

M.D.BADGAIYAN

INSURANCE ADVISOR

3038,PURWA GARHA,

JABALPUR, M.P

MOB:-9425860046

e-mail. mahendradhar_2002@yahoo.com

107 - Jeevan Surabhi - 20 Years

	Term	Age	Sum
Minimum	20	14	50000
Maximum	20	50	0

Premium Ceasing Age : 70

Premium Ceasing Term : 15

Plan Highlights

Features

The difference between the other money back plans and this plan is as follows:

- Maturity term is more than premium paying term.
- Early and higher rate of survival benefit payment.
- Risk cover increases every five years.

Special Features

- Longer policy terms and limited premium paying term - This plan has a policy term of 20 years and premium paying term of 15 years.
- Full sum assured is paid back as survival benefit by the end of premium paying term. However, the risk cover and additional risk cover continue and the policy participates in profits until the end of policy term.
- Accident Benefit is restricted to the premium paying period and to the overall limit of Rs.5.00 lakhs on a single life.

Benefits

Survival Benefits:

This scheme provides for periodic payments of partial survival benefits as follows, during the term of the policy, so long as the policy holder is alive.

- At end of 4 years , 8 years , 12 years & 15 years 25% of Sum Assured
- At end of 20 years on Maturity, the policyholder will receive the vested bonus(if any).

Death Benefits:

If death occurs at anytime during the term of a policy (provided the policy has been kept in force by payment of all premiums that had fallen due), the basic sum assured along with the vested bonus will be paid. The survival benefits already paid, if any, will not be deducted from this claim amount. An additional amount (depending on the duration of the policy) will also be paid on death under such a policy. The additional amounts payable, at various stages are shown in the table given below.

Additional Amount Paid In Case Of Death For A Policy Of Rs.1000

First 5 (Policy Years) ----- Nil
6th-10th (Policy Year) ----- 500
11th-15th (Policy Year) ----- 1000
16th-20th (Policy Year) ----- 1500

Suitable for:

This plan holds special interest to people who besides wishing to provide for their old age and family feel the need for lump sum benefits at periodical intervals.