



LIC presents

# JEEVAN UTSAV

Plan 871

A Non-Linked, Non-Participating, Individual, Savings, Whole Life Insurance Plan

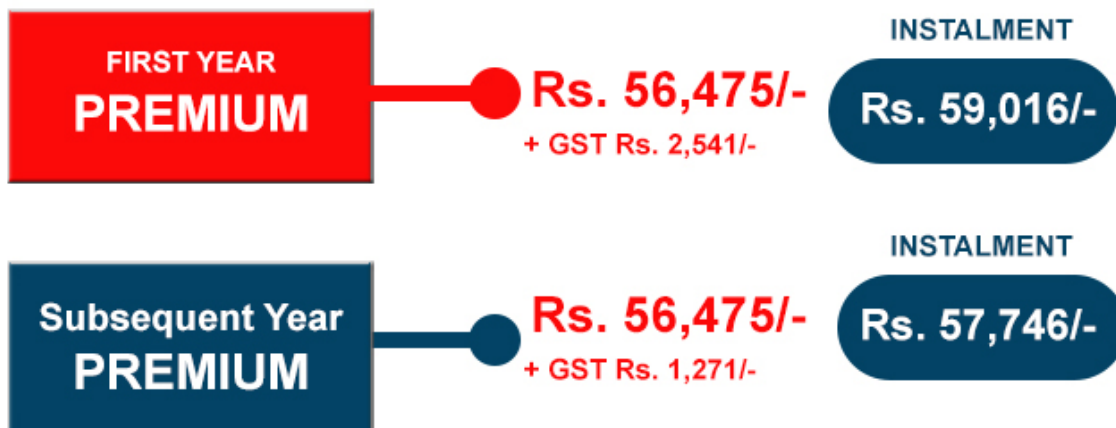
## Plan Features / Benefits

1. Individual cum Savings, Whole Life Insurance plan.
2. Ideally suitable for all the age groups starting from new born babies to senior citizens.
3. Guaranteed Addition @ Rs. 40 per 1000 Sum Assured during the premium Paying Term.
4. Guaranteed Income @ 10% of basic Sum Assured for the whole life starting from the year as specified.
5. Option to choose Income Benefit in two options: - Regular Income Benefit or Flexi Income Benefit.
6. Flexi Income benefit can be deferred and accumulate at 5.5% compounding interest.
7. Option to withdraw 75% of accumulated amount once in a year under Flexi Income option.
8. Ltd. Premium Paying Term plan with PPT from 5 to 16.
9. Pay premium in Yearly, Half Yearly Quarterly OR in Monthly.
10. Sum Assured on Death" is defined as Basic Sum Assured OR 7 times of Annual Premium whichever is higher with Accrued Guaranteed Additions.
11. Death Benefit can be opted by exercising 'Settlement Option' with 5, 10, 15 years instalment option.
12. Additional Rider Benefit can be opted by payment of additional premium.
13. Policy can be surrendered at any time after 2 years of full premium payment and Loan also can be avail after 2 years.
14. Discount in Premium for the Sum Assured of Rs. 10 Lacs and above.

## How does this policy work

### Sample Illustration

Age: 30 Years, Sum Assured: Rs. 5,00,000, Premium Paying Term : 70/10 years



## Cash Flow Benefit

### Liquidity

You have an option to surrender the policy & receive the cash value after payment of premiums for **2 years**. Alternately, you can even avail of loan on this policy once the policy has acquired cash value. The current prevailing rate of loan is **9.5 % p.a.**

### Life Cover

In this policy your Life Risk Cover will start at **Rs. 5,20,000**. By virtue of bonus getting added every year, your risk cover will grow to Rs. 7,00,000 in the year **2093** when your age will be 100.

### Tax Saving

For each year of premium payment you will save **Rs. 17,281** under Sec.80(C)

## Plan Parameters

Parameter	Min	Max
Age	0	65
Term	5	16
Sum Assured	5,00,000	No Limit
Modes	Qly, Mly, Hly, Yly, SSS	