PLAN WITH BALA

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JEEVAN UTSAV

LIC's Plan 771 | UIN 512N363V02

A lifetime of cover. An income-led future.

YOUR PLAN IN 3 SIMPLE STEPS

1 PAY
For 5-16 years

→

2 WAIT
Until scheduled income starts

→

3 RECEIVE
Annual income + whole-life cover



Explore whole-life protection with a choice of income benefits.

KEY PLAN BENEFITS

✓ **Whole-life protection**
Life cover continues under the whole-life policy.

✓ **Annual income benefit**
10% of Basic Sum Assured from the scheduled start year; regular or flexi option.

✓ **Guaranteed additions**
Rs. 40 per Rs. 1,000 Basic Sum Assured each year during the premium-paying term.

✓ **Limited premium term**
Choose 5 to 16 years of premium payments.

10%
of Basic Sum Assured
Annual scheduled income

5-16
years of premium payments
Limited-pay choice

LIFELONG
whole-life policy cover
Family protection

Income is scheduled - not immediate.
The first income year depends on the premium-paying term. There is no maturity payout.

BEFORE YOU DECIDE

All due premiums must be paid for the stated in-force benefits. Ask when income starts for your chosen option.



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BIMA PLATINUM

LIC's Plan 770 | UIN 512N397V01

Structured savings. Protection alongside.

YOUR PLAN IN 3 SIMPLE STEPS

1 PAY
For your chosen limited term

→

2 BUILD
Guaranteed policy additions

→

3 RECEIVE
Scheduled income + booster



A non-linked savings option with defined policy benefits.

KEY PLAN BENEFITS

Regular income
10% of Basic Sum Assured on survival during the payout period.

Booster income
70% of Basic Sum Assured on survival at the end of premium-paying term + 5 years.

Guaranteed additions
Accrue during the premium-paying term using premiums paid as the calculation base.

Limited payments
Premium-paying choices: 7, 10, 12, 15 or 18 years.

10%
of Basic Sum Assured
Regular payout-period income

70%
of Basic Sum Assured
Booster at end of PPT + 5 years

LIMITED PAY
7 / 10 / 12 / 15 / 18 years
Premium-paying choices

Understand the guarantee correctly.
Guaranteed additions are policy benefits, not a quoted annual return on your premium.

BEFORE YOU DECIDE

Review the chosen term, premium commitment, maturity benefits and early-exit conditions in the official illustration.



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JEEVAN RAKSHA

LIC's Plan 894 | UIN 512N368V01

Protect their future. Keep the focus on cover.

YOUR PLAN IN 3 SIMPLE STEPS

1 CHOOSE
Your family protection cover

→

2 PAY
Single, regular or limited

→

3 PROTECT
Death benefit during the term



Life insurance focused on family protection during the policy term.

KEY PLAN BENEFITS

Family protection
Pure term insurance with a death benefit during the insured term.

Cover range
Basic Sum Assured from Rs. 5 lakh to Rs. 24 lakh per life.

Payment flexibility
Single, regular or limited payments of 10 or 15 years.

Cover horizon
Policy-term choices with coverage up to age 60, subject to eligibility.

Rs. 5-24L	18-45	AGE 60
Basic Sum Assured per life	**years at entry**	**maximum coverage age**
Cover range	Last-birthday age	Subject to eligible term

Protection, not a maturity investment.
No maturity benefit is payable if the life assured survives the policy term.

BEFORE YOU DECIDE

The Rs. 24 lakh limit covers all Jeevan Raksha policies on one life. Underwriting and eligibility apply.



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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.



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NIVESH PLUS

LIC's Plan 749 | UIN 512L317V02

One premium. A longer-term perspective.

YOUR PLAN IN 3 SIMPLE STEPS

1 PAY ONCE
A single premium

→

2 CHOOSE
From four investment funds

→

3 PLAN
Long-term goals with life cover



Single-premium unit-linked insurance combining savings and cover.

KEY PLAN BENEFITS

Single premium
One-time payment for insurance and market-linked savings.

Four fund choices
Select and switch between four funds, subject to switching charges.

Scheduled additions
Guaranteed additions buy units at specified policy durations.

Cover options
Basic Sum Assured of 1.25 or 10 times single premium, subject to entry age.

SINGLE PAY
one-time premium
Premium structure

4 FUNDS
investment fund choices
Switching terms apply

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

Single premium does not mean risk-free.
Fund values depend on market performance. Investment risk rests with the policyholder.

BEFORE YOU DECIDE

There is no liquidity during the first five years. Review charges, cover options and official projections.



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JEEVAN LABH

LIC's Plan 736 | UIN 512N304V03

Save for milestones. Protect what matters.

YOUR PLAN IN 3 SIMPLE STEPS

1 PAY
For 10, 15 or 16 years

→

2 STAY COVERED
For 16, 21 or 25 years

→

3 RECEIVE
Maturity benefit + eligible bonuses



A non-linked savings plan with life cover and participation in profits.

KEY PLAN BENEFITS

Limited premium payments
Policy term / pay term: 16 / 10, 21 / 15 or 25 / 16 years.

Maturity payout
Basic Sum Assured plus vested bonuses and final additional bonus, if any.

Protection + bonuses
Life cover with participation in profits; future bonuses are not guaranteed.

Policy loan facility
Access a policy loan once eligible, subject to interest and policy conditions.

16 / 21 / 25
years of policy term
Choose a goal horizon

10 / 15 / 16
respective premium-pay years
Limited premium commitment

COVER + SAVINGS
with applicable bonuses
Future bonuses not guaranteed

Separate assured benefits from bonuses.
Future bonuses are not guaranteed. Basic Sum Assured is not the total maturity value.

BEFORE YOU DECIDE

Rs. 5 lakh Basic Sum Assured is a discussion example, not a premium quote or a highest-return promise.



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JEEVAN TARUN

LIC's Plan 734 | UIN 512N299V03

Small steps today. Bigger possibilities ahead.

YOUR PLAN IN 3 SIMPLE STEPS

1 PAY
Until the child reaches 20

→

2 AGES 20-24
Option-based survival payouts

→

3 AGE 25
Policy maturity benefit



Plan for a child's education and early-adult milestones.

KEY PLAN BENEFITS

Education-stage payouts
At ages 20-24: nil, 5%, 10% or 15% of Basic Sum Assured yearly, by option.

Maturity at age 25
100%, 75%, 50% or 25% of Basic Sum Assured respectively, plus applicable bonuses.

Pay until age 20
Premium-paying term is 20 minus entry age; cover runs until age 25.

Optional premium waiver
Premium Waiver Benefit Rider may be chosen at additional cost.

AGES 20-24	AGE 25	4 OPTIONS
option-based survival payouts	**policy maturity**	**survival / maturity choices**
Education-stage benefits	Future milestone	Choose your payout pattern

Choose payouts around future needs.
Survival payouts at ages 20 to 24 depend on the chosen option; future bonuses are not guaranteed.

BEFORE YOU DECIDE

For young children, insurance risk may start later. Confirm risk commencement and the selected payout option.



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AMRITBAAL

LIC's Plan 774 | UIN 512N365V02

Plan their future. Build with certainty.

YOUR PLAN IN 3 SIMPLE STEPS

1 PAY
Once, or for 5, 6 or 7 years

→

2 BUILD
Guaranteed policy additions

→

3 AGES 18-25
Choose an eligible maturity age



Child-focused non-linked savings with guaranteed additions.

KEY PLAN BENEFITS

Guaranteed additions
Rs. 80 per Rs. 1,000 Basic Sum Assured each policy year, under an in-force policy.

Flexible premium choice
Single payment or limited premium payments of 5, 6 or 7 years.

Choose maturity age
Plan maturity between ages 18 and 25, subject to eligibility.

Child life cover
Choose from the available death-benefit options at inception.

Rs. 80
per Rs. 1,000 Basic Sum Assured
Addition each in-force year

SINGLE / LIMITED
limited pay: 5 / 6 / 7 years
Premium choices

AGES 18-25
eligible maturity-age range
Plan a future milestone

Match the option to your child.
Premiums and death benefits vary by the option selected. Eligibility and policy conditions apply.

BEFORE YOU DECIDE

Guaranteed additions are not an annual return rate. For young children, confirm when insurance risk begins.



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