

<b>Plan Name :-</b>	Jeevan Rakshak(827)
<b>Mode :-</b>	Yearly, Half Yearly, Quarterly, Monthly(ECS)
<b>Term :-</b>	10 to 20 years
<b>Age Criteria :-</b>	
Min Age :-	8 years (completed)
Max Age :-	55 years (nearest birthday)
<b>Max Maturity Age :-</b>	70 years (nearest birthday)

### About Plan

Jeevan Rakshak (Plan No. 827) is a regular premium paying Non-linked, With Profits, Endowment Assurance plan. This plan shall be available to standard lives only under non-medical limit and the total Sum Assured under all the policies issued to an Individual under this plan shall not exceed Rs. 2 lakhs.

### Sum Assured

Min Sum Assured :- 75,000 - Basic Sum Assured shall be in multiples of Rs.5000/-  
Max Sum Assured :- 2,00,000

### Riders

**Optional Benefit - Accidental Death Benefit Rider - ADB** is available as an optional rider by payment of additional premium during the term of the policy. If there be more than one policy with which this or any other rider covering Accidental Deaths is attached and if the total Accident Benefit Sum Assured Insure and under all such policies exceeds Rs.50 lakhs, the benefits shall apply to the first Rs. 50 lakhs Accident Benefit Sum Assured in order of date of policies issued. If this benefit is opted for, and if Life Assured is involved in an accident, leading to death and such incident shall occur within 180 days from the date of accident then an additional amount equal to the Accident Benefit Sum Assured is payable. However, the policy shall have to be in force at the time of accident irrespective of whether or not it is in force at the time of death.

### Risk Cover

**Death Benefit** - On death of the Life Assured during the policy term "Sum Assured on Death" shall be payable, which is the highest of

- Basic Sum Assured; or
- 10 times of annualized premium; or
- 105% of all the premiums paid as on date of death.

The premium mentioned above excludes taxes, extra premium and rider premiums, as applicable. In addition to the above, Loyalty Addition, as applicable, shall also be payable if death occurs after completion of 5th policy year.

### Maturity

On survival to the end of the policy term Basic Sum Assured along with Loyalty Addition, as applicable, shall be payable.

### Surrender

Allowed after 3 full year premium payment.

### Loan

Allowed (After 3 Full year's premium payment) will be 70% of Surrender value for inforce policies and 60% for paid-up policies.

### Tax Benefit

Policy holder can avail income tax benefit u/s 80C of I.T. Act for the premiums paid and all maturity proceeds will be Tax free u/s 10(10D) of I.T. Act.

### Proposal Form

Specimen proposal forms to be used under this plan are enclosed as Annexure - 4. On own life - Annexure - 4-(I), On the life of another person - Annexure - 4-(II).