum permissible amount of new loan (where no previous loan taken earlier is outstanding) for policies which are entitled for survival benefits shall be arrived at in such a way that the effective annual interest amount payable on loan does not exceed 50% of the annual survival benefit payable under the policy.

The interest rate to be charged for policy loan and as applicable for entire term of the loan shall be determined at periodic intervals. The applicable interest rate shall be as declared by the Corporation based on the method approved by the IRDAI.

Any loan outstanding along with interest shall be recovered from claim proceeds at the time of exit.

## 12. Taxes:

Statutory Taxes, if any, imposed on such insurance plans by the Govt. of India or any other constitutional Tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

The amount of applicable taxes as per the prevailing rates, shall be payable by the policyholder on premiums (for base policy and rider(s), if any) including extra premiums, if any, which shall be collected separately over and above in addition to the premiums payable by the policyholder. The amount of tax paid shall not be considered for the calculation of benefits payable under the plan.

Regarding Income tax benefits/implications on premium(s) paid and benefits payable under this plan, please consult your tax advisor for details.

## 13. Free Look Period:

If the Policyholder is not satisfied with the "Terms and Conditions" of the policy, the policy may be returned to the Corporation within 15 days from the date of receipt of the policy bond stating the reasons of objections. On receipt of the same the Corporation shall cancel the policy and return the amount of premium deposited after deducting the proportionate risk premium (for base plan and rider(s), if any) for the period of cover, expenses incurred on medical examination, special reports, if any and stamp duty charges.

## 14. Exclusion:

Suicide: This policy shall be void

- I. If the Life Assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of risk, the Corporation will not entertain any claim under this policy except for 80% of the total premiums paid, provided the policy is in-force. This clause shall not be applicable in case age at entry of the Life Assured is below 8 years.

ii. If the Life Assured (whether sane or insane) commits suicide within 12 months from date of revival, an amount which is higher of 80% of the total premiums paid till the date of death or the surrender value available as on the date of death, shall be payable. The Corporation will not entertain any other claim under this policy. This clause shall not be applicable:

- In case the age of Life Assured is below 8 years at the time of revival; or
- For a policy lapsed without acquiring paid-up value and nothing shall be payable under such policy.

**Note:** Premiums referred above shall not include any taxes, extra premiums and any rider premium(s) other than Term Assurance Rider, if any.

<b>Age of life Assured (nearer birthday)</b>	<b>25</b>
<b>Policy Term (Years)</b>	<b>75</b>
<b>Premium Paying Term (Years)</b>	<b>30</b>
<b>Premium payment mode</b>	<b>Yearly</b>
<b>Basic Sum Assured</b>	<b>5,00,000</b>
<b>Premium (excluding Taxes)</b>	<b>14,758</b>

### Benefits available under different scenarios:

(Amount in Rs)

End of Year	Total Premium Paid till the end of the year (Rs.)	Guaranteed Benefit			Non Guaranteed Benefit (Simple Reversionary Bonus)		Total Maturity Benefit inclusive of Final Additional Bonus, if any		Total Death Benefit inclusive of Final Additional Bonus, if any	
		Survival Benefit	Sum Assured on Death	Sum Assured on Maturity	Scenario 1	Scenario 2	Scenario 1	Scenario 2	Scenario 1	Scenario 2
5	73,925	0	5,00,000	0	0	1,07,500	0	0	5,00,000	6,07,500
10	1,47,850	0	5,00,000	0	0	2,15,000	0	0	5,00,000	7,15,000
15	2,21,775	0	5,00,000	0	0	3,22,500	0	0	5,00,000	8,27,500
20	2,95,700	0	5,00,000	0	0	4,30,000	0	0	5,00,000	9,47,500
25	3,69,625	0	5,00,000	0	0	5,37,500	0	0	5,00,000	11,50,000
30	4,43,550	40,000	5,00,000	0	0	6,45,000	0	0	5,00,000	14,20,000
35	4,43,550	40,000	5,00,000	0	0	6,98,750	0	0	5,00,000	17,73,750
40	4,43,550	40,000	5,00,000	0	0	7,52,500	0	0	5,00,000	21,40,000
45	4,43,550	40,000	5,00,000	0	0	8,06,250	0	0	5,00,000	25,58,250
50	4,43,550	40,000	5,00,000	0	0	8,60,000	0	0	5,00,000	30,65,500
55	4,43,550	40,000	5,00,000	0	0	9,13,750	0	0	5,00,000	36,56,250
60	4,43,550	40,000	5,00,000	0	0	9,67,500	0	0	5,00,000	43,12,500
65	4,43,550	40,000	5,00,000	0	0	10,21,250	0	0	5,00,000	50,03,250
70	4,43,550	40,000	5,00,000	0	0	10,75,000	0	0	5,00,000	56,86,000
75	4,43,550	0	5,00,000	5,00,000	0	11,28,750	5,00,000	63,08,250	5,00,000	63,08,250

### Disclaimer:

- This illustration is applicable to a standard (from medical, life style and occupation point of view) life wherein any riders are not opted.*
- Some benefits are guaranteed and some benefits which are Non Guaranteed benefits with returns based on the future performance are shown for two different rates of assumed future investment returns.*
- The Non Guaranteed benefits in above illustration are calculated so that they are consistent with the Projected Investment Rate of Return assumption of 4% p.a. (Scenario 1) and 8% p.a. (Scenario 2). In other words, in preparing this benefit illustration, it is assumed that the Projected Investment Rate of Return that LICl will be able to earn throughout the term of the policy will be 4% p.a. or 8% p.a., as the case may be. The Projected Investment Rate of Return is not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance.*

- iv) *The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification.*

### SECTION 45 OF THE INSURANCE ACT, 1938

The provision of Section 45 of the Insurance Act, 1938 shall be as amended from time to time. The simplified version of this provision is as under:

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policywhichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policywhichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
  - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
  - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
  - c. Any other act fitted to deceive; and
  - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

***[Disclaimer: This is not a comprehensive list of Section 45 of the Insurance Act, 1938 and only a simplified version prepared for general information. Policyholders are advised to refer to the Insurance Act, 1938, for complete and accurate details.]***

#### **PROHIBITION OF REBATES (SECTION 41 OF THE INSURANCE ACT, 1938):**

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

1) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

This product brochure gives only salient features of the plan. For further details please refer to the Policy document on our [website www.licindia.in](http://www.licindia.in) or contact our nearest Branch Office.

#### **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS**

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.



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