

**I'm not a robot!**

23741522.305556 7024753.2210526 45983419952 15759866.760563 1006965150 65157630980 63238578568 53199946432 4286502.3055556 82580068.863636 4546311091 3083766.8196721 17709340.166667 13861993.52 52682290.432432

| LIC's New Jeevan Anand Plan- Rebates |                         |  LIC |                |
|--------------------------------------|-------------------------|---|----------------|
| Mode                                 |                         | Rebate  | Plan No. 815   |
| Yearly                               | 3% of tabular Premium   | 2% of tabular premium   | Rate of Rebate |
| Half-yearly                          | 1.5% of tabular premium | 1% of tabular premium   |                |
| Quarterly                            | Nil                     | Nil   |                |

  

| Plan No. 149<br>Jeevan Anand |              | Plan No. 815<br>New Jeevan Anand |              |
|------------------------------|--------------|----------------------------------|--------------|
| Basic Sum Assured            | Rebate (Rs.) | Basic Sum Assured                | Rebate (Rs.) |
| 10,00,000 and above          | 1.75% BSA    | 10,00,000 and above              | 3.00% BSA    |
| 5,00,000 to 9,00,000         | 1.50% BSA    | 5,00,000 to 9,00,000             | 2.50% BSA    |
| 3,00,000 to 4,25,000         | 1.00% BSA    | 2,00,000 to 4,00,000             | 1.50%        |
| 1,00,000 to 2,45,000         | Nil          | 1,00,000 to 1,50,000             | Nil          |

Basic & Rate Assured

LIC's New Jeevan Anand Plan- Benefits

| <i>Jeevan Anand<br/>Plan No. 149</i>  | <i>New Jeevan Anand<br/>Plan No. 815</i>  |
|---|---|
| <b>Maturity Benefit</b>   | <b>Maturity Benefit</b>   |
| <i>Basic Sum Assured along with<br/>Vested Simple Reversionary Bonuses<br/>and<br/>Final Additional Bonus, if Any.</i>      | <i>Basic Sum Assured along with<br/>Vested Simple Reversionary Bonuses<br/>and<br/>Final Additional Bonus, if Any</i>     |
| <b>Death Benefit</b>  | <b>Death Benefit</b>  |
| <i>During the policy term</i>   | <i>During the policy term</i>   |
| <i>Basic Sum Assured(BSA) along<br/>with Vested Simple Reversionary<br/>Bonuses and<br/>Final Additional Bonus, if any.</i> | <i>Sum Assured on Death along<br/>with Vested Simple Reversionary<br/>Bonuses and<br/>Final Additional Bonus, if any.</i> |
| <b>After expiry of policy term</b>  | <b>After expiry of policy term</b>  |
| <i>Basic Sum Assured</i>  | <i>Basic Sum Assured</i>  |

LIC's New Jeevan Anand Plan- Surrender Value



|  |  | No change in SSV   |
|--|--|--|
| Jeevan Anand<br>Plan No. 149   |  | New Jeevan Anand<br>Plan 815   |
| Special Surrender Value (SSV)  | Special Surrender Value (SSV)  | Special Surrender Value (SSV)  |
| Surrender Value shall be the discounted value of the Paid-up Sum Assured and vested simple reversionary bonuses. | Surrender Value shall be the discounted value of the Paid-up Sum Assured and vested simple reversionary bonuses. | Surrender Value shall be Special surrender value factors as provided in Table-1A and 2A(whole life) of the Special Surrender Value Booklet and will depend upon the policy term and duration elapsed since the commencement of the policy. |
| Surrender Value Payable  | Surrender Value payable  | Surrender Value payable  |
| The Higher of Guaranteed Surrender Value and Special Surrender Value shall be payable.                           | The Higher of Guaranteed Surrender Value and Special Surrender Value shall be payable.                           | The Higher of Guaranteed Surrender Value and Special Surrender Value shall be payable.   |

## **Benefit Illustration**

#### LIC's New Jeewan Anand

| Particulars                  |        |
|------------------------------|--------|
| Age at entry                 | 30     |
| Policy Term                  | 35     |
| Mode of premium payment      | Yearly |
| Basic Sum Assured            | 100000 |
| Amount of Annually Premium * | 3155   |

1100-8121770

Variable scenario 1: Gross Investment return @4% p.a.  
Variable scenario 2: Gross Investment return @8% p.a.

| End of year | Total premiums paid till end of year | Benefit payable on Death during the policy term ** |            |            |            |            |                      | Benefit payable on surrender during the policy term *** |            |                  |            |            |            |
|-------------|--------------------------------------|--|------------|------------|------------|------------|----------------------|---|------------|------------------|------------|------------|------------|
|             |                                      | Guaranteed   | Variable   |            | Total      |            | Guaranteed surrender | Surrender value of bonus                                |            | Total Guaranteed |            | Scenario 1 | Scenario 2 |
|             |                                      |  | Scenario 1 | Scenario 2 | Scenario 1 | Scenario 2 |                      | Scenario 1  | Scenario 2 | Scenario 1       | Scenario 2 |            |            |
| 1           | 3185                                 | 125000   | 400        | 3200       | 125400     | 128200     | 0                    | 0   | 0          | 0                | 0          | 0          | 0          |
| 2           | 6330                                 | 125000   | 800        | 6400       | 125800     | 131400     | 0                    | 0   | 0          | 0                | 0          | 0          | 0          |
| 3           | 9495                                 | 125000   | 1200       | 9600       | 126200     | 134600     | 2849                 | 24  | 192        | 2873             | 3041       |            |            |
| 4           | 12660                                | 125000   | 1600       | 12800      | 126600     | 137800     | 6330                 | 49  | 392        | 6379             | 6722       |            |            |
| 5           | 15825                                | 125000   | 2000       | 16000      | 1271000    | 141000     | 7913                 | 120   | 902        | 8033             | 8874       |            |            |
| 6           | 18990                                | 125000   | 2400       | 19200      | 127400     | 144200     | 9495                 | 141   | 1154       | 9639             | 10649      |            |            |
| 7           | 22155                                | 125000   | 2800       | 22400      | 127800     | 147400     | 11078                | 297   | 2377       | 11375            | 13454      |            |            |
| 8           | 25320                                | 125000   | 3200       | 25600      | 128200     | 150600     | 12941                | 386   | 3087       | 13327            | 16028      |            |            |
| 9           | 28485                                | 125000   | 3600       | 28800      | 128600     | 153800     | 14875                | 475   | 3802       | 15350            | 18876      |            |            |
| 10          | 31650                                | 125000   | 4000       | 32000      | 129000     | 157000     | 16879                | 565   | 4522       | 17444            | 21401      |            |            |
| 11          | 34815                                | 125000   | 4400       | 35200      | 129400     | 160200     | 18953                | 657   | 5259       | 19511            | 24212      |            |            |
| 12          | 37980                                | 125000   | 4800       | 38400      | 129800     | 163400     | 21102                | 726   | 5910       | 21828            | 26912      |            |            |
| 13          | 41145                                | 125000   | 5200       | 41600      | 130200     | 166600     | 23317                | 795   | 6356       | 24111            | 29673      |            |            |
| 14          | 44310                                | 125000   | 5600       | 44800      | 130600     | 169800     | 25492                | 864   | 6900       | 26466            | 32510      |            |            |
| 15          | 47475                                | 125000   | 6000       | 48500      | 131000     | 173500     | 27959                | 933   | 7454       | 28891            | 35422      |            |            |
| 16          | 50640                                | 125000   | 6400       | 51700      | 131400     | 178700     | 30384                | 1006  | 8049       | 31390            | 38430      |            |            |
| 17          | 53805                                | 125000   | 6800       | 55400      | 131800     | 180400     | 32880                | 1083  | 8696       | 33963            | 41546      |            |            |
| 18          | 56970                                | 125000   | 7200       | 59100      | 132200     | 184100     | 35447                | 1168  | 9343       | 36615            | 44789      |            |            |
| 19          | 60135                                | 125000   | 7600       | 62800      | 132600     | 187800     | 38063                | 1260  | 10081      | 39344            | 48164      |            |            |
| 20          | 63300                                | 125000   | 8000       | 66500      | 133000     | 191500     | 40791                | 1362  | 10899      | 42153            | 51690      |            |            |
| 21          | 66465                                | 125000   | 8400       | 70200      | 133400     | 195200     | 43574                | 1477  | 11614      | 45051            | 56308      |            |            |
| 22          | 69630                                | 125000   | 8800       | 74900      | 133800     | 198900     | 46422                | 1547  | 12376      | 47969            | 58710      |            |            |
| 23          | 72795                                | 125000   | 9200       | 79600      | 134200     | 204600     | 49340                | 1625  | 12998      | 50965            | 62338      |            |            |
| 24          | 75960                                | 125000   | 9600       | 84300      | 134600     | 209300     | 52329                | 1714  | 13709      | 54042            | 66038      |            |            |
| 25          | 79125                                | 125000   | 10000      | 90000      | 135000     | 215000     | 55388                | 1816  | 14528      | 57204            | 69916      |            |            |
| 26          | 82290                                | 125000   | 10400      | 95700      | 135400     | 220700     | 58516                | 1934  | 15475      | 60461            | 73992      |            |            |
| 27          | 85455                                | 125000   | 10800      | 101400     | 135800     | 226400     | 61716                | 2071  | 16572      | 63787            | 76287      |            |            |
| 28          | 88620                                | 125000   | 11200      | 107100     | 136200     | 232100     | 64905                | 2232  | 17657      | 67217            | 82842      |            |            |
| 29          | 91785                                | 125000   | 11600      | 112800     | 136600     | 237800     | 68325                | 2419  | 19349      | 70743            | 87674      |            |            |
| 30          | 94950                                | 125000   | 12000      | 120000     | 137000     | 245000     | 71744                | 2639  | 21110      | 74383            | 92856      |            |            |
| 31          | 98115                                | 125000   | 12400      | 127200     | 137400     | 252200     | 75225                | 2899  | 23193      | 78124            | 98418      |            |            |
| 32          | 101280                               | 125000   | 12800      | 134400     | 137800     | 259400     | 78776                | 3206  | 25651      | 81982            | 10442      |            |            |
| 33          | 104445                               | 125000   | 13200      | 141600     | 138200     | 266600     | 82397                | 3572  | 28575      | 85959            | 110977     |            |            |
| 34          | 107610                               | 125000   | 13600      | 148800     | 138600     | 273800     | 86068                | 4080  | 32640      | 90168            | 11872      |            |            |
| 35          | 110775                               | 125000   | 14000      | 156000     | 139000     | 281000     | 88620                | 4500  | 36200      | 93520            | 12782      |            |            |

| End of year | Total premiums paid till end of year | Benefit payable on survival at the end of the policy term and on death thereafter |            |            |            |            |  |
|-------------|--------------------------------------|---|------------|------------|------------|------------|--|
|             |                                      | Guaranteed  | Variable   |            | Total      |            |  |
|             |                                      |   | Scenario 1 | Scenario 2 | Scenario 1 | Scenario 2 |  |
| 35          | 116775                               | 100000  | 14000      | 156000     | 114000     | 256000     |  |
| 36 onwards  | 116775                               | 100000  | 0          | 0          | 100000     | 100000     |  |

\* The annual premium shown above is exclusive of Service Tax, extra-premium and rider(s) premiums, if any.

**\*\* For in-force policy, total death benefit at any time during the policy term shall not be less than 105% of the total premiums paid.**

(excluding service tax, extra premium and rider premium(s), if any).

\*\*\* Special Surrender Value may however be payable, if it is more favourable to the Policyholder. Further, residual life cover after the date of maturity will be available at the discretion of the Company.

is also eligible for special surrender values.

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The candidate also has rightA percentage of lic profits in the form of simple reversion bÄ' nus acquired and final additional bÄ' nus. Death apos the term of controversy - candidates may claim the guaranteed basic sum if the guaranteed life dies after the term of controversy, provided that the beneficial maturity has not yet been paid. At the end of the POLICH DEADLINE, that is, on the due date, shareholders receive the guaranteed basic sum. The amount is paid in the sum of dearly, along with the Simple Reversionary BÄ' Nus purchased and final additional BÄ' Nus. Lic N.O 815 Plan comes with Lic's Accidental Death and Disability Benefit Rider that the shareholder can choose to add if he wants. This can be done by paying an additional amount of prison against the amount of guaranteed accident benefit. This extra beneficial is paid to the nominees if life guaranteed dies as a result of an accident within the policy period, along with the guaranteed death benefit. 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You can jÄredop ,acitÅlop atse moc otiefsitas revitse of Än eS :oieuqolb ed odoÄrep .omret ed acitÅlop ad mif o ©Äta adicenrof jÄres ocsir ed arutreboC yciloP dnanA naveeJ weN CIL ad otibm©Ä on sievÄnopsid of Ätse omits©Ärpme ed sejÄsÄalatsni sA :omits©Ärpme ed sejÄsÄalatsni :sianoicida sejÄsÄamrofnI otib©Ä ed of ÄditreC dnob yciloP xorex koob ssaP knaB ro kcehc lecnaC agracsed ed oir; ÄlumroF TFEN oir; ÄlumroF :of ÄsÄamalcer ed otnemidecorP )oir; Ässecen es( edadi ed avorp Ä socid©Äm soir©ÄtaleR otof moc otnuj atsoporp ed oir; ÄlumroF / of ÄsÄacilpa ed oir; ÄlumroF :arpmoc ed otnemidecorP tifeneB xaT emocnI tifeneB htæd :acitÅlop dnanA naveeJ weN CIL ad soicAfeneB )omix©Ärp siam etnairasrevinA( sona 07 :gnisaec od sedadI amixjÄm arutreboC )omix©Ärp siam etnairasrevinA(sona 57 :edadirutaM ad edadI omixjÄm sonA ,ona oieM ,etnemlartsemirT ,)SCE ,SSS( lasneM :muimerP otnemagap ed sodoM etimil meS à omixjÄm 000,00,1.sR à ominÄM :derussA muS sona 53 à omixjÄm omreT acitÅlop ed omreT )etnairasrevinA(sona 05 à amixjÄm sotolip sO :sotolip sO .sona 3 ©Äta acitÅlop a ralecnac arap levÄgele ©Ä of Än ©Äcov ,said 51 s§Äpa .acitÅlop ad of ÄsÄpecer ed atad ad ratnuc a said 51 ed ozarp on acitÅlop a 01 ro derussA mus cisa B fo %521 snaemtI :htaeD no derussA muS .derussa mus dnasuoht rep esiap 02 eb lliw segrahc gnipmats ycirop dnan The ship J weN CIL,rednU etrajes euq reuqlauq ,laulia oim©Arp o Sevez 01 do ASB od %521 a laugr ©A ethnathonIetsL .etrom an aditnaraq amos a ebeceI odaemnO - acitÅlop ed oimf et od ortned etrom .avita avatse otnauqne soicAfeneb setnugre so decereI acitÅlop A .518 on oimP oimoc od AubntsIa ethemI oretua for dianIA naveeJ weN CIL .ai pinoc ad setnia aditnaraq adajesed amos aus artnoc soim©Arp so ramitse arap CIL muimerp arodaluclac a rasu medop soruges ed serodarp moc sO .asac aus ed otrofnoc od ritrap a enilno adarpmoc res edop acitÅlop A .ogap of Än oim©Arp oriemirp od ritrap a sona 2 ed ortned acitÅlop a reviverbos aditnaraq acisjÄb amos a es %3 ©Äta soim©Arp erbos sotnocsed ecerefo acitÅlop A .soditnarag soicAfeneb so moc etnematnuj ,lanif lanoicida sun 'Äb mu e odiriujda of Äsrever ed sun 'Äb mu ecerefo onalp O 51 ed a§Äarg ed odoÄrep mU .acitÅlop a ralecnac atsinoica o arap said 51 ed kookeerf ed odoÄrep mu moc mev elE .shkaL 2 .sR ed amica rof aditnaraq acisjÄb amos a es %3 ©Äta soim©Arp erbos sotnocsed ecerefo acitÅlop A .soditnarag soicAfeneb so moc etnematnuj ,lanif lanoicida sun 'Äb mu e odiriujda of Äsrever ed sun 'Äb mu ecerefo onalp O .acitÅlop ad omret oa reviverbos aditnaraq adiv a es aditnaraq acisjÄb amos a ecerefo .ritnarag edop etnenoporp o euq amixjÄm amos a arap etimil jÄh of Än dnanA naveeJ weN 518 .oN CIL onalp od sacitsÄretcarac siapicnirP .edadirutam ed oicAfeneb od etrap omoc acitÅlop ed ozarp od lanif o ©Äta reviverbos erbos oxif etnatnom ed otnemagap mu rebecer ale/ele ,ossid m©ÄlA .odairalassa orbmem mu ed aicn©Äsua an sarutuf sedadissecen saus sa raicnanif arap etrom ed oicAfeneb o of Ärebecer sotadidnac so ,acitÅlop ad ralutit od etrom ad otnauqA .adiv ad ognol oa etnoc atsinoica oa ariecnanif of ÄsÄetorp ecerefo euq azerutan ad otnapicitrap ,odagil jÄtse of ÄN .dnanA naveeJ weN soruges ed acitÅlop aus ed roiretna of Äsrev a ©Ä 518 on CIL onalp O .o§Äivres ed otsopmi ed evisulcni e otolip oicAfeneb latnediccA ed moc ©Ä odartsom muimerP O .518( nalP dnanA naveeJ weN rof derussA muS & ozarp ,edadi aus emrofnoc siasnem e siauna oiem ,siartsemirt ,siasnem soim©Arp so eluclaC higher amount at the time of death. 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