

LIC's SAMRIDHI PLUS

TABLE NO.804

SAMRIDHI PLUS – TABLE 804



- **A Unit Linked Insurance Plan that offers best of the Stock Market through Samridhi Plus Fund.**
- **Highest Net Asset Value (NAV) of the first 100 months of Policy - Guaranteed at Maturity.**
- **Purchase at face value of Rs.10/-.**
- **Insurance Protection**
- **Easy liquidity through Partial Withdrawals**

SAMRIDHI PLUS – TABLE 804



- **Short Premium Paying Term of 5 years.**
- **Policy term of 10 years only.**
- **Choose from regular and Single Premium**
- **Convenient Premium modes**
- **Unlimited investment under Single Premium**
- **Plan available from ___ to ___ Date**

SAMRIDHI PLUS - MATURITY BENEFIT

♠ Highest NAV Fund Value
Or
☺ Maturity Fund Value
Whichever is higher.

♠ Highest NAV Fund Value:

No. Of Units at Maturity x Highest NAV of 1st 100 months

☺ Maturity Fund Value:

No. of Units at Maturity x NAV on the date of Maturity.

Higher of Highest NAV Fund Value and Maturity Fund Value will be payable at Maturity.

SAMRIDHI PLUS - DEATH BENEFIT

**Sum Assured
or
Policyholder's Fund Value
whichever is higher**

Death due to accident:

Additional Accident Benefit (AB) Sum Assured

(Payable only if AB is opted)

SAMRIDHI PLUS BENEFIT ILLUSTRATION



Assuming Gross Interest Rate of 10% P.a.

Age	: 30 years
Sum Assured	: Rs.200000/-
Policy Term	: 10 years
Premium	: Rs.20000/- p.a.
Premium Paying Term	: 5 years
Maturity Amount	: Rs.1,73,355/-

SAMRIDHI PLUS FUND



Investment Pattern committed for the fund is -

Government/	}	
Government Guaranteed Securities/	}	0 to 100%
Corporate Debt	}	
Short term investments – Such as	}	0 to 100%
Money Market Instruments	}	
Listed Equity Shares		0 to 100%

Fund Objective for Risk/ Return – Medium Risk

SAMRIDHI PLUS – Table NO. 804

ELIGIBILITY CONDITIONS

Age at Entry		8 to 65 years	Age at Maturity		18 to 75 years	
Policy Term		10 years	Premium Paying Term		Single and Regular - 5 years	
Premium	Mode	Single Premium	Yearly	Half Yearly	Quarterly	Monthly (ECS)
	Minimum	30000	15000	8000	4000	1500
	Maximum	No Limit	100000 p.a.			

SAMRIDHI PLUS – Table NO. 804

ELIGIBILITY CONDITIONS

Sum Assured		Mode / Age	Below 45 years	45 years and above	
	Minimum	Regular		10 x AP	7 x AP
		Single		1.25 x SP	1.10 x SP
	Maximum	Regular		20 x AP	10 x AP
		Single		Age upto 55 years	Age 56 to 65 years
					5 x SP

SAMRIDHI PLUS – Table NO. 804
Eligibility Conditions for Accident Benefit

Age At Entry	18 to 60 years
Maximum Age At Maturity	70 years
Minimum Sum Assured	25000
Maximum Sum Assured	50 lacs inclusive of all existing Life Insurance policies – Individual and Group Schemes.

SAMRIDHI PLUS

PARTIAL WITHDRAWALS:

- **Allowed after 5 years from date of commencement**
- **Allowed twice in a policy year.**
- **Fixed amount – Minimum 2000/- OR Fixed Units.**
- **No Reduction in Basic Sum Assured 2 years from Partial Withdrawal.**
- **Entire amount above one annualised premium can be withdrawn.**
- **Single Premium – Minimum balance of 25% of SP.**
- **For Minors essential to attain 18 years of Age.**

SAMRIDHI PLUS

SURRENDER VALUE



Withdrawal before 5 years:

Monetary Value is calculated on the date of termination.

The amount so calculated will earn minimum interest @ 3.5% p.a. from date of withdrawal to completion of 5 years and will be paid on completion of 5 years from the date of commencement.

Withdrawal after 5 years : Fund Value is payable.

- No discontinuance charges apply after 4 years from commencement**

SAMRIDHI PLUS-DISCONTINUANCE CHARGES



Discontin- uance Year	Annualised Premium upto Rs.25000		Annualised Premium above Rs.25000	
	Lower of Annualised Premium OR Fund Value	Maximum Rs.	Lower of Annualised Premium OR Fund Value	Maximum Rs.
1	10%	2500/-	6%	6000/-
2	7%	1750/-	4%	5000/-
3	5%	1250/-	3%	4000/-
4	3%	750/-	2%	2000/-
5 & above	Nil	Nil	Nil	Nil

SAMRIDHI PLUS – Table NO. 804

CHARGES



Charge	Rate	
Premium Allocation Charge	Single Premium	3.3%
	Regular premium	First Year - 6.00%
		2nd to 5th year - 4.50%
Policy Administration	First Year – Rs. 30/- per month Thereafter escalating @ 3% p.a. throughout term.	
Fund Management	0.90% p.a. of Fund Value	
Guarantee Charge	0.40% p.a. of Fund Value	
Mortality Charge	Applied per month (Age Dependent)	
Accident Benefit	Rs.0.50% AB Sum Assured	
Miscellaneous Charge	For alteration – Rs. 50/-	

SAMRIDHI PLUS – OTHER FEATURES

- **Days of Grace: A grace period of 30 days will be allowed for payment of Yearly, Half-yearly or Quarterly and 15 days for monthly (ECS) mode.**
- **If premiums are not paid within days of grace life assured has to exercise option to**
 - (i) Revive the policy or**
 - (ii) Withdraw the policy.**
- **Revival: Payment of Arrears of premium without Interest.**
- **Mortality charges shall be deducted only if, the Basic Sum Assured is more than the Fund Value of the units .**

SAMRIDHI PLUS – OTHER FEATURES

- **Top-up: No Top-up shall be allowed under the plan.**
- **Compulsory Termination:**
If the balance in the Policyholder's Fund Value, at any time, after Partial Withdrawal is not sufficient to recover the relevant charges, the policy shall compulsorily be terminated and the balance amount in the Policyholder's Fund Value, if any, shall be refunded to the policyholder.
- **Increase / Decrease of Benefits : Not allowed**
- **Assignment is allowed.**

SAMRIDHI PLUS – Table 804



Samridhi Plus an excellent plan for all ages.....

8 to 12 years :Because Education is important.

13 to 18 years :To get that head start in life.

19 to 25 years :Save. It's time to inculcate financial discipline.

26 to 34 years :You have your loved ones to protect.

35 to 45 years :This plan gets you the best of Stock Market Benefits through highest NAV.

SAMRIDHI PLUS – Table 804

Samridhi Plus an excellent plan for all ages.....

- **46 to 55 years : Because Samridhi Plus is designed for your prosperity.**
- **55 to 65 years :The best of Samridhi Plus is for you - Insurance Protection, Safety & Growth for your investments.**

**Aap Ki Sukh-Samridhi ke
Mangal kamnaon ke liye
LIC's Samriddhi Plus.**