



LIC'S
JEEVAN
ANAND

*A perfect blend of an endowment plan
and a whole life plan*

BENEFITS

- Simple reversionary benefits- Additional bonus given along with basic sum assured amount
- Death benefit- In the case of the demise of the policyholder, the beneficiary is payable of total sum assured amount and the tenure of policy continue to be in force.
- Maturity benefit- In the case the policyholder survives the whole tenure of policy, then a basic sum assured amount and accrued bonuses are given.
- Disability benefit- Benefits offered in equal intervals of time.

Following are some of the sample tabular premium rates (exclusive of service tax) per Rs.1000/- Basic Sum Assured.

Age (in years)	Policy Term (in years)		
	15	25	35
20	79.05	44.30	29.95
25	80.65	45.50	31.05
30	82.45	46.75	32.30
35	84.90	48.75	34.00
40	88.20	51.40	37.10
45	92.25	55.00	
50	97.70	59.65	

Mode Rebate

Yearly - 2%

Half-yearly - 1%

Monthly & Quarterly - 0%

High sum Rebate

1-1.95L - 0%

2-4.95L - 1.5%

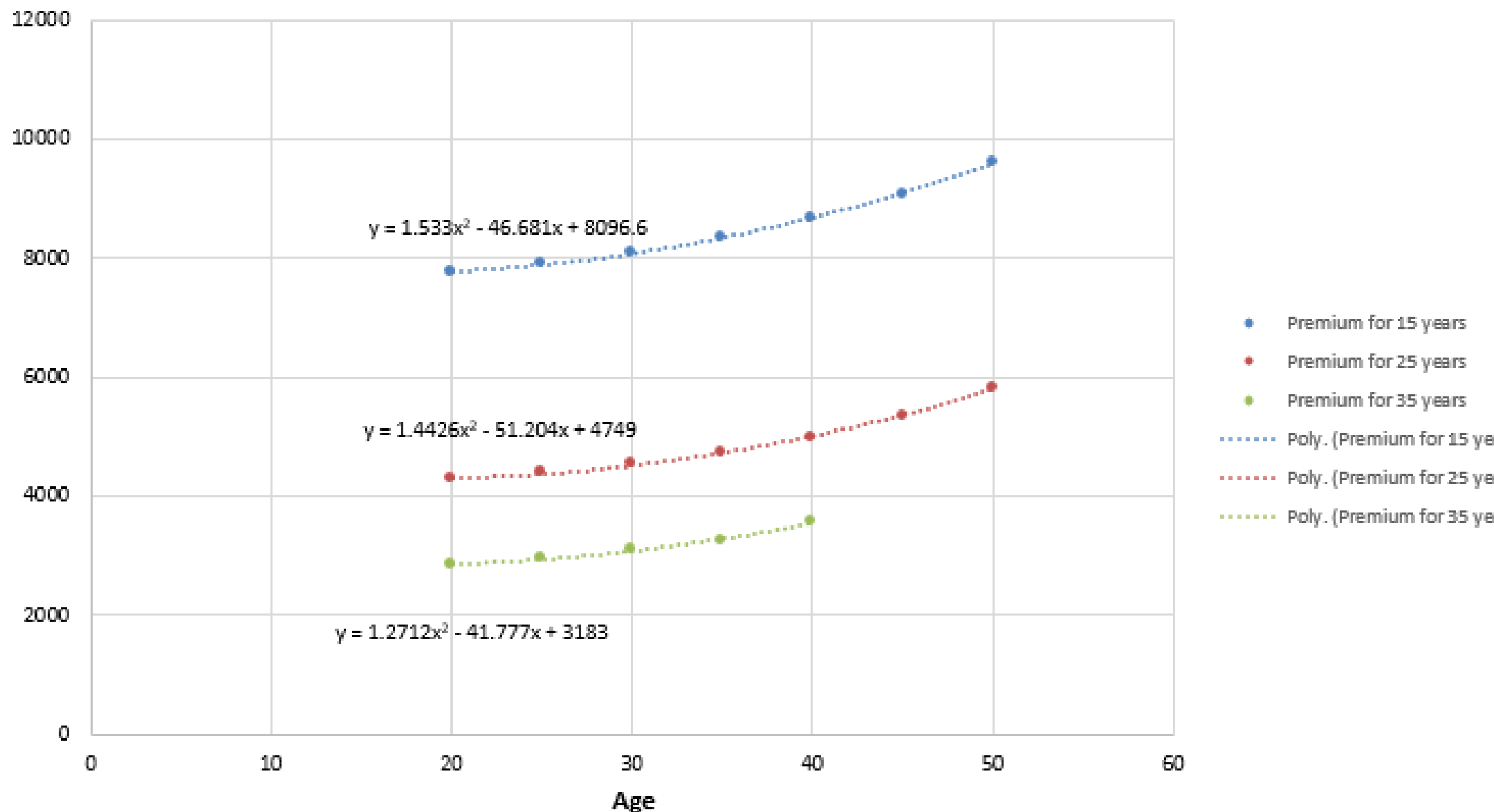
5-9.95L - 2.5%

>10L - 3%

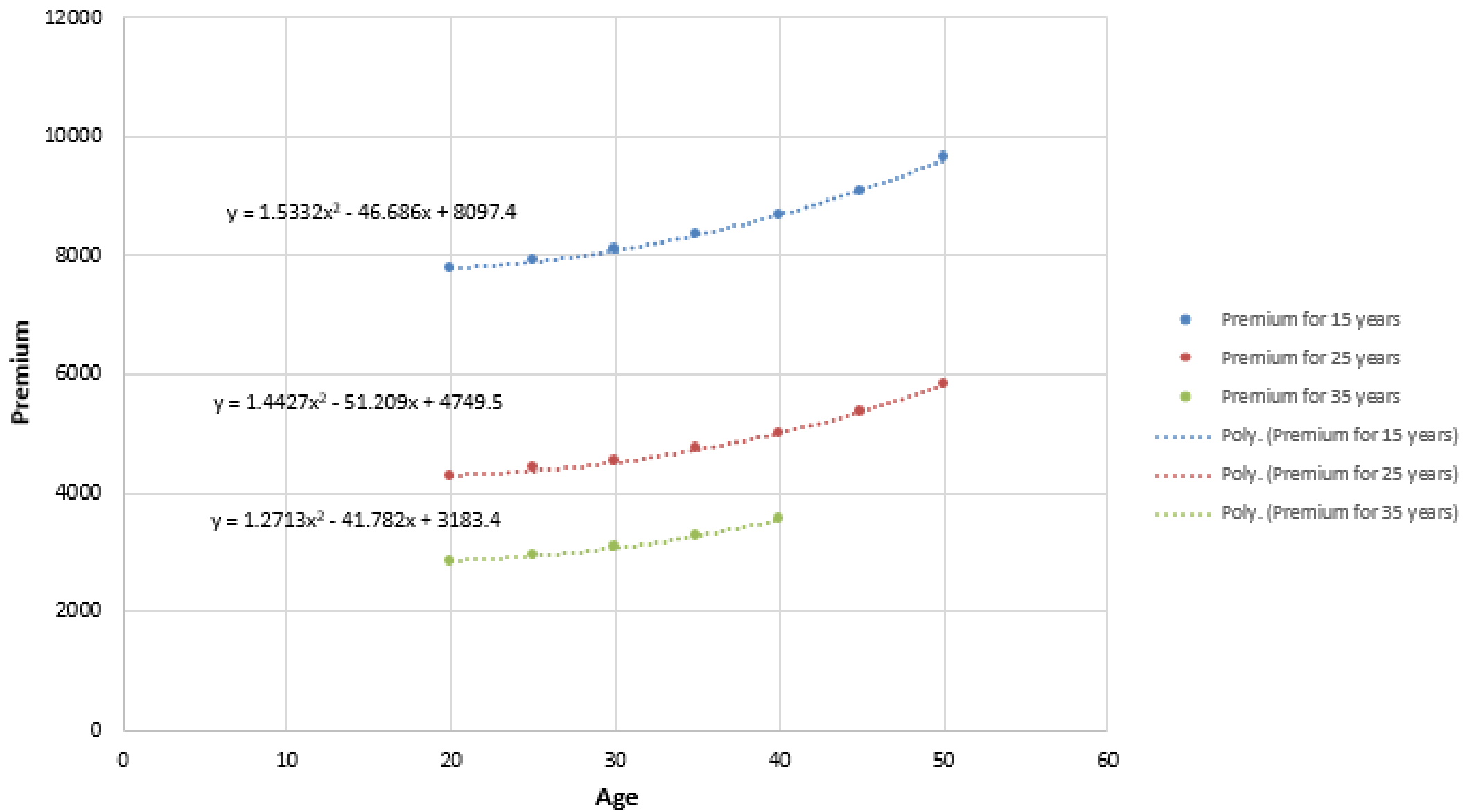
Graphs showing variation in premium amount for ages 20-50 for different methods of payment

The three lines show the difference in premium for the three premium plans - 15, 25 and 35 years for the range of 2-4.95L. The optimal choice is a plan for 35 years with yearly payment at the age of 20 which is only at **2844.4 rupees**. However, if you would like to customize your plan then the following graphs will assist you to do so.

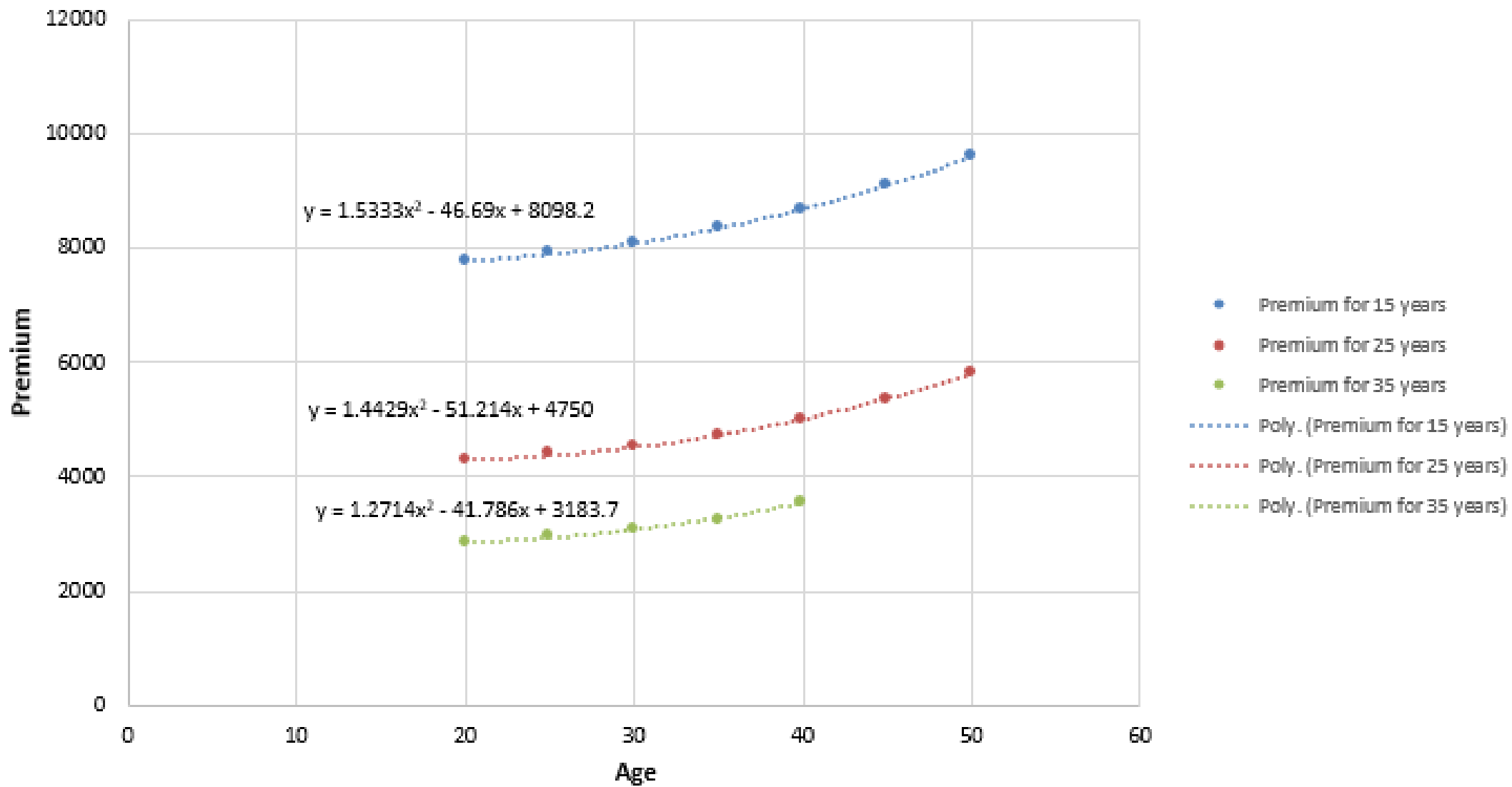
2-4.95L and Yearly



2-4.95L and Half-yearly



2-4.95L and quarterly



Policy termination or surrender benefit

On completion of 3 years, the insurance gets charged with surrender value benefits. The insurance plan also provides loan advantages under which the insurance holder can avail loan against his policy.

For more information:

Email- jeevananandhelp@gmail.com

or

Call- 0281 2123456