New Children's Money Back Plan (Plan No.832) with profit BENEFITS:

512N 296V01

1. Installment Benefit:

After completion of Age : 18 - 20% of S.A.

" 20 - 20% of S.A.

" 22 - 20% of S.A.

Option to defer the Survival Benefit(s):

The policyholder will have the option to take the survival benefit (s) at any time on or after its due date. In case of deferment of a due survival benefit(s) opted by the policyholder, the Corporation will pay increased survival benefit (s) equal to

Survival Benefits % * Sum Assured * Factor applicable to Survival Benefit (s)

2. Maturity Benefit:

This Policy Matures at the Age 25 40% of S.A. + Bonus + F.A.B.

3. Death Benefit:

• After Risk Cover: Natural or Accidental Death - Full S.A. + Bonus + F.A.B.

However, the actual risk cover of the child will commence only after completing age of 8 years or after two years from the date of commencement of Policy whichever is earlier. If death occurs before this period, only the premiums paid excluding taxes, extra premium and rider premium, if any shall be payable as claim.

4. Eligibility:

Mini & Maxi Age at entry
 Age at maturity
 to 12 lbd.
 years.

3. Policy Term (25- age at entry) years.

4. Riders PWB available

5. Premium Mode Yly, Hly, Qly, SSS and ECS.

6. Mini Sum assured 100,000

7. Mode Rebate: Yly: 2% of TP, Hly: 1% of TP, Qtly & monthly : NIL

8. Date Backing Lean month benefit allowed.

9. Surrender & loan Allowed.

10. High Sum Assured Rebate: <u>Basic Sum Assured</u> <u>Rebate (Rs.)</u>

1,00,000 to 1,90,000 Nil 2,00,000 to 4,90,000 2 5,00,000 and above 3 340 or 360 and 300 (in case of PWI

11. Proposal Form 340 or 360 and 300 (in case of PWB),

Prepared by: Harishkumar R Desai. Development Officer, Branch 888: Strictly for private circulation and only for the training purpose for his unit agents. For detailed version please refer to relevant circulars issued by the Corporation.