

Jeevan Utsav T.No.871 – Rider details

- 1) Accident and Disability Benefit available till age 70 immaterial of Premium Paying Term
- 2) Accident Benefit along will be available till Premium Paying Period
- 3) Term Rider available for term of 35 years or age 75 whichever is earlier, immaterial of Premium Paying Term
- 4) Critical Illness Rider available for term of 35 years or age 75 whichever is earlier, immaterial of Premium Paying Term
- 5) Premium Waiver Benefit available for a period of 25 minus age at entry, if taken at proposal stage or for the remaining period of Premium Paying Term, if taken later after completion of policy subject a left-over period of 5 years

871 Jeevan Utsav Critical Analysis							
Example-1				Example-3			
Age	P.P.T	Basic S.A.	ADB, TR, CIR S.A.	Age	P.P.T	Basic S.A.	ADB, TR, CIR S.A.
35	16	500000	500000	55	16	500000	500000
Classification	Yly Prem with GST	Category Prem	Age upto available	Classification	Yly Prem with GST	Category Prem	Age upto available
Basic S.A.	31637	31637	Till Life	Basic S.A.	37333	37333	Till Life
Plus A.D.B	32421	784	Age upto 70	Plus A.D.B	37855	522	Age upto 70
Plus T.R.	36946	4525	Age 69 (35 yrs)	Plus T.R.	48697	10842	Age 75 (20 yrs)
Plus C.I.R.	42119	5173	Age 69 (35 yrs)	Plus C.I.R.	60046	11349	Age 75 (20 yrs)
Example-2				Example-4			
Age	P.P.T	Basic S.A.	ADB, TR, CIR S.A.	Age	P.P.T	Basic S.A.	ADB, TR, CIR S.A.
45	16	500000	500000	60	15	500000	500000
Classification	Yly Prem with GST	Category Prem	Age upto available	Classification	Yly Prem with GST	Category Prem	Age upto available
Basic S.A.	33283	33283	Till Life	Basic S.A.	42662	42662	Till Life
Plus A.D.B	33963	680	Age upto 70	Plus A.D.B	43185	523	Age upto 70
Plus T.R.	41915	7952	Age 75 (30 yrs)	Plus T.R.	55448	12263	Age 75 (15 yrs)
Plus C.I.R.	50547	8632	Age 75 (30 yrs)	Plus C.I.R.	66002	10554	Age 75 (15 yrs)
Presented by P.S. Ravindiran, LICA, Chennai - 9444407791							

Give your feedback about the Rider Critical Analysis