

# Jeevan Anand Table No 149

## INTRODUCTION

In order to give wider choice to our customers, we at LIC have pleasure in presenting 'Jeevan Anand', a With Profit Assurance Plan. Basically, the plan is a combination of the Whole Life Plan and the most popular Endowment Assurance Plan. The plan provides the predecided sum Assured and Bonuses at the end of the stipulated premium paying term, but the risk cover on the life continues till death.

## PREMIUM RATES

The specimen premium rates under this plan are given in the table. The premiums are payable during the endowment term of the policy or until the death of the Life Assured, whichever is earlier.

## LOANS

Loans will be granted against the surrender value of the policy after payment of premiums for at least 3 years. Interest on such loans will be fixed by the Corporation from time to time.

## BENEFITS

- ◆ **Survival Benefit :** Sum Assured along with all vested bonuses payable at the end of the premium paying term (Endowment term).
- ◆ **Death Benefit :** Sum Assured along with vested bonuses payable on death during the premium paying term and policy comes to an end. An amount equal to the Sum Assured is payable if death occurs after the premium paying term.

- ◆ **Bonuses:** Simple Reversionary Bonus accrues during the premium paying term and is payable at the end of the premium paying term or on earlier death along with Final Additional Bonus, if any. No Bonus is Paid on death after the premium paying term.
- ◆ **Accident Benefit:** The double Accident Benefit is available during the premium paying term and thereafter up to age 70. The premium for this has been built into the tabular premium rates. The Maximum Accident Cover available under this plan will be Rs. 5 lakh (this limit excludes accident benefit under other plans).

## BENEFIT ILLUSTRATION

### Statutory warning

"Some benefits are guaranteed and some benefits are Variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance."

Age at entry: 35 years

Premium paying term: 25 years

Mode of premium payment: Yearly

Sum assured: Rs. 1,00,000/-

**Annual Premium: Rs.4,535 /-**

End of Year	Benefit payable on death during the selected term/ On survival to the end of selected term					
	Total Premium paid till end of year	Guaranteed		Variable		Scenario 2
		Scenario 1	Scenario 2	Scenario 1	Scenario 2	
1	4,535	1,00,000	1,00,000	1500	5100	101500
2	9,070	1,00,000	1,00,000	3000	10200	110200
3	13,605	1,00,000	1,00,000	4500	15300	115300
4	18,140	1,00,000	1,00,000	6000	20400	120400
5	22,675	1,00,000	1,00,000	7500	25500	125500
6	27,210	1,00,000	1,00,000	9000	30600	130600
7	31,745	1,00,000	1,00,000	10500	35700	135700
8	36,280	1,00,000	1,00,000	12000	40800	140800
9	40,815	1,00,000	1,00,000	13500	45900	145900
10	45,350	1,00,000	1,00,000	15000	51000	151000
15	68,025	1,00,000	1,00,000	22500	76500	176500
20	90,700	1,00,000	1,00,000	33000	113000	213000
25	1,13,375	1,00,000	1,00,000	41500	141000	241000
26	1,13,375	1,00,000**	1,00,000**	-	-	1,00,000**

On wards

\* In addition to the benefits given in the column, an Accident Benefit of Rs. 1,00,000/- will also be available without payment of extra premium in case of death/disability due to accident.

\*\* Benefit payable on death after the selected term. If the death occurs due to accident up to age 70 an additional Rs. 1,00,000/- will also be paid.

### SPECIMEN PREMIUM CHART

AGE	PREMIUM PAYING TERM							AGE
	10	20	30	40	50	55	57	
18	118.20	54.80	33.20	22.80	17.30	15.65	15.10	18
20	119.00	55.25	33.50	23.15	17.65	16.00		20
25	121.30	56.60	34.55	24.10	18.75			25
30	124.30	58.35	35.90	25.45				30
35	128.20	60.55	37.75	27.35				35
40	132.85	63.35	40.00					40
45	138.55	66.75	43.10					45
50	145.25	70.65						50

### REBATES FOR HIGH SUM ASSURED

SUM ASSURED	REBATES PER RS. 1000. S.A.
Less than Rs. 3,00,000	NIL
Rs. 3,00,000 to Rs. 4,99,999	Re. 1.00
Rs. 5,00,000 to Rs. 9,99,999	Re. 1.50
Rs. 10,00,000 and above	Re. 1.75

### RESTRICTIONS

The following restrictions will apply to policies under this plan.

- ◆ Minimum age at entry : 18 Years  
(Completed)
- ◆ Maximum age at entry : 65 years (age nearer birthday)
- ◆ Maximum age at the end of the premium : 75 years (age nearer birthday)
- ◆ Premium Paying Term : 5 years to 57 years
- ◆ Minimum Sum Assured: Rs. 1,00,000

*This is not meant to be a prospectus. This is only a gist of the salient features. for further details and conditions please contact your nearest LIC office or Agent*



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## Get double benefits with JEEVAN ANAND



**Zindagi ke saath bhi  
Zindagi ke baad bhi**

*A Two-in-one Policy that gives the advantage of both whole life and endowment schemes*

