



- Jeevan Shikhar is a **non-linked, with- profits, saving cum protection, single premium plan**
- Plan is available for purchase till 31st March 2016

Benefits :

a) Death Benefit: On death during first five policy years:

- Before the date of commencement of risk : Refund of Single Premium without interest.
- Single Premium mentioned above shall not include any extra amount if charged under the policy due to underwriting decision and taxes.
- After the date of commencement of risk : "Sum Assured on Death" equal to 10 times the tabular single premium shall be payable.

On death after completion of five policy years but before the stipulated Date of Maturity:

- "Sum Assured on Death "equal to 10 times the tabular single premium along with Loyalty Addition, if any, shall be payable.

b) Maturity Benefit:

On maturity, the Maturity Sum Assured along with Loyalty Addition, if any, shall be payable.

c) Loyalty Addition:

The policy shall participate in the profits in the form of Loyalty Addition. The Loyalty Addition, if any, shall be payable on death or surrender, provided the policy has run for atleast five policy years, or on policyholder surviving to the maturity, at such rate and on such terms as may be declared by the Corporation.

• Loan facility

Loan facility shall be available under the plan at any time during the policy term after. 3 months from the Date of issuance of policy or after expiry of the free-look period, whichever is later.

How does this policy work

Sample Illustration for a 35 year age



Eligibility Criteria	
Minimum Entry Age	6
Maximum Entry Age	45
Mode of Premium Payment	Single premium
Minimum Maturity Sum Assured	1,00,000
Maximum Maturity Sum Assured	No Limit
Policy Term	15

Yearly Premium For 1000000 Sum Assured	
Age	15
10	373550
20	385250
30	400800
40	489800