

Plan Benefits

- LIC's Bachat Plus plan offers the Life cover, Savings & Single or Limited Premium
- This plan offers Sum Assured at regular intervals depending on the term of the policy that customer choose
- This plan has an option of choosing the Accidental Life cover &

	Sum As- sured on Death				
Single Premium	Option A	10 times of Tabular Premium for the chosen Basic Sum Assured			
	Option B	1.25 times of Tabular Premium for the chosen Basic SA			
Limited Premium	Option 1	 Higher of 10 times of (Tabular Premium for the chosen Basic SA" plus modal loading, if any); or Guaranteed Sum Assured on Maturity i.e Basic SA 			
	Option 2	Higher of • 7 times of ("Tabular Premium for the chosen Basic SA" plus modal loading, if any); or • Guaranteed Sum Assured on Maturity i.e Basic SA			

- LIC also offers the discount in the premium in case the mode of payment is Yearly and also in case of high sum assured
- The loan is also available to the policyholder after the completion of 1 year of the policy
- Settlement option available on Maturity and Death in Installments of 5,10 or 15 Years

• Disability Benefit

How does the policy work?

Sample Illustration Age: 30 Years Sum Assured: 5 Lacs Premium: 1st Year Premium – Rs. 51,257 & Pad Year Onwards, Do. 50 154 Tarmy 5 Years, Maturity Amount: Do. 5 La

2nd Year Onwards- Rs. 50,154 Term: 5 Years Maturity Amount: Rs. 5 Lacs



Eligibility Criteria						
	Single Premium	Limited Premium				
Minimum Age @Entry	90 Days	90 Days	90 Days	40 NBD		
Maximum Age @Entry	44 NBD	70 NBD	60 NBD	65 NBD		
Minimum Age @Maturity		18 Years Completed				
Maximum Age @Maturity	65 NBD	80 NBD	75 NBD	80 NBD		
POLICY TERM						
Up to Age 40 years	10 to 25 years					
From Age 41 to 44 years	10 to 16 yrs	10 to 25 yrs	10 to 25 yrs			
Premium Paying Term	Single	5 years				
Basic Sum Assured	1,00,000	1,00,000				
Riders	AD & DB Rider	Term Assurance Rider				