



BIG CHALLENGES... BIGGER OPPORTUNITIES

LIC's DHAN VRIDDHI(869)















USPs Of LIC's DHAN VRIDHHI - 869

- COMBINATION OF PROTECTION AND SAVING
- POLICY TERM : 10,15 & 18 YEARS
- GURANTEED LUMPSUM 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
 0 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)

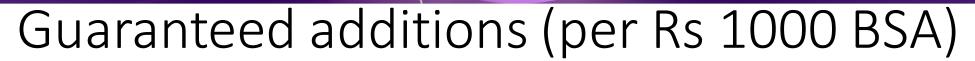


ELEIGIBILITY CONDITION

- 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/-







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			



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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





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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

After three month from completion of the policy

LOAN





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						







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