

# LIC'S JEEVAN VRIDDHI

## PLAN 808

# LIC's Jeevan Vriddhi – 808 Highlights



- **Excellent Guaranteed Returns at Maturity**
- **Ideal combination of Insurance and Returns.**
- **Life Cover – Five times the Premium.**
- **Loyalty Addition, if any payable on maturity**
- **Easy Liquidity.**

# LIC's Jeevan Vriddhi – 808 Features



- **Single Premium non-linked close ended plan.**
- **Maturity Benefit:**  
**Guaranteed Maturity Sum Assured and Loyalty Addition, if any.**
- **Death Benefit:**  
**Basic Sum Assured. \***

# LIC's Jeevan Vriddhi – 808 Eligibility Conditions



Condition	Description
Age at entry	8 years to 50 years
Policy Term	10 years
Premium Mode	Single
Premium	Minimum Rs.30000/- onwards in multiples of Rs.1000/-
Sum Assured	150000/- to No upper limit.
Others	Service Tax at the prevailing rate applicable on premium.

# LIC's Jeevan Vriddhi – 808



## Benefits

**Maturity Benefit**

**Guaranteed Maturity Sum Assured Plus Loyalty Addition, if any.**

**Death Benefit**

**\* Basic Sum Assured (BSA)  
BSA = 5 times single premium excluding extra premium, if any.**

**#Loyalty Addition**

**Loyalty Addition, if any, shall be payable at the rate as declared by the Corporation.**

## Liquidity

**Loan Facility**

**Available after completion of one year.**

# LIC's Jeevan Vriddhi – 808



## High Premium Rebate

Basic Premium	Increase in Guaranteed Maturity Sum Assured
Below Rs. 50,000	Nil
Rs. 50,000 to Rs. 99,000	1.25%
Rs. 100,000 and above	3.00%

## Surrender of Policy

Surrender Value is available after expiry of one policy year. Higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) is payable. The Special Surrender Value will be the 'Discounted Value' of the Guaranteed Maturity Sum Assured and will depend on the policy term and the duration elapsed since commencement of the policy.

# LIC's Jeevan Vriddhi – 808



## Benefit Illustration - I

<b>Age</b>	<b>20 years</b>
<b>Policy Term</b>	<b>10 years</b>
<b>Mode</b>	<b>Single</b>
<b>Premium</b>	<b>30000/-*</b>
<b>Death Benefit</b>	<b>150000</b>
<b>Maturity Benefit</b> <b>Guaranteed Maturity Sum Assured</b>	<b>58665/-</b>
<b>Loyalty Addition also payable on maturity:</b>	
<b>Assuming 6% p.a. return</b>	<b>Nil</b>
<b>Assuming 10% p.a. return</b>	<b>7333/-</b>
<b>* Premium shown above is excluding Service Tax</b>	

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## Benefit Illustration - II

<b>Age</b>	<b>35 years</b>
<b>Policy Term</b>	<b>10 years</b>
<b>Mode</b>	<b>Single</b>
<b>Premium</b>	<b>100000/-*</b>
<b>Death Benefit</b>	<b>500000</b>
<b>Maturity Benefit Guaranteed Maturity Sum Assured</b>	<b>197023/-</b>
<b>Loyalty Addition also payable on maturity:</b>	
<b>Assuming 6% p.a. return</b>	<b>Nil</b>
<b>Assuming 10% p.a. return</b>	<b>24628/-</b>
<b>* Premium shown above is excluding Service Tax</b>	



*LIC'S JEEVAN VRIDDHI*

*PLAN NO. 808*

*REASONS TO INVEST.....*

*Right Plan.*

*Right Time.*

*Right Term.*

*Right Return.*

*Right Insurance.*

*Right Person .*

**YOU**

*Secure immediately. Plan commences from 1<sup>st</sup> of March 2012*