LIC’s Jeevan Amar
(A Non-linked, Non-participating, Life Term Assurance Plan)

Plan No. 855

UIN: 512N332V01
USP

Two benefit options: Level and Increasing Sum Assured

Lower rates for Non-Smoker lives

Special rates for women

Attractive High Sum Assured Rebate
Continued...

Coverage until age of 80 Years

Accident Benefit Rider available during PPT under Regular and Limited Premium Policies

Option to pay premium as Regular, Single or for Limited Period

Option to take Death Benefit in lump sum and/or instalments
**Entry Age**: 18 to 65 years (LBD)

**Max Maturity Age**: 80 years (LBD)

**Min/Max BSA**
- Min: Rs. 25 Lakhs
- Max: No Limit

**Policy Term**: 10 to 40 years

**Premium Payment**
- Single
- Regular/ Limited (Yearly / Half-Yearly)

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*B滨imum installments:*
- Rs. 1,00,000/- BSA up to Rs. 40,00,000/-
- Rs. 10,00,000/- thereafter

*Minimum installments premium:*
- Rs. 3,000/- for Regular/ Limited premium policies
- Rs. 30,000/- for Single premium policies
Death Benefit Option

**Level Sum Assured**: Death Benefit remains level throughout the Policy Term.

**Increasing Sum Assured**: Death Benefit remains level during First 5 Policy Years, increases by 10% of BSA every year for the next 15 years or end of policy term and then remains at that level for the remaining Policy Term.
Premium Rate Differentiation

Category

Non-Smoker
- Male
- Female

Smoker
- Male
- Female
| Death Benefit may be taken in installments over chosen period of 5/10/15 yrs instead of lump sum amount |
|Flexibility to exercise the option in respect of full or part of claim proceeds |
|**Option to take DB in Installments** |
|Instalments will be paid in advance subject to minimum installment amount |
|Flexibility to exercise this option at proposal stage or during currency of the policy |
LIC’s Jeevan Amar

Product features and variants

Minimum Basic Sum Assured:
- Rs. 25 Lakhs under LIC’s Jeevan Amar

BSA multiples under LIC’s Jeevan Amar:
- Rs. 1,00,000/- BSA up to Rs. 40,00,000/-
- Rs. 10,00,000/- BSA thereafter

High Sum Assured Rebate from:
- Rs. 50 Lakhs under LIC’s Jeevan Amar.
### Option I: Level Sum Assured

<table>
<thead>
<tr>
<th>Age Band (LBD)</th>
<th>As a % of Tabular Annual/Single Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than Rs. 50 Lakhs</td>
</tr>
<tr>
<td>&lt;= 30 years</td>
<td>Nil</td>
</tr>
<tr>
<td>31 - 50 years</td>
<td>Nil</td>
</tr>
<tr>
<td>&gt;= 51 years</td>
<td>Nil</td>
</tr>
</tbody>
</table>

### Option II: Increasing Sum Assured

<table>
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</tbody>
</table>
The above illustrative premiums are exclusive of GST.

### LIC’s Jeevan Amar: Sample Premium

<table>
<thead>
<tr>
<th>Policy Term= 10 Years</th>
<th>Sum Assured= Rs. 1,00,00,000/- Mode= Yearly</th>
<th>Category = Non-Smoker</th>
<th>Option 1: Level Sum Assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPT=10 Years</td>
<td>Mode= Yearly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Regular Premium Policy)</td>
<td>Category = Non-Smoker</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age (LBD)</th>
<th>Male</th>
<th>Female</th>
<th>Remark (Per Month Equivalent Premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>Rs. 8,080</td>
<td>Rs. 7,760</td>
<td>Male=673, Female=647</td>
</tr>
<tr>
<td>30</td>
<td>Rs. 9,280</td>
<td>Rs. 8,720</td>
<td>Male=773, Female=727</td>
</tr>
<tr>
<td>40</td>
<td>Rs. 16,065</td>
<td>Rs. 13,260</td>
<td>Male=1339, Female=1105</td>
</tr>
</tbody>
</table>
• FEATURES:
• Minimum Age at Entry - 18 years completed.
• Maximum Age at Entry - 65 lbd.
• Mini Policy term: - 10 Years. Maximum policy term: - 40 Years.
• Maximum Cover till age: - 80 Years.
• Premium Rates: - Separate for Male and female lives and smoker and non-smoker.
• Minimum S.A. :- Rs. 25 lakhs & in multiple of 1 lakh up to 40 lakhs thereafter 10 lakhs.
• High S A rebate: - Applicable.
• Modes Allowed - Yearly, Half Yearly (2% loading) and single.
• Prem. Payment Term:- Regular mode: Same as policy term.
  Ltd mode: Term minus 5 for term 10 to 40 years.
  Term minus 10 for term 15 to 40 years
• Age Proof: - Only Std. Proof allowed.
• Female: Category A- I, II and B 1 Allowed
• Forms to be used: - Separate form No 511, 512
• Policy Loan: - not available.
• NRI and FNIO: - FNIO not allowed.
• Key man and partnership: Allowed.
• Assignment: Allowed.
• Employee Employer: Allowed
• Back Dating and Loan: Not allowed.
• Revival period: 5 years from FUP
• Medical: Only D M R or T P A medical accepted.
• Grace Period: -30 days grace period. (31 days to 60 days: AOP + DGH) thereafter as per UW rules
• Riders Accident benefit rider available (Only for regular or Limited premium policies)
• Special report: Urine Cotinine report required for consideration for non-smoker premium rates.
• Surrender Value: Available for Single premium and Limited payment sub to condition. Not for regular mode.
• Claim and extended concession: Not applicable.
• Cooling off: Allowed as per IRDAI rules.
• Taxes: Govt Taxes as applicable from time to time.
Thank You