

Jeevan Adhar

for Handicapped Dependants

- **Jeevan Adhar Plan** has been specially designed to make provision for maintenance of handicapped dependants.
- Proposer can take insurance cover on His/Her life to provide for payment of a lump sum and an annuity to the handicapped dependant.
- **LIFE COVER:** Sum Assured + Guaranteed Additions + Final Addition Bonus (as applicable) will be paid in 80:20 ratio, i.e. 80% utilised to provide annuity and 20% as lump sum amount.
- **On MATURITY:** Sum Assured + Guaranteed Additions + Final Addition Bonus (as applicable) will be paid in 80:20 ratio, i.e. 80% utilised to provide annuity and 20% as lump sum amount.
- **Guaranteed Additions** are payable @ 100/- per 1000 Sum assured
- **Annuity Rates** are also guaranteed between 8.15% - 11.66% depending on the age of dependant at the time of claim.
- **Optional Add-on Riders:**
Double Accident Benefit (DAB) - with inbuilt premium waiver in case of Life Assured gets permanently disabled due to accident for as less as Re1/- per 1000 Sum Assured.

How does this policy work

Sample Illustration for 25 years term

Scenario - 1 : Death of Handicapped Dependent at the age of 50

Proposer

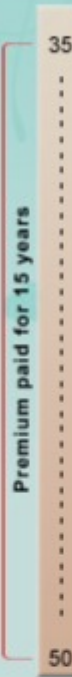


Proposer can either

- Receive refund of premiums paid
- or
- Policy becomes paid up & paid up value goes to heirs on death.

Scenario - 2 : Death of Proposer, at the age of 50.

Proposer



Nominee gets Lumpsum **20 %** of (Sum Assured + Guaranteed Addition + Final Addition Bonus)

Balance **80%** given as guaranteed annuity for these 15 years and beyond.

Eligibility Criteria

	Min.	Max.
Age	22	65
Term	0	0
Premium Term	10	35
Sum Assured	50,000	No limit
Premium Modes	Yly, Hly, Qly, Mly, SSS, Single	

Yearly Premium for 10,00,000 Sum Assured

Dependent age is consider as 5 years

Age	25 Years	30 Years	35 Years
25	22153	21280	20795
30	27100	26081	25548
35	33308	32192	31610