



LIC presents

# Index Plus

Plan 873

Index Plus 873' is a Unit Linked, Regular Premium, Individual Life Insurance Plan

## Plan Features / Benefits

1. Its a regular premium policy with Monthly, Quarterly, Half yearly and yearly saving option.
2. The insurance coverage will be 7 times only if age is above 51 and 7 times and 10 times if age is below 51.
3. You can select from 2 different fund options (1) Flexi Growth Fund and (2) Flexi Smart Growth Fund.
4. Switching is allowed between 2 funds 4 times in a year.
5. Partial withdrawal money after 5th years onward.
6. This plan provides life risk cover.
7. Guaranteed addition offered in addition to unit fund value.
8. The facility of surrender is available after the lock-in period of 5 years.
9. This plan also provide additional riders such as accidental rider.
10. Option' with 5, 10, 15 years instalment option.
11. Additional Rider Benefit can be opted by payment of additional premium.
12. Policy can be surrendered at any time after 2 years of full premium payment and Loan also can be avail after 2 years.
13. Discount in Premium for the Sum Assured of Rs. 10 Lacs and above

## How does this policy work

### Sample Illustration

Age: 30 Years, Sum Assured: Rs. 5,00,000, Premium Paying Term : 15/15 years

#### Premium



Your yearly premium under this policy is **Rs. 50,000**  
In 15 years you will pay a total of **Rs. 7,50,000**

#### Maturity Benefit



After completion of 15 years you will receive estimated fund value of **Rs. 11,79,482\***



#### LIFE COVER

In this policy your life cover will be the higher of **Rs.5,00,000** or Fund Value.

Condition Apply

You have an option to surrender the policy & receive the cash value at anytime during the policy term.

#### Plan Parameters

Parameter	Min	Max
Age	0 (90 days)	60
Term	10	25
Sum Assured	2,10,000	No Limit
Modes	Mly (NACH), Qly, Hly, Yly	

**Guaranteed Additions:**

Guaranteed additions shall be payable only under an in-force policy i.e. if all due premiums have been paid. Guaranteed Additions as a percentage of one Annualized Premium, as mentioned in the table below shall be added to the Unit fund under policies on completion of specific duration of policy years provided all due premiums have been paid and the policy is in force.

End of Policy Year	<b>Guaranteed Additions</b> (as percentage of one Annualized Premium) less than Rs. 48,000/-	Annualized Premium Annualized Premium Rs 48,000/- and above
6	3%	5%
10	6%	10%
15	12%	20%
20	15%	25%
25	18%	30%

The allocated Guaranteed Additions shall be converted to number of units and shall be credited to the opted fund type on the due date of payment of Guaranteed Additions.

For policies which are not in-force but revived subsequently, the Guaranteed Additions from the date of Discontinuance till the date of Revival shall be credited on the date of revival of the policy.

However, any Guaranteed Addition added subsequent to the date of death shall be recovered from the Unit Fund.

**Note:**

Guaranteed Additions shall not be payable if the policy is in reduced paid-up status.