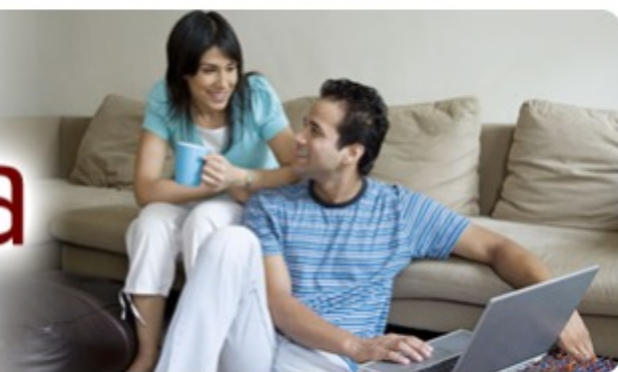


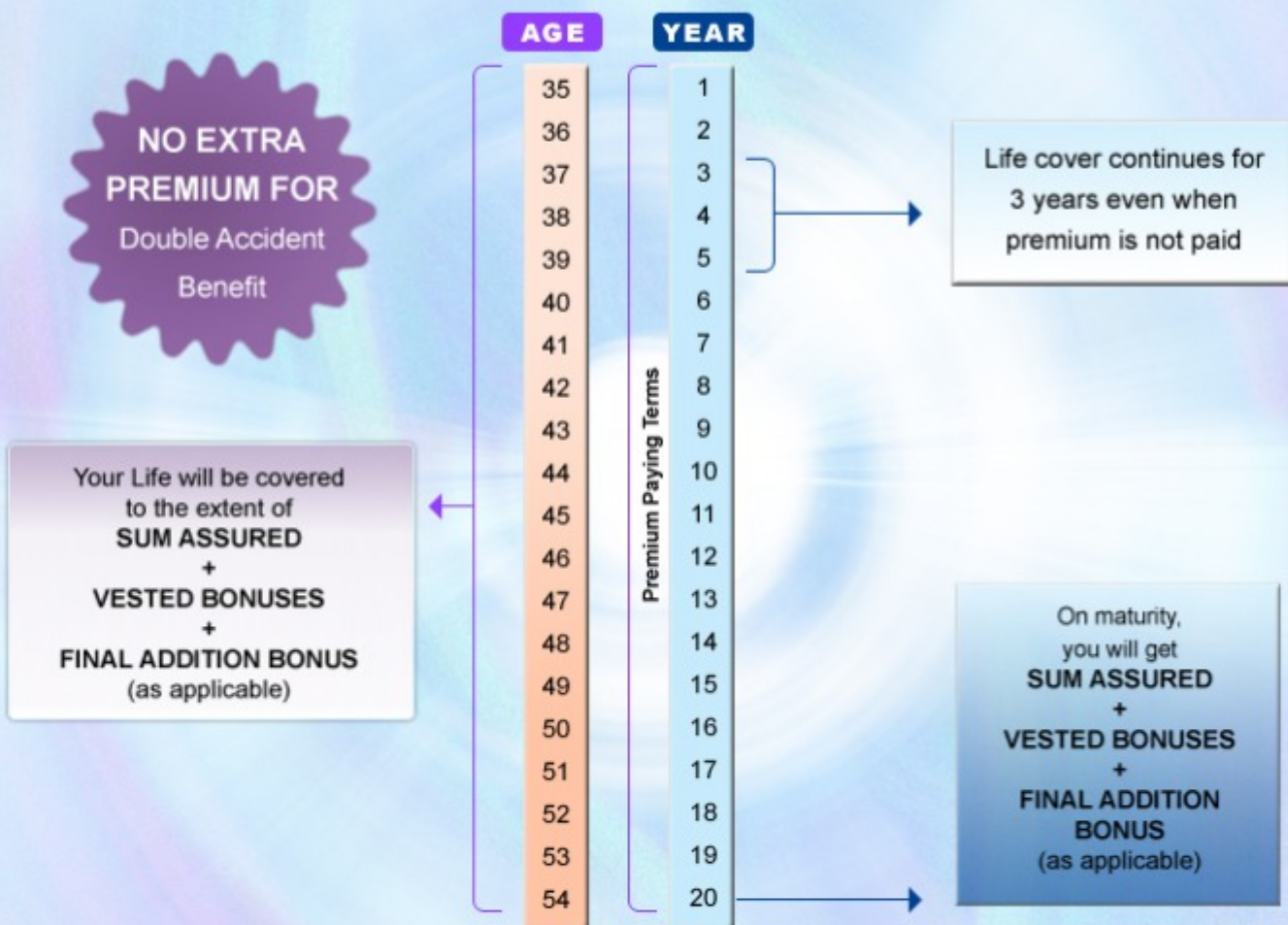
NEW Jana Raksha



- o Most Ideal **LIFE COVER** for People with fluctuating Income
- o **FLEXIBLE** as life cover continues for 3 years even if Premium Payment is stopped after 2 years
- o Very Economical as **NO EXTRA PREMIUM** is charged for Double Accident Benefit which comes as **FREE**
- o **LIFE COVER** - Sum Assured + Bonus + Final Addition Bonus (as applicable)
- o **MATURITY** - Sum Assured + Bonus + Final Addition Bonus (as applicable) will be paid
- o **WIDE CHOICE OF TERM** - can be easily aligned with your family objectives
- o **LIQUIDITY** - You have an option to surrender the policy & receive the cash value after payment of premiums for 3 years. Loan is also available on this policy when it acquires surrender value
- o Premiums paid are **TAX EXEMPTED** u/s 80 C
- o Maturity amount is **TAX FREE** u/s 10 (10) (D)
- o **Optional Add on Riders available:**
 - o Term Rider - to increase the Life Cover
 - o Critical Illness Rider – Pays the sum assured under this rider on occurrence of any critical illness. Wide list of illnesses are covered.

How does this policy work

Sample Illustration for 20 years term & premium term, age 35 years



Eligibility Criteria

	Min.	Max.
Age	18	50
Term	12	30
Sum	50,000	1000000
Premium Modes	Yly, Hly, Qly, Mly, SSS	

Yearly Premium for 10,00,000 Sum Assured

Age	15	20	25
25	67840	49022	38594
30	68422	49798	39613
35	69634	51301	41456
40	71720	53872	44560