

LIC's ENDOWMENT PLUS (PLAN NO 802)
(UIN: 512L261V01)

BENEFIT ILLUSTRATION

“IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER”

This is a unit linked Endowment plan which offers investment cum insurance cover during the term of the policy. You can choose the level of insurance cover within the limits, which will depend on the mode and level of premium you agree to pay.

You have a choice of investing your premiums in one of the four types of investment funds available. Premiums paid after deduction of allocation charge will purchase units of the Fund type chosen. The Unit Fund is subject to various charges and value of units may increase or decrease, depending on the Net Asset Value (NAV).

1. **Payment of Premiums:** You may pay premiums regularly at yearly, half-yearly, quarterly or monthly (through ECS mode only) intervals over the term of the policy. Alternatively, a Single premium can be paid.

A grace period of 30 days will be allowed for payment of yearly or half-yearly or quarterly premiums and 15 days for monthly (through ECS) premiums.

2. **Benefits:**

A) Death Benefit:

Higher of Sum Assured and the Policyholder's Fund Value shall be available as death benefit.

B) Maturity Benefit:

On the Life Assured surviving to the end of the policy term chosen, an amount equal to the Policyholder's Fund Value is payable.

3. **Options:**

A) Accident Benefit Option:

If you are above 18 years of age, you may opt for Accident Benefit equal to the amount of life cover subject to minimum of Rs. 25,000 and maximum of Rs. 50 lakh (taken all policies with LIC of India and other insurers.) In case of death due to an accident, an additional sum equal to Accident Benefit Sum Assured shall be payable.

B) Critical Illness Benefit Rider:

If you are between 18 and 50 years of age, you may opt for Critical Illness Benefit equal to the life cover subject to a minimum of Rs. 50,000 and maximum of Rs. 10 lakh (including other policies with LIC of India). This benefit will be available only till the policy anniversary on which the age nearer birthday of the Life Assured is 60 years or till the end of policy term, whichever is earlier. In case of diagnosis of defined categories of Critical Illness subject to certain terms and conditions, an additional sum equal to the Critical Illness Benefit shall be payable.

4. **Eligibility Conditions And Other Restrictions:**

(a) Minimum Age at entry - 7 (age last birthday)

- (b) Maximum Age at entry - 60 years (age nearer birthday)
- (c) Minimum Maturity Age - 18 years (completed)
- (d) Maximum Maturity Age - 70 years (age nearer birthday)
- (e) Policy Term - 10 to 20 years
- (f) Minimum Premium -
 - Regular premium (other than monthly (ECS) mode): Rs. [20,000] p.a.
 - Regular premium (for monthly (ECS) mode): Rs. [1,750] p.m.
 - Single premium: Rs. [30,000]
- (g) Maximum Premium -
 - Regular premium: Rs. [1,00,000] p.a.
 - Single premium: No Limit

(h) Sum Assured under the Basic Plan -

Minimum Sum Assured:

Regular Premium policies: (Policy Term +1) times the annualized premium

Single Premium:

For age at entry of below 45 years: 1.25 times of the single premium

For age at entry of 45 years and above: 1.10 times of the single premium

Maximum Sum Assured:

Regular Premium policies:

30 times of the annualized premium if age at entry is upto 45 years

25 times of the annualized premium if age at entry is 46 to 60 years

Single Premium Policies:

If Critical Illness Benefit Rider is opted for:

5 times the Single premium if age at maturity is upto 55 years.

3 times the Single premium if age at maturity is 56 to 60 years.

If Critical Illness Benefit Rider is not opted for:

5 times the Single premium if age at maturity is upto 65 years.

3 times the Single premium if age at maturity is 66 to 70 years.

Where the minimum Sum Assured is not in the multiples of Rs. 5,000, it will be rounded off to the next multiple of Rs. 5,000. Annualized Premiums shall be payable in multiple of Rs. 1,000 for other than ECS monthly. For monthly (ECS), the premium shall in multiples of Rs. 250/-.

5. **Investment of Funds:** The premiums allocated to purchase units will be strictly invested according to the investment pattern committed in various fund types. Various types of fund and their investment pattern will be as under:

Fund Type	Investment in Government / Government Guaranteed Securities / Corporate Debt	Short-term investments such as money market instruments	Investment in Listed Equity Shares	Details and objective of the fund for risk/return	SFIN NO
Bond Fund	Not less than 60%	Not more than 40%	Nil	Low risk	ULIF001200910LICEND+BND512
Secured Fund	Not less than 45%	Not more than 40%	Not less than 15% & Not more than 55%	Steady Income - Lower to Medium risk	ULIF002200910LICEND+SEC512
Balanced Fund	Not less than 30%	Not more than 40%	Not less than 30% & Not more than 70%	Balanced Income and growth - Medium risk	ULIF003200910LICEND+BAL512
Growth Fund	Not less than 20%	Not more than 40%	Not less than 40% & Not more than 80%	Long term Capital growth - High risk	ULIF004200910LICEND+GRW512

The Policyholder has the option to choose any ONE of the above 4 funds.

6. **Method of Calculation of Unit price:** Units will be allotted based on the Net Asset Value (NAV) of the respective fund as on the date of allotment. There is no Bid-Offer spread (the Bid price and Offer price of units will both be equal to the NAV). The NAV will be computed on a day-to-day basis and will be based on investment performance, Fund Management Charge of each fund type and shall be computed as:

Market value of investment held by the fund + Value of Current Assets - Value of Current Liabilities & Provisions, if any

Number of Units existing on Valuation Date (before creation / redemption of Units)

Applicability of Net Asset Value (NAV):

The premiums received up to a particular time (presently 3 p.m.) by the servicing branch of the corporation through ECS or by way of a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the day on which premium is received shall be applicable. The premiums received after such time by the servicing branch of the corporation through ECS or by way of a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the next business day shall be applicable.

Similarly, in respect of the valid applications received for surrender, partial withdrawal, death claim, switches and in case of complete withdrawal etc up to such time by the servicing branch of the Corporation closing NAV of that day shall be applicable. For the valid applications received in respect of surrender, partial withdrawal, death claim, switches and in case of complete withdrawal etc after such time by the servicing branch of the Corporation the closing NAV of the next business day shall be applicable

In case of discontinuance, as specified in Para 9 below, wherein the policyholder does not exercise the option within the period of 30 days of receipt of notice then the NAV as on the date of expiry of notice period shall be applicable.

In respect of maturity claim, NAV of the date of maturity shall be applicable.

The timing (presently 3 p.m.) is as per the existing guidelines and changes in this regard shall be as per the instructions from IRDA.

7. *Charges under the Plan:*

A) Premium Allocation Charge: This is the percentage of the premium deducted towards charges from the premium received. The balance constitutes that part of the premium which is utilized to purchase (Investment) units for the policy. The allocation charges are as below:

For Single premium policies: 3.3%

For Regular premium policies:

Premium	Allocation Charge
First Year	7.50%
2nd to 5th Year	5.00%
thereafter	3.00%

B) Charges for Risk Covers:

i) Mortality Charge – This is the cost of life insurance cover which is age specific and will be taken every month. The life insurance cover is the difference between Sum Assured under Basic plan and the Fund Value after deduction of all other charges.

The charges per Rs. 1000/- life insurance cover for some of the ages in respect of a healthy life are as under:

Age	25	35	45	55
Rs.	1.42	1.73	3.89	10.76

ii) Critical Illness Benefit rider Charge – This is the cost of Critical Illness Benefit rider (if opted for). These are age specific and will be taken every month.

The charges per Rs. 1000/- Critical Illness Rider Sum Assured per annum for some of the ages in respect of a healthy life are as under:

Age	25	35	45	55
Rs.	0.91	1.80	5.31	14.44

iii) Accident Benefit charge - It is the cost of Accident Benefit rider (if opted for) and will be levied every month at the rate of Rs. 0.50 per thousand Accident Benefit Sum Assured per policy year.

C) Other Charges: The following charges shall be deducted during the term of the policy:

i) Policy Administration charge - Rs. 30/- per month during the first policy year and Rs 30/- per month escalating at 3% p.a. thereafter, throughout the term of the policy shall be levied.

ii) Fund Management Charge -It is a charge levied as a percentage of the value of units at following rates:

0.50% p.a. of Unit Fund for "Bond" Fund

0.60% p.a. of Unit Fund for "Secured" Fund

0.70% p.a. of Unit Fund for "Balanced" Fund

0.80% p.a. of Unit Fund for "Growth" Fund

Fund Management Charge shall be appropriated while computing NAV.

iii) Switching Charge - This is a charge levied on switching of monies from one fund to another. Within a given policy year 4 switches will be allowed free of charge. Subsequent switches in that year shall be subject to a switching charge of Rs. 100 per switch.

iv) Bid/Offer Spread - Nil.

v) Discontinuance Charge - The discontinuance charge for regular premium policies is as under:

Where the policy is discontinued during the policy year	Discontinuance charges for the policies having annualized premium up to Rs. 25,000/-	Discontinuance charges for the policies having annualized premium above Rs. 25,000/-
1	Lower of 10% * (AP or FV) subject to a maximum of Rs. 2500/-	Lower of 6% * (AP or FV) subject to maximum of Rs. 6000/-
2	Lower of 7% * (AP or FV) subject to a maximum of Rs. 1750/-	Lower of 4% * (AP or FV) subject to maximum of Rs. 5000/-
3	Lower of 5% * (AP or FV) subject to a maximum of Rs. 1250/-	Lower of 3% * (AP or FV) subject to maximum of Rs. 4000/-
4	Lower of 3% * (AP or FV) subject to a maximum of Rs. 750/-	Lower of 2% * (AP or FV) subject to maximum of Rs. 2000/-
5 and onwards	NIL	NIL

AP - Annualised Premium

FV - Policyholder's Fund Value on the date of discontinuance

There shall not be any discontinuance charge under Single Premium.

- vi) Service Tax Charge - A service tax charge, if any, will be as per the service tax laws and rate of service tax as applicable from time to time.
 - vii) Miscellaneous Charge - This is a charge levied for an alteration within the contract, such as reduction in sum assured, change in premium mode and grant of Accident Benefit after the issue of the policy. An alteration may be allowed subject to a charge of Rs. 50/-.
- D) **Right to revise charges**: The Corporation reserves the right to revise all or any of the above charges except the Premium Allocation charge and Mortality charge. The modification in charges will be done with prospective effect with the prior approval of IRDA.

Although the charges are reviewable, they will be subject to the following maximum limit:

- Policy Administration Charge
Rs. 60/- per month during the first policy year and Rs. 60/- per month escalating at 3% p.a. thereafter, throughout the term of the policy
- Fund Management Charge: The Maximum for each Fund will be as follows:
 - i. Bond Fund: 1.00% p.a. of Unit Fund
 - ii. Secured Fund: 1.10% p.a. of Unit Fund
 - iii. Balanced Fund: 1.20% p.a. of Unit Fund
 - iv. Growth Fund: 1.30% p.a. of Unit Fund
- Critical Illness Benefit charges shall not exceed by more than 200% of the current rate.
- Switching Charge shall not exceed Rs. 200/- per switch.
- Miscellaneous Charge shall not exceed Rs. 100/- each time when an alteration is requested.

In case the policyholder does not agree with the revision of charges the policyholder shall have the option to withdraw the Policyholder's Fund Value.

8. ***Surrender: The surrender value, if any, is payable as under:***

If the policy is surrendered within 5 years from the date of commencement of the policy:

If you apply for surrender of the policy within 5 years from the date of commencement of policy, then the Policyholder's Fund Value after deducting the Discontinuance Charge, if any, shall be converted into monetary terms as per para 10 below. This monetary amount shall be credited to the Discontinued Policy Fund and no charges shall be deducted thereafter. The Proceeds of the Discontinued Policy, as per para 10 below, shall be payable on completion of 5 years from the date of commencement of policy.

In case of death of life assured after the date of surrender but before the completion of 5 years from the date of commencement of policy the Proceeds of the Discontinued Policy shall be payable to the nominee/ legal heir immediately.

If the policy is surrendered after 5 years from the date of commencement of the policy:

If you apply for surrender of the policy after 5 years from the date of commencement of policy, then the Policyholder's Fund Value, as at the date of surrender, shall be payable. There will be no Discontinuance Charge.

9. ***Discontinuance of Premiums:***

If you fail to pay premiums under the policy within the days of grace, a notice shall be sent to you within a period of fifteen days from the date of expiry of grace period to exercise one of the following options within a period of thirty days of receipt of such notice:

- i) Revival of the policy, or
- ii) Complete withdrawal from the policy

During the notice period of 30 days, the policy shall be treated as in force and the charges for Mortality, Accident Benefit and / or Critical Illness Benefit cover, if any, shall be taken in addition to other charges, by cancelling an appropriate number of units out of the Policyholder's Fund Value. The cover shall continue till the date of discontinuance of the policy (i.e. till the date on which the intimation is received from the policyholder for complete withdrawal of the policy or till the expiry of the notice period).

If you do not exercise any option within the stipulated period of 30 days, you shall be deemed to have exercised the option of complete withdrawal from the policy.

The benefits payable under the policy during the notice period shall be same as that under an inforce policy, except Partial Withdrawal, which shall not be allowed if all due premiums have not been paid.

The benefits payable when you exercise the option for complete withdrawal or you do not exercise any option during the notice period shall be as under:

If the policy is discontinued within 5 years from the date of commencement of the policy: If you exercise the option for complete withdrawal from the policy, or you do not exercise the option within the period of 30 days of receipt of notice, then the policy shall be compulsorily terminated. The Policyholder's Fund Value as on the date of discontinuance of policy after deducting the Discontinuance Charge shall be converted into monetary terms as specified below and Proceeds of the discontinued policy as specified below shall be payable after completion of 5 years from the date of commencement of the policy.

If the policy is discontinued after 5 years from the date of commencement of the policy: If you exercise the option for complete withdrawal from the policy, or you do not exercise the option within the period of 30 days of receipt of notice, then the policy shall be compulsorily terminated and Policyholder's Fund value shall be payable.

10. ***Method of calculation of Monetary amount and Proceeds of the Discontinued Policy:***

The conversion to monetary amount shall be as under:

The NAV on the date of application for surrender or as on the date of discontinuance of the policy (in case of complete withdrawal of the policy), as the case may be, multiplied by the number of units in the Policyholder's Fund Value as on that date will be the monetary amount.

The Proceeds of the Discontinued Policy shall be calculated as under:

The monetary amount calculated as above shall be transferred to the Discontinued Policy Fund. This Fund will earn a minimum interest rate of 3.5% p.a. from the date of discontinuance of the policy to the date of completion of 5 years from the commencement of the policy. In case of death of the life assured, the interest shall accrue from the date of discontinuance of the policy to the date of booking of liability. **The Proceeds of the discontinued policy** shall be the monetary amount plus the interest accrued on the Discontinued Policy Fund.

11. ***Compulsory termination:***

If the balance in the Policyholder's Fund Value, at any time is

- i) not sufficient to recover the relevant charges, in case of partial withdrawal of units after the fifth policy anniversary, or
 - ii) less than or equal to the loan outstanding along with interest thereon, if any loan has been taken under the policy,
- the policy shall compulsorily be terminated and the balance amount in the Policyholder's Fund Value, if any, shall be refunded to the policyholder

12. **Other Features:**

- i) **Guarantee of interest rate on Discontinued Policy Fund:** A guaranteed minimum interest rate of 3.5% p.a. shall be credited to the Discontinued Policy Fund constituted by the fund value of all discontinued policies.
- ii) **Partial Withdrawals:** You may encash the units partially after the fifth policy anniversary and provided all due premiums have been paid subject to the following:
 - i. In case of minors, partial withdrawals shall be allowed from the policy anniversary coinciding with or next following the date on which the life assured attains majority (i.e. on or after 18th birthday).
 - ii. Partial withdrawals may be in the form of fixed amount or in the form of fixed number of units.
 - iii. For 2 years' period from the date of withdrawal, the Sum Assured under the Basic plan shall be reduced to the extent of the amount of partial withdrawals made.
 - iv. Partial withdrawal will be allowed subject to a minimum balance of two annualized premiums in the Policyholder's Fund Value in case of regular premium policies and 25% of the single premium paid in case of single premium policies.
 - v. Partial Withdrawal shall not be allowed if loan is availed under the policy.
- iii) **Switching:** You can switch between the four fund types for the entire Fund Value during the policy term subject to switching charges, if any.
- iv) **Increase / Decrease of risk covers:** No increase of covers will be allowed under the plan. You can, however, decrease the risk covers, without reducing the level of premium, once in a year during the Policy term, provided all due premiums under the Policy have been paid.
- v) **Revival:** If due premium is not paid within the days of grace, a notice shall be sent to you within a period of fifteen days from the date of expiry of grace period to exercise the option for revival within a period of thirty days of receipt of such notice. If you exercise the option to revive the policy, then the arrears of premium without interest shall be required to be paid.

The Corporation reserves the right to accept the revival at its own terms or decline the revival of a policy.

Irrespective of what is stated above, if the Policyholder's Fund Value is not sufficient to recover the charges during the notice period, the policy shall terminate and thereafter revival will not be allowed.

- vi) **Settlement Option:** When the policy comes for maturity, you may exercise "Settlement Option" one month prior to the date of maturity and receive the policy money in instalments spread over a period of not more than five years from the date of maturity. There shall not be any life cover during this period and no charges other than Fund Management Charge shall be deducted. The value of instalment payable on the date specified shall be subject to investment risk i.e. the NAV may go up or down depending upon the performance of the fund.

13. Reinstatement:

A policy once surrendered cannot be reinstated.

14. Risks borne by the Policyholder:

- i) LIC's Endowment Plus is a Unit Linked Life Insurance products which is different from the traditional insurance products and are subject to the risk factors.
- ii) The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- iii) Life Insurance Corporation of India is only the name of the Insurance Company and LIC's Endowment Plus is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- iv) Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document of the insurer.
- v) The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- vi) All benefits under the policy are also subject to the Tax Laws and other financial enactments as they exist from time to time.

15. Cooling off period:

If you are not satisfied with the "Terms and Conditions" of the policy, you may return the policy to us within 15 days. The amount to be refunded in case the policy is returned within the cooling-off period shall be determined as under:

Value of units in the Policyholder's Fund

Plus	unallocated premium
Plus	Policy Administration charge deducted
Less	charges @ Rs.0.20per thousand Sum Assured under Basic plan
Less	Actual cost of medical examination and special reports, if any.

16. Loan:

Loan will be available under this plan subject to certain terms and conditions.

17. Assignment:

Assignment will be allowed under this plan.

18. Exclusions:

In case the Life Assured commits suicide at any time within one year, the Corporation will not entertain any claim by virtue of the policy except to the extent of the Policyholder's Fund Value on death.

Benefit Illustration:

Statutory warning

"Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed investment returns. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependant on a number of factors including future investment performance."

(Applicable to
Linked Products)
(This shall form a part of
policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus
Age: 20
Rate: 10.30% Sum Assured:
Premium Paying Term: 20
Amount of Instalment Premium: 20000

Unique Identification No. 512L261V01
Service Tax
420000 Policy Term : 20
Mode of Premium Payment : Yearly
Funds opted for: Growth Fund
(SFIN:ULIF004200910LICEND+GRW512) Combination:
BASIC PLAN WITH LIFE COVER
FMC Rate : 0.80% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned

(All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/Brokerage, if payable
					FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	20000	1500	18500	360	148	581	2589	1076	18487	0	420000	151	581	2592	1793	19201	0	420000	1300
2	20000	1000	19000	371	303	599	2272	2210	38425	0	420000	315	599	2285	3755	40671	0	420000	500
3	20000	1000	19000	382	466	614	2462	3401	59364	0	420000	495	614	2491	5893	64073	0	420000	500
4	20000	1000	19000	393	638	623	2655	4652	81361	0	420000	690	623	2707	8223	89590	0	420000	500
5	20000	1000	19000	405	818	632	2855	5967	104473	104473	420000	904	631	2940	10765	117415	117415	420000	500
6	20000	600	19400	417	1011	638	2666	7372	129179	129179	420000	1140	636	2793	13576	148198	148198	420000	500
7	20000	600	19400	430	1213	636	2880	8849	155148	155148	420000	1397	633	3060	16643	181781	181781	420000	500
8	20000	600	19400	443	1426	637	3106	10401	182443	182443	420000	1678	631	3352	19989	218417	218417	420000	500
9	20000	600	19400	456	1650	633	3339	12032	211136	211136	420000	1985	625	3666	23639	258390	258390	420000	500
10	20000	600	19400	470	1885	627	3582	13748	241302	241302	420000	2319	616	4005	27621	302006	302006	420000	500
11	20000	600	19400	484	2132	620	3836	15551	273016	273016	420000	2684	606	4374	31967	349599	349599	420000	500
12	20000	600	19400	498	2392	613	4103	17447	306359	306359	420000	3082	596	4776	36709	401532	401532	420000	500
13	20000	600	19400	513	2666	609	4388	19440	341411	341411	420000	3517	612	5242	41883	458172	458172	420000	500
14	20000	600	19400	529	2953	603	4685	21535	378261	378261	420000	3990	692	5810	47521	519883	519883	420000	500
15	20000	600	19400	545	3255	592	4992	23738	417008	417008	420000	4506	781	6432	53665	587116	587116	420000	500
16	20000	600	19400	561	3573	620	5353	26053	457708	457708	420000	5068	879	7107	60358	660367	660367	420000	500
17	20000	600	19400	578	3906	677	5761	28484	500431	500431	420000	5680	985	7843	67650	740175	740175	420000	500
18	20000	600	19400	595	4256	738	6189	31036	545279	545279	420000	6347	1100	8643	75595	827128	827128	420000	500
19	20000	600	19400	613	4623	802	6638	33715	592356	592356	420000	7074	1226	9513	84252	921866	921866	420000	500
20	20000	600	19400	631	5009	868	7108	36526	641774	641774	420000	7866	1364	10461	93684	1025089	1025089	420000	500
					Net Yield: 4.61%							Net Yield: 8.59%							

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

- 'Addition to Fund' shown above is interest income on the fund.
- Rider Charges are not taken into account in this illustration
- Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
- Other charges include Mortality charge and Service Tax charge
- The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Policyholder's Signature:

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates

Marketing officials' Signature

Company Seal:

Place:

Date:

LIC's Endowment Plus

(Applicable to Linked Products)

(This shall form a part of policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus
 Age: 20
 Sum Assured: 125000
 Premium Paying Term: 1
 Amount of Instalment Premium: 100000

Unique Identification No. 512L261V01
 Service Tax Rate: 10.30%
 Policy Term : 20
 Mode of Premium Payment : Single
 Funds opted for: Growth Fund (SFIN:ULIF004200910LICEND+GRW512)
 Combination: BASIC PLAN WITH LIFE COVER
 FMC Rate : 0.80% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned

(All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/ Brokerage, if payable
					FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	100000	3300	96700	360	790	184	4635	5764	101129	0	125000	807	185	4651	9606	104954	0	125000	2000
2	0	0	0	371	827	174	1372	6029	105786	0	125000	876	175	1421	10429	113962	0	125000	0
3	0	0	0	382	865	175	1422	6307	110670	0	125000	951	175	1507	11326	123780	0	125000	0
4	0	0	0	393	905	175	1473	6598	115796	0	125000	1033	179	1606	12303	134478	0	134478	0
5	0	0	0	405	947	175	1527	6904	121173	121173	125000	1122	195	1722	13368	146123	146123	146123	0
6	0	0	0	417	991	174	1582	7225	126817	126817	126817	1220	211	1848	14527	158801	158801	158801	0
7	0	0	0	430	1037	180	1647	7562	132732	132732	132732	1326	230	1985	15788	172604	172604	172604	0
8	0	0	0	443	1085	188	1716	7915	138931	138931	138931	1441	250	2134	17162	187633	187633	187633	0
9	0	0	0	456	1136	197	1789	8285	145427	145427	145427	1567	272	2294	18657	203996	203996	203996	0
10	0	0	0	470	1189	206	1865	8673	152235	152235	152235	1703	295	2468	20286	221813	221813	221813	0
11	0	0	0	484	1245	216	1945	9079	159370	159370	159370	1852	321	2657	22059	241215	241215	241215	0
12	0	0	0	498	1303	226	2028	9505	166847	166847	166847	2014	349	2862	23990	262344	262344	262344	0
13	0	0	0	513	1365	237	2114	9951	174683	174683	174683	2191	380	3084	26093	285353	285353	285353	0
14	0	0	0	529	1429	248	2205	10419	182897	182897	182897	2383	413	3325	28383	310411	310411	310411	0
15	0	0	0	545	1496	259	2300	10909	191506	191506	191506	2593	449	3587	30877	337701	337701	337701	0
16	0	0	0	561	1566	272	2399	11423	200530	200530	200530	2821	489	3870	33593	367424	367424	367424	0
17	0	0	0	578	1640	284	2502	11961	209989	209989	209989	3069	532	4179	36552	399797	399797	399797	0
18	0	0	0	595	1718	298	2610	12526	219905	219905	219905	3340	579	4514	39774	435058	435058	435058	0
19	0	0	0	613	1799	312	2724	13118	230299	230299	230299	3634	630	4877	43284	473465	473465	473465	0
20	0	0	0	631	1884	327	2842	13738	241195	241195	241195	3955	686	5272	47107	515299	515299	515299	0
					Net Yield:4.66%							Net Yield: 8.70%							

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

- 'Addition to Fund' shown above is interest income on the fund.
- Rider Charges are not taken into account in this illustration
- Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
- Other charges include Mortality charge and Service Tax charge
- The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Policyholder's Signature:

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates

Marketing officials' Signature

Company Seal:

Place:

Date:

LIC's Endowment Plus

(Applicable to Linked Products)
(This shall form a part of policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus	Unique Identification No. 512L261V01
Age: 20	Service Tax Rate: 10.30%
Sum Assured: 420000	Policy Term : 20
Premium Paying Term: 20	Mode of Premium Payment : Yearly
Amount of Instalment Premium: 20000	Funds opted for: Balanced Fund (SFIN:ULIF003200910LICEND+BAL512)
Mode: Yearly	Combination: BASIC PLAN WITH LIFE COVER
	FMC Rate : 0.70% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned (All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/ Brokerage, if payable
					FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	20000	1500	18500	360	129	581	2571	1076	18506	0	420000	132	581	2573	1794	19221	0	420000	1300
2	20000	1000	19000	371	266	598	2235	2212	38483	0	420000	276	599	2246	3758	40733	0	420000	500
3	20000	1000	19000	382	409	614	2405	3406	59485	0	420000	434	614	2430	5902	64205	0	420000	500
4	20000	1000	19000	393	560	623	2576	4662	81570	0	420000	606	623	2622	8240	89824	0	420000	500
5	20000	1000	19000	405	718	632	2755	5982	104797	104797	420000	793	630	2829	10793	117788	117788	420000	500
6	20000	600	19400	417	888	638	2543	7395	129649	129649	420000	1001	636	2654	13620	148753	148753	420000	500
7	20000	600	19400	430	1066	636	2732	8881	155798	155798	420000	1228	633	2891	16706	182569	182569	420000	500
8	20000	600	19400	443	1254	637	2933	10444	183309	183309	420000	1476	631	3149	20076	219496	219496	420000	500
9	20000	600	19400	456	1451	633	3140	12090	212258	212258	420000	1746	625	3427	23757	259826	259826	420000	500
10	20000	600	19400	470	1659	626	3355	13821	242724	242724	420000	2042	616	3727	27777	303876	303876	420000	500
11	20000	600	19400	484	1878	620	3581	15643	274786	274786	420000	2364	606	4054	32168	351990	351990	420000	500
12	20000	600	19400	498	2108	612	3819	17561	308528	308528	420000	2717	595	4410	36964	404544	404544	420000	500
13	20000	600	19400	513	2350	608	4072	19578	344034	344034	420000	3102	616	4832	42202	461915	461915	420000	500
14	20000	600	19400	529	2605	602	4336	21702	381400	381400	420000	3522	698	5348	47916	524483	524483	420000	500
15	20000	600	19400	545	2873	590	4608	23937	420729	420729	420729	3980	788	5913	54148	592718	592718	420000	500
16	20000	600	19400	561	3156	625	4941	26288	462075	462075	462075	4479	887	6527	60944	667134	667134	420000	500
17	20000	600	19400	578	3452	684	5314	28758	505520	505520	505520	5024	995	7197	68356	748293	748293	420000	500
18	20000	600	19400	595	3764	745	5704	31354	551170	551170	551170	5618	1113	7926	76439	836806	836806	420000	500
19	20000	600	19400	613	4091	810	6114	34082	599138	599138	599138	6266	1241	8720	85255	933341	933341	420000	500
20	20000	600	19400	631	4435	878	6545	36949	649541	649541	649541	6973	1381	9585	94870	1038625	1038625	420000	500
					Net Yield: 4.71%							Net Yield: 8.70%							

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

- 'Addition to Fund' shown above is interest income on the fund.
- Rider Charges are not taken into account in this illustration
- Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
- Other charges include Mortality charge and Service Tax charge
- The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Policyholder's Signature:

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates

Marketing officials' Signature

Company Seal:

Place:

Date:

LIC's Endowment Plus

(Applicable to Linked Products)
(This shall form a part of policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus	Unique Identification No. 512L261V01
Age: 20	Service Tax Rate: 10.30%
Sum Assured: 125000	Policy Term : 20
Premium Paying Term: 1	Mode of Premium Payment : Single
Amount of Instalment Premium: 100000	Funds opted for: Balanced Fund (SFIN:ULIF003200910LICEND+BAL512)
Mode: Single	Combination: BASIC PLAN WITH LIFE COVER
	FMC Rate : 0.70% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned (All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/ Brokerage, if payable
					FMC	Other Charges	total Charge	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	total Charge	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	100000	3300	96700	360	692	184	4537	5766	101230	0	125000	706	185	4551	9610	105059	0	125000	2000
2	0	0	0	371	725	174	1270	6037	105997	0	125000	768	175	1313	10444	114190	0	125000	0
3	0	0	0	382	759	175	1316	6322	111004	0	125000	835	175	1391	11354	124153	0	125000	0
4	0	0	0	393	795	175	1363	6621	116262	0	125000	907	180	1481	12346	135018	0	135018	0
5	0	0	0	405	833	174	1412	6935	121785	121785	125000	987	195	1588	13428	146858	146858	146858	0
6	0	0	0	417	872	174	1464	7265	127586	127586	127586	1074	213	1704	14606	159761	159761	159761	0
7	0	0	0	430	914	181	1525	7612	133674	133674	133674	1168	231	1829	15891	173823	173823	173823	0
8	0	0	0	443	957	190	1590	7975	140059	140059	140059	1271	252	1965	17291	189149	189149	189149	0
9	0	0	0	456	1003	199	1658	8356	146758	146758	146758	1383	274	2113	18817	205853	205853	205853	0
10	0	0	0	470	1051	208	1729	8756	153785	153785	153785	1505	298	2273	20480	224060	224060	224060	0
11	0	0	0	484	1101	218	1803	9176	161158	161158	161158	1639	325	2447	22293	243906	243906	243906	0
12	0	0	0	498	1154	229	1881	9616	168892	168892	168892	1784	353	2635	24269	265540	265540	265540	0
13	0	0	0	513	1210	240	1963	10078	177008	177008	177008	1942	385	2840	26423	289123	289123	289123	0
14	0	0	0	529	1268	251	2048	10562	185522	185522	185522	2115	419	3062	28772	314832	314832	314832	0
15	0	0	0	545	1329	263	2137	11071	194457	194457	194457	2303	456	3304	31332	342861	342861	342861	0
16	0	0	0	561	1393	276	2230	11604	203831	203831	203831	2508	497	3566	34123	373418	373418	373418	0
17	0	0	0	578	1460	289	2327	12164	213668	213668	213668	2732	541	3850	37166	406733	406733	406733	0
18	0	0	0	595	1531	303	2429	12751	223991	223991	223991	2976	589	4160	40484	443057	443057	443057	0
19	0	0	0	613	1605	318	2535	13368	234823	234823	234823	3241	642	4496	44101	482661	482661	482661	0
20	0	0	0	631	1682	333	2647	14015	246191	246191	246191	3531	699	4862	48045	525844	525844	525844	0
					Net Yield:4.76%							Net Yield: 8.81%							

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

- 'Addition to Fund' shown above is interest income on the fund.
- Rider Charges are not taken into account in this illustration
- Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
- Other charges include Mortality charge and Service Tax charge
- The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Policyholder's Signature:

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates

Marketing officials' Signature

Company Seal:

Place:

Date:

LIC's Endowment Plus

(Applicable to Linked Products)

(This shall form a part of policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus
 Age: 20
 Sum Assured: 420000
 Premium Paying Term: 20
 Amount of Instalment Premium: 20000
 Mode: Yearly

Unique Identification No. 512L261V01
 Service Tax Rate: 10.30%
 Policy Term : 20
 Mode of Premium Payment : Yearly
 Funds opted for: Secured Fund (SFIN:ULIF002200910LICEND+SEC512)
 Combination: BASIC PLAN WITH LIFE COVER
 FMC Rate : 0.60% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned

(All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/ Brokerage, if payable
					FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	20000	1500	18500	360	111	581	2552	1077	18525	0	420000	113	581	2555	1795	19240	0	420000	1300
2	20000	1000	19000	371	228	598	2197	2214	38542	0	420000	237	599	2207	3762	40796	0	420000	500
3	20000	1000	19000	382	351	614	2347	3411	59606	0	420000	373	614	2368	5910	64338	0	420000	500
4	20000	1000	19000	393	481	623	2498	4671	81779	0	420000	520	623	2537	8257	90058	0	420000	500
5	20000	1000	19000	405	617	631	2654	5997	105123	105123	420000	682	630	2718	10821	118162	118162	420000	500
6	20000	600	19400	417	764	638	2419	7418	130122	130122	420000	861	636	2514	13663	149311	149311	420000	500
7	20000	600	19400	430	918	636	2584	8913	156451	156451	420000	1057	633	2719	16769	183361	183361	420000	500
8	20000	600	19400	443	1080	636	2759	10488	184181	184181	420000	1271	631	2945	20165	220582	220582	420000	500
9	20000	600	19400	456	1250	633	2939	12147	213389	213389	420000	1505	625	3186	23876	261272	261272	420000	500
10	20000	600	19400	470	1430	626	3126	13895	244158	244158	420000	1761	615	3446	27934	305761	305761	420000	500
11	20000	600	19400	484	1620	619	3323	15736	276571	276571	420000	2040	605	3730	32371	354403	354403	420000	500
12	20000	600	19400	498	1819	612	3530	17675	310717	310717	420000	2346	594	4039	37222	407586	407586	420000	500
13	20000	600	19400	513	2030	608	3751	19718	346684	346684	420000	2680	621	4414	42525	465697	465697	420000	500
14	20000	600	19400	529	2251	601	3981	21870	384574	384574	420000	3045	703	4877	48315	529135	529135	420000	500
15	20000	600	19400	545	2485	590	4219	24138	424492	424492	424492	3444	795	5384	54636	598387	598387	420000	500
16	20000	600	19400	561	2730	631	4522	26525	466495	466495	466495	3879	896	5935	61537	673989	673989	420000	500
17	20000	600	19400	578	2989	690	4857	29036	510674	510674	510674	4353	1005	6537	69071	756523	756523	420000	500
18	20000	600	19400	595	3261	753	5209	31677	557143	557143	557143	4872	1125	7192	77295	846626	846626	420000	500
19	20000	600	19400	613	3547	819	5579	34455	606019	606019	606019	5438	1256	7907	86273	944992	944992	420000	500
20	20000	600	19400	631	3848	889	5967	37377	657429	657429	657429	6056	1399	8685	96075	1052382	1052382	420000	500

Net Yield: 4.82%

Net Yield: 8.81%

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

- 'Addition to Fund' shown above is interest income on the fund.
- Rider Charges are not taken into account in this illustration
- Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
- Other charges include Mortality charge and Service Tax charge
- The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Policyholder's Signature:

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates

Marketing officials' Signature

Company Seal:

Place:

Date:

LIC's Endowment Plus
(Applicable to Linked Products)
(This shall form a part of policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus
Age: 20
Sum Assured: 125000
Premium Paying Term: 1
Amount of Instalment Premium: 100000
Mode: Single

Unique Identification No. 512L261V01
Service Tax Rate: 10.30%
Policy Term : 20
Mode of Premium Payment : Single
Funds opted for: Secured Fund (SFIN:ULIF002200910LICEND+SEC512)
Combination: BASIC PLAN WITH LIFE COVER
FMC Rate : 0.60% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned

(All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/ Brokerage, if payable
					FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	100000	3300	96700	360	594	184	4438	5769	101331	0	125000	606	185	4451	9615	105164	0	125000	2000
2	0	0	0	371	622	174	1168	6046	106209	0	125000	659	175	1205	10459	114418	0	125000	0
3	0	0	0	382	652	175	1209	6338	111338	0	125000	717	175	1274	11382	124526	0	125000	0
4	0	0	0	393	684	175	1252	6644	116730	0	125000	781	180	1355	12389	135561	0	135561	0
5	0	0	0	405	717	174	1297	6967	122400	122400	125000	850	196	1452	13488	147597	147597	147597	0
6	0	0	0	417	752	175	1344	7306	128361	128361	128361	926	214	1557	14687	160727	160727	160727	0
7	0	0	0	430	789	182	1401	7662	134622	134622	134622	1008	233	1671	15995	175051	175051	175051	0
8	0	0	0	443	827	191	1461	8036	141197	141197	141197	1098	254	1794	17422	190678	190678	190678	0
9	0	0	0	456	868	200	1524	8428	148101	148101	148101	1196	276	1928	18978	207728	207728	207728	0
10	0	0	0	470	910	210	1590	8841	155352	155352	155352	1303	301	2074	20677	226330	226330	226330	0
11	0	0	0	484	955	220	1659	9274	162967	162967	162967	1420	328	2232	22530	246628	246628	246628	0
12	0	0	0	498	1001	231	1731	9729	170964	170964	170964	1547	357	2403	24552	268777	268777	268777	0
13	0	0	0	513	1051	243	1807	10206	179364	179364	179364	1687	390	2589	26758	292946	292946	292946	0
14	0	0	0	529	1102	255	1886	10708	188187	188187	188187	1838	425	2792	29166	319320	319320	319320	0
15	0	0	0	545	1157	267	1968	11235	197454	197454	197454	2004	463	3011	31794	348102	348102	348102	0
16	0	0	0	561	1214	280	2055	11789	207188	207188	207188	2185	505	3250	34661	379513	379513	379513	0
17	0	0	0	578	1273	294	2145	12370	217413	217413	217413	2382	550	3510	37791	413794	413794	413794	0
18	0	0	0	595	1336	309	2240	12981	228155	228155	228155	2597	600	3792	41206	451208	451208	451208	0
19	0	0	0	613	1402	324	2339	13623	239439	239439	239439	2832	654	4099	44934	492042	492042	492042	0
20	0	0	0	631	1472	340	2443	14297	251293	251293	251293	3089	713	4433	49002	536611	536611	536611	0
					Net Yield:4.87%							Net Yield: 8.92%							

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

- 'Addition to Fund' shown above is interest income on the fund.
- Rider Charges are not taken into account in this illustration
- Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
- Other charges include Mortality charge and Service Tax charge
- The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Policyholder's Signature:

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates

Marketing officials' Signature

Company Seal:

Place:

Date:

LIC's Endowment Plus

(Applicable to Linked Products)

(This shall form a part of policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus
 Age: 20
 Sum Assured: 420000
 Premium Paying Term: 20
 Amount of Instalment Premium: 20000
 Mode: Yearly

Unique Identification No. 512L261V01
 Service Tax Rate: 10.30%
 Policy Term : 20
 Mode of Premium Payment : Yearly
 Funds opted for: Bond Fund (SFIN:ULIF001200910LICEND+BND512)
 Combination: BASIC PLAN WITH LIFE COVER
 FMC Rate : 0.50% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned

(All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/ Brokerage, if payable
					FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	20000	1500	18500	360	92	581	2534	1077	18543	360	420000	94	581	2536	1796	19260	0	420000	1300
2	20000	1000	19000	371	190	598	2160	2216	38600	0	420000	198	599	2167	3766	40858	0	420000	500
3	20000	1000	19000	382	293	614	2289	3416	59728	0	420000	311	614	2307	5919	64471	0	420000	500
4	20000	1000	19000	393	402	623	2418	4681	81990	0	420000	435	623	2451	8274	90294	0	420000	500
5	20000	1000	19000	405	516	631	2553	6013	105450	105450	420000	570	630	2606	10850	118538	118538	420000	500
6	20000	600	19400	417	639	638	2294	7441	130597	130597	420000	720	635	2373	13707	149873	149873	420000	500
7	20000	600	19400	430	768	636	2434	8946	157109	157109	420000	885	633	2547	16833	184159	184159	420000	500
8	20000	600	19400	443	904	636	2583	10533	185059	185059	420000	1064	631	2738	20254	221675	221675	420000	500
9	20000	600	19400	456	1047	633	2736	12206	214528	214528	420000	1261	624	2941	23997	262730	262730	420000	500
10	20000	600	19400	470	1199	626	2895	13970	245603	245603	420000	1476	615	3161	28093	307662	307662	420000	500
11	20000	600	19400	484	1359	619	3061	15830	278372	278372	420000	1712	605	3401	32576	356837	356837	420000	500
12	20000	600	19400	498	1527	611	3237	17791	312927	312927	420000	1970	594	3662	37483	410658	410658	420000	500
13	20000	600	19400	513	1704	607	3425	19860	349362	349362	420000	2252	625	3990	42851	469519	469519	420000	500
14	20000	600	19400	529	1892	600	3620	22041	387782	387782	420000	2560	709	4398	48719	533840	533840	420000	500
15	20000	600	19400	545	2089	590	3823	24341	428300	428300	428300	2897	803	4844	55131	604126	604126	420000	500
16	20000	600	19400	561	2297	636	4094	26765	470970	470970	470970	3265	905	5331	62138	680934	680934	420000	500
17	20000	600	19400	578	2516	697	4391	29317	515897	515897	515897	3668	1016	5861	69795	764867	764867	420000	500
18	20000	600	19400	595	2747	761	4703	32004	563198	563198	563198	4107	1138	6440	78163	856589	856589	420000	500
19	20000	600	19400	613	2989	828	5030	34833	613001	613001	613001	4588	1271	7072	87307	956824	956824	420000	500
20	20000	600	19400	631	3245	899	5375	37812	665438	665438	665438	5113	1416	7761	97299	1066363	1066363	420000	500

Net Yield: 4.92%

Net Yield: 8.92%

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

- 'Addition to Fund' shown above is interest income on the fund.
- Rider Charges are not taken into account in this illustration
- Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
- Other charges include Mortality charge and Service Tax charge
- The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Policyholder's Signature:

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates

Marketing officials' Signature

Company Seal:

Place:

Date:

LIC's Endowment Plus

(Applicable to Linked Products)

(This shall form a part of policy document)

PRODUCT FEATURES :

Name of the Product: LIC's Endowment Plus
 Age: 20
 Sum Assured: 125000
 Premium Paying Term: 1
 Amount of Instalment Premium: 100000
 Mode: Single

Unique Identification No. 512L261V01
 Service Tax Rate: 10.30%
 Policy Term : 20
 Mode of Premium Payment : Single
 Funds opted for: Bond Fund (SFIN:ULIF001200910LICEND+BND512)
 Combination: BASIC PLAN WITH LIFE COVER
 FMC Rate : 0.50% p.a.

Statement of Various charges alongwith growth of the fund expected over the duration of the policy with assumed rate of interest as mentioned

(All charges are in Rupees)

Policy Year	Annualised Premium	Premium Allocn Charge	Amount Available for investment (out of premium)	Policy Admin Charge	Assuming Gross Interest of 6% p.a.							Assuming Gross Interest of 10% p.a.							Commission/ Brokerage, if payable
					FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	FMC	Other Charges	Total Charges	Addition to Fund (if any)	Fund at the end	Surrender Value	Death Benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	100000	3300	96700	360	495	184	4340	5771	101432	0	125000	505	185	4350	9619	105269	0	125000	2000
2	0	0	0	371	520	174	1065	6055	106422	0	125000	550	175	1096	10475	114648	0	125000	0
3	0	0	0	382	545	175	1102	6353	111673	0	125000	600	175	1156	11410	124901	0	125000	0
4	0	0	0	393	572	175	1140	6667	117200	0	125000	653	181	1228	12432	136106	0	136106	0
5	0	0	0	405	601	174	1180	6998	123018	123018	125000	712	197	1314	13549	148340	148340	148340	0
6	0	0	0	417	630	175	1223	7346	129141	129141	129141	776	215	1408	14768	161700	161700	161700	0
7	0	0	0	430	662	183	1275	7712	135578	135578	135578	846	234	1510	16099	176289	176289	176289	0
8	0	0	0	443	695	192	1330	8096	142344	142344	142344	922	256	1621	17553	192221	192221	192221	0
9	0	0	0	456	730	202	1388	8501	149458	149458	149458	1006	279	1740	19141	209621	209621	209621	0
10	0	0	0	470	766	212	1448	8926	156936	156936	156936	1097	304	1871	20875	228626	228626	228626	0
11	0	0	0	484	804	223	1511	9373	164797	164797	164797	1196	331	2012	22769	249383	249383	249383	0
12	0	0	0	498	845	234	1577	9843	173063	173063	173063	1305	362	2165	24838	272056	272056	272056	0
13	0	0	0	513	887	246	1646	10337	181754	181754	181754	1424	394	2332	27098	296821	296821	296821	0
14	0	0	0	529	932	258	1718	10856	190891	190891	190891	1554	430	2513	29566	323875	323875	323875	0
15	0	0	0	545	979	271	1794	11402	200499	200499	200499	1695	470	2710	32262	353428	353428	353428	0
16	0	0	0	561	1028	285	1873	11976	210602	210602	210602	1850	513	2924	35208	385712	385712	385712	0
17	0	0	0	578	1080	299	1956	12580	221226	221226	221226	2019	559	3156	38426	420982	420982	420982	0
18	0	0	0	595	1134	314	2043	13215	232398	232398	232398	2204	611	3410	41942	459514	459514	459514	0
19	0	0	0	613	1191	330	2134	13883	244147	244147	244147	2406	666	3685	45783	501611	501611	501611	0
20	0	0	0	631	1252	347	2230	14585	256503	256503	256503	2626	728	3985	49979	547605	547605	547605	0
					Net Yield:4.98%							Net Yield: 9.03%							

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

Note:

1. 'Addition to Fund' shown above is interest income on the fund.
2. Rider Charges are not taken into account in this illustration
3. Service Tax charge is as per existing laws and rate.
(Service Tax on FMC is based on the existing tax laws considering FMC rate as 1.35% p.a., the maximum prescribed by IRDA)
4. Other charges include Mortality charge and Service Tax charge
5. The commission/brokerage, if payable to any agent/broker is under col. 20. This amount is included in total charges mentioned in col. (8) or col. (15)

I (Name) , have understood the above statement before purchase of the contract after receipt of all information stated above from the insurer.

Note: The above benefit illustration is subject to payment of stipulated premiums on due dates
Marketing officials' Signature
Company Seal:

Place: Date:

Policyholder's Signature:

This illustration is applicable to a non-smoker male/female standard (from medical, life style and occupation point of view) life.

*The non-guaranteed benefits (1) and (2) in above illustration are calculated so that they are consistent with the Projected Investment Rate of Return assumption of 6% p.a.(Scenario 1) and 10% p.a. (Scenario 2) respectively. In other words, in preparing this benefit illustration, it is assumed that the Projected Investment Rate of Return that LIC will be able to earn **throughout the term of the policy** will be 6% p.a. or 10% p.a., as the case may be. The Projected Investment Rate of Return is **not guaranteed**.*

The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification.

LIC does not authorize its agents/intermediaries, staff and officials to express their opinion on the future performance of the "ULIP" fund, excepting the above illustrative rate of 6% and 10% growth.

SECTION 45 OF INSURANCE ACT, 1938:

No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life assured was incorrectly stated in the proposal.

SECTION 41 OF INSURANCE ACT 1938

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

Note: Conditions apply for which please refer to the Policy document or contact our nearest Branch Office.