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INSURANCE ADVISOR

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102 - Jeevan Chhaya

	Term	Age	Sum
Minimum	8	0	50000
Maximum	35	12	10000000

Premium Ceasing Age : 45

Premium Ceasing Term : 0

Plan Highlights

Features

- Under this children's plan the child becomes the owner of the policy automatically at the age of 18 years. The plan offers high bonus from day one itself and the risk on the policy commences after 2 years of policy or on completion of 7 years of age, whichever is later.
- Also no medical examination of the child is required if his/her age is below 10 years.

Special Features

This is a with profit policy, but bonus for the waiting period will vest immediately on the policy anniversary from when risk is covered or at the end of 5 years from commencement of the policy whichever is later, provided the policy is in force.

No medical examination is necessary if the age of the child is less than 10 years (last birthday). Else medical examination will be necessary

Benefits

Survival Benefits:

Upon survival the policy holder will get, the full sum assured plus accrued bonus and the final addition bonus.

Death Benefits:

The sum assured along with vested bonuses and final additional bonus, if any, will be payable on maturity or on earlier death provided death occurs on or after commencement of risk.

Suitable for:

Parents of children who want to provide a lump sum amount at a particular age of the child. The amount can be used for any given need of the child such as marriage or start in life.