PLAN 822

UIN No: 512N285V01

LIC's ANMOL JEEVAN-II

(Cir: PD/51 Dtd 31/01/2014, U&R/100 Dtd 03/02/2014, Launch Date: 03/02/2014)

DETAILS:

This is a regular premium, without profits, Pure Protection Plan.

DEATH BENEFIT:

Sum Assured only.

MATURITY BENEFIT:

No benefits are payable.

Example*: Age- 35, S.A.- ₹15,00,000, Term - 25 years, Basic Yly Premium: ₹7365

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Entry Age 35 In case of Do at Age 40		Maturity at Age 60
		Maturity Benefit
		No benefits are payable
Death Benefit	t	
=₹15,00,000		

Features & Conditions:

Minimum age at entry: 18 years lbdMaximum age at entry: 55 years nbdMax. cover ceasing age: 65 years nbdMinimum term: 5 yearsMaximum term: 25 yearsMinimum S.A.: ₹6,00,000 & in
multiples of ₹ 1,00,000 thereafter.Maximum S.A.: ₹ 24,00,000

Available Riders: Nil

Mode of Payment: Yearly and Half Yearly only.

Rebates/Additional Premium:

For Half yearly mode: 2% of TP Extra. High S.A. Rebate : Nil

Policy Loan: Not Available

<u>Grace Period</u>: One calendar month, Min 30 days.

Revivals:

Between 31 to 60 days of FUP: Premium with Interest only. From 61 days to 2 years of FUP: Premiums with interest + DGH+ Medicals as per underwriting rules.

Back Dating:

Allowed without charging any interest.

Proposal Form: 300 or 340.

<u>Service Tax:</u> 15% throughout the policy term.

Tax BenefitsOn Basic Premiums: u/s 80CDeath claim: u/s 10(10D)

Underwriting Rules:

Actual Sum Assured (ASA) for SUC: For FMR, Special Reports, MHR & TRSA: Basic S.A. only.

Non -Medical Schemes: Not Allowed.

Non-Standard Age Proofs: Not Allowed.

Female Lives : Category –A1, A2 & B1 only. Pregnant ladies: Not Allowed.

<u>Major Students</u>: Not Allowed. (Except for Educational Loan)

Sub-Standard Major lives: Up to EMR Class Ten only. Physically Handicapped lives should be gainfully employed.

Occupation/Residence Extra: Standard extra is to be charged.

Keyman/Partnership/Empl-Employee: All Allowed.

NRIsResidence Group:Group I to IV: Not Allowed.Group V: Allowed.House wives and NMS Scheme:Not Allowed under any group.Mail Order: Allowed under GroupV, Max 25 lakhs incl. Term Rider

<u>FNIOs:</u> Not Allowed.