PLAN WITH BALA

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INDEX PLUS

LIC's Plan 873 | UIN 512L354V01

Invest for tomorrow. Keep life cover in place.

YOUR PLAN IN 3 SIMPLE STEPS

1 PAY
Regular premiums

→

2 INVEST
In market-linked funds

→

3 PLAN
Long-term goals with life cover



Regular-premium unit-linked insurance for long-term planning.

KEY PLAN BENEFITS

Life cover + investment
Regular premiums combine insurance with market-linked fund investment.

Scheduled additions
Guaranteed additions buy fund units at specified policy durations.

Mortality-charge refund
On in-force maturity with all premiums paid; extra and tax charges are excluded.

Partial withdrawals
Available after the five-year lock-in, subject to policy conditions.

REGULAR PAY
insurance + investment
Premium structure

5 YEARS
no liquidity / lock-in
Long-term commitment

MARKET-LINKED
fund value can rise or fall
Policyholder bears the risk

Market-linked value can rise or fall.
Investment risk rests with the policyholder. No liquidity is available during the first five years.

BEFORE YOU DECIDE

Compare charges, fund risk and the five-year lock-in. Illustrative returns are not guaranteed.



Balamurali Krishna B

LIC Advisor | Insurance and Investment Planner

Agent Code 0144674C

Raksaa Marketing, NS Building, Subramaniyapuram Road,
Palani 624601, Tamil Nadu

WhatsApp: 98420 01919 | Call: 98421 75511

Email: balamuralikrishna88@gmail.com

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Request official illustration | **Official LIC documents** | **Visit website**

Advisor-authored overview, not an LIC-issued brochure or Benefit Illustration. Benefits, exclusions, surrender terms and premiums follow official policy documents. Insurance is the subject matter of solicitation.

Source: official LIC plan page and sales brochure | Reviewed: 5 October 2026 | Illustrations are conceptual