

Jeevan Vishwas

for Handicapped Dependents



- **Jeevan Vishwas** 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 + Loyalty Additions (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 + Loyalty Additions (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 @ 60/- per 1000 Sum assured**
- **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

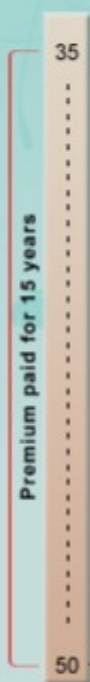


Proposer can either

- Surrender policy or
- Pay regular premium and get maturity (Sum Assured + Guaranteed Addition + Loyalty Addition) after term & Life cover will be payable to nominee

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

Proposer



Handicapped Dependent gets Lumpsum **20 %** of (Sum Assured + Guaranteed Addition + Loyalty Addition)

Balance **80%** given as annuity as per the annuity option chosen

Eligibility Criteria

	Min.	Max.
Age	20	65
Term	10	40
Sum Assured	50,000	No limit
Premium Modes	Yly, Hly, Qly, Mly, SSS, Single	

Yearly Premium for 10,00,000 Sum Assured

Age	25/25 Years	30/25 Years	35/25 Years
25	36042	28525	23141
30	36770	29495	24499
35	38079	31289	26779