



LIC's

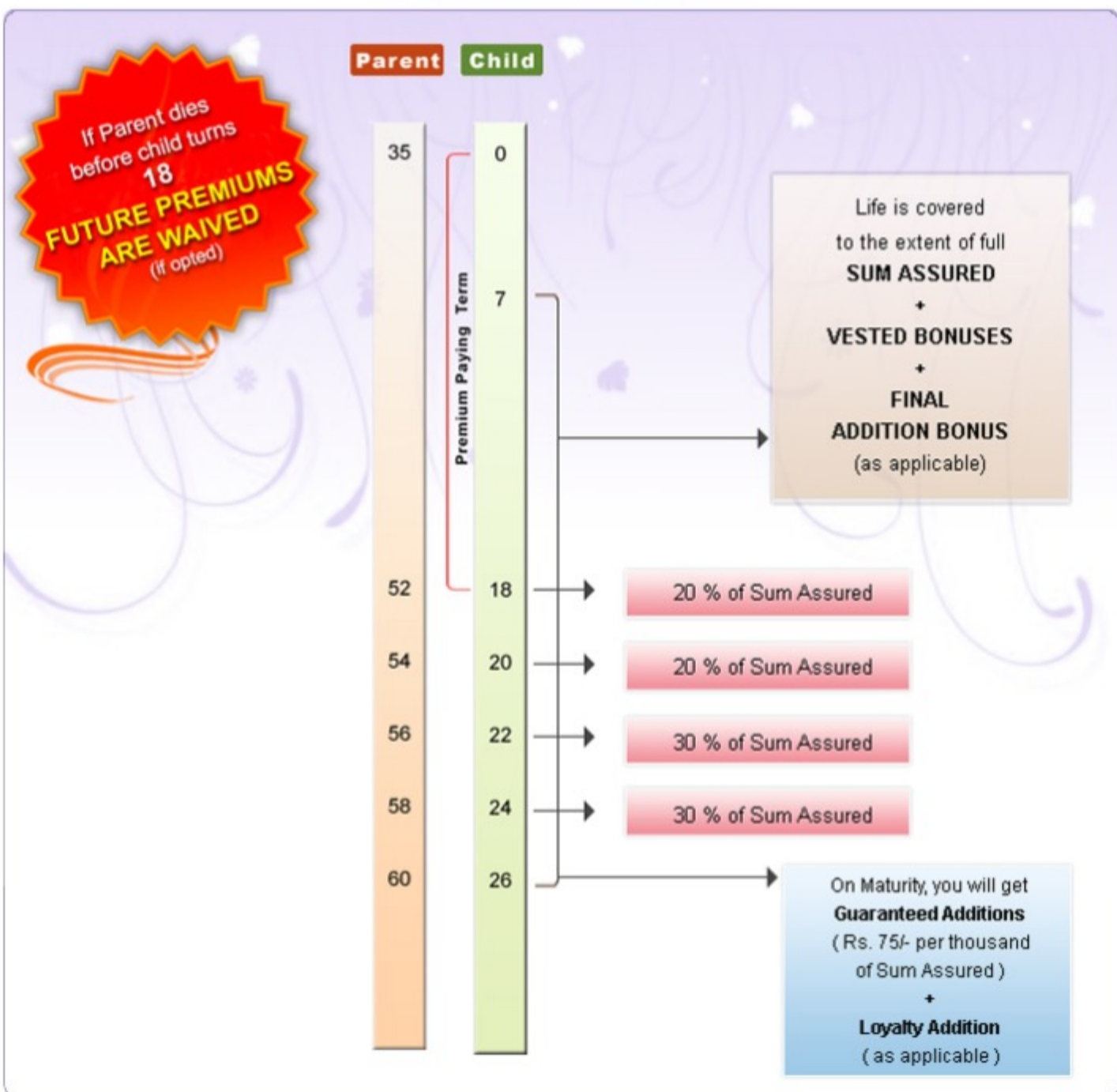
# Komal Jeevan

a children policy

- This plan is specifically designed for children in the age group of 0 – 10 years to target flow of money from age 18 to 26
- Ideally suited for meeting children's education cost
- Money Back Plan with Returns every 2 years as Survival Benefits from age 18 onwards
- Premium Waiver Benefit :All balance premiums waived if parent dies before the age of 18 ( if opted )
- Life Cover: Full Sum Assured + Bonus + Final Addition Bonus (as applicable) even if survival benefits have already been paid as money back. Life cover starts at age 7 or 2 years from date of commencement whichever is later
- On Maturity: All accumulated Guaranteed Additions + loyalty addition (as applicable)
- No medical examination of the life assured is required upto age 9 for Rs. 25 Lacs
- Liquidity: Loan available after 1 year
- Policy shall automatically vest in the life assured on the policy anniversary immediately after the life assured attains majority

## How does this policy work

Sample Illustration for 26 years term



Eligibility Criteria		
Age	0	10
Term	16	26
Sum	1,00,000	2500000
Premium Modes	Yly, Hly, Qly, Mly, SSS, Single	

Yearly Premium for 10,00,000 Sum Assured			
Child Age	16/8	21/13	26/18
10	161386	NA	NA
5	NA	101263	NA
0	NA	NA	71814