

विशाल चुनौतियाँ...
विशालतम अवसर

**BIG CHALLENGES...
BIGGER OPPORTUNITIES**



LIC's DHAN VRIDDHI(869)



LIC's DHAN VRIDDHI - 869

NON LINKED -NON PAR INDIVIDUAL SAVING SINGAL PREMIUM PLAN



USPs Of LIC's DHAN VRIDHHI - 869

- **COMBINATION OF PROTECTION AND SAVING**
- **POLICY TERM : 10,15 & 18 YEARS**
- **GURANTEED LUMP SUM MATURITY BENEFIT**
- **GUANTEED DEATH BENEFIT IN TWO OPTIONS.**
 - **OPTION 1: 1.25 TIMES OF BASIC SUM ASSURED**
 - **OPTION 2 : 10 TIMES OF BASIC SUM ASSURED**
- **N.M.G. AS PER UNDERWRITTING RULE.**
- **PLAN CAN BE PURCHASED OFFLIE & ONLINE MODE**



USPs OF LIC'S DHAN VRIDDHI (869)

- **GUARANTEED ADDITIONS SHALL ACCRUE END OF EACH YEAR.**
- **POLICY PURCHASE THROUGH LIC AGENTS, POSP-LI & ONLINE**
- **LIC'S ADDB & TERM ASSURANCE RIDER AVAILABLE**
- **OPTION TO TAKE DEATH BENEFITS IN INSTALMENTS**



ELEIGIBILITY CONDITION

- **POLICY TERM : 10,15 & 18 YEARS**
- **MINIMIUM ENTRY AGE : 90 DAYS FOR POLICY TERM 18 YEARS**
3 YEARS FOR POLICY TERM 15 YEARS
8 YEARS FOR POLICY TERM 10 YEARS
- **MAXIMUM ENTRY AGE : OPTION 1: 60 YEARS**
: OPTION 2: 40 YEARS FOR POLICY TERM 10 YEARS
35 YEARS FOR POLICY TERM 15 YEARS
32 YEARS FOR POLICY TERM 18 YEARS
- **MINIMUM MATURITY AGE : 18 YEARS(COMPLETED)**
- **MAXIMUM MATURITY AGE : OPTION 1 : 78 YEARS(NBD)**
: OPTION 2 : 50 YEARS(NBD)



ELEIGIBILITY CONDITION

- **MODE OF PREM PAYMENT : SINGLE PREMIUM**
- **MINIMUM BASIC SUM ASSURED: Rs. 125000**
- **MAXIMUM BASIC SUM ASSURED : NO LIMIT**
- **BASIC SUM ASSURED IN MULTIPLES OF Rs. 5000/-**



Guaranteed additions (per Rs 1000 BSA)

Basic Sum Assured	POLICY TERM					
	OPTION 1			OPTION 2		
	10 years	15 years	18 years	10 years	15 years	18 years
Rs.125000 to Rs. 245000	60	65	65	25	30	30
Rs.250000 to Rs. 695000	65	70	70	30	35	35
Rs. 700000 and above	70	75	75	35	40	40



MATURITY BENEFIT

**BASIC SUM
ASSURED ON
MATURITY**

DEATH BENEFIT

- **OPTION 1 : 1.25 Times of B.S.A. + G. ADDTN**
- **10 Times of B.S.A. + G. Additions**



Surrender Value

**Any time during policy term.
(A.)(GSV): 75% of prem.
During First Three policy year.
Thereafter : 90% of prem.**

**(B)SSV Factor multiple by
BSA+G.ADDITION**

LOAN

**After three month
from completion of
the policy**



Single Premium for B.S.A. : Rs. 10,00,000/-

AGE	POLICY TERM					
	OPTION 1			OPTION 2		
	10 years	15 years	18 years	10 years	15 years	18years
10	932600	8,55,850	7,91,800	7,83,200	7,03,600	6,44,850
20	9,33,600	8,56,950	7,92,950	8,100,50	7,31,000	6,73,500
30	9,34,200	8,58,100	7,94,450	8,29,350	7,70,750	7,27,600
40	9,37,550	8,63,800	8,01,500	9,53,150		
50	9,49,700	8,82,300	8,23,300			
60	9,75,150	9,23,350	8,73,900			

विशाल चुनौतियाँ...
विशालतम अवसर



**BIG CHALLENGES...
BIGGER OPPORTUNITIES**

Thank You