



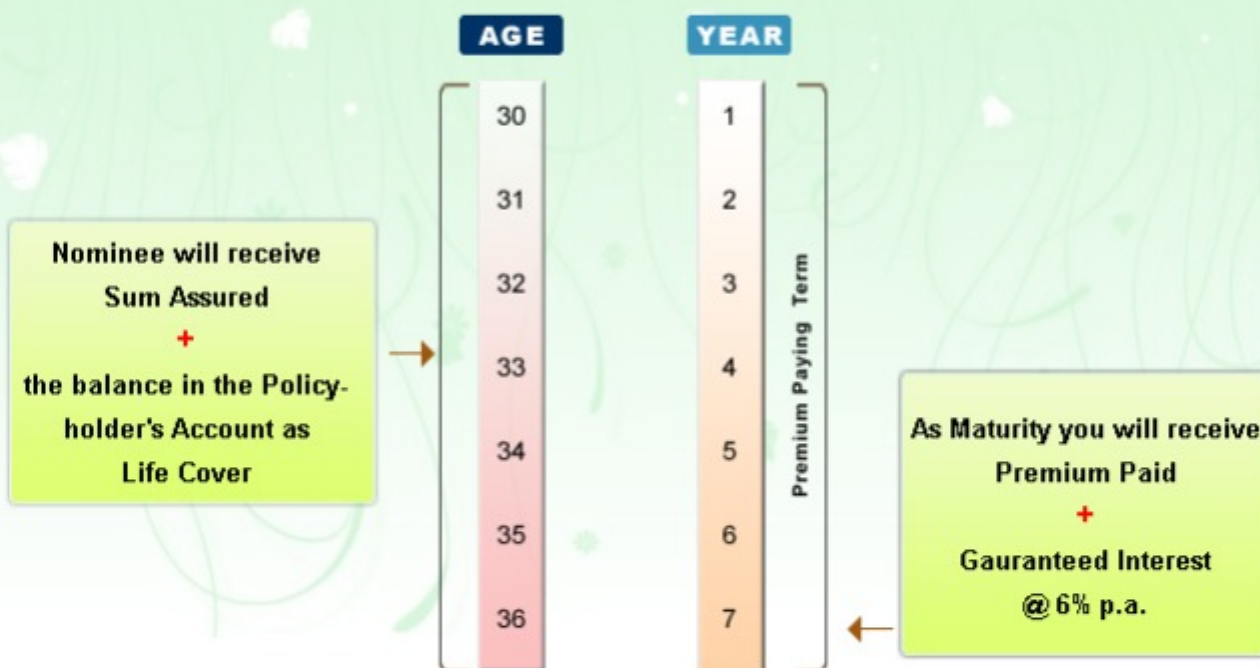
LIC's

Bima Account - 1

- o Bima Account I is a without profit Variable Insurance Product wherein the proposals are accepted without medical examination.
- o **Life Cover:** The Sum Assured and the balance in the Policyholder's Account payable to nominee.
- o **On maturity:** An amount equal to balance in the Policyholder's Account is payable.
- o Account maintained are of two types
 - o **Regular Premium Account** - Regular premium paid will be subject to deduction of charges. The balance premium, net of charges, credited to Regular Premium Account.
 - o **Top up Premium Account** - Very Minor charges are deducted from this account compared to Regular Premium Account.
- o Guaranteed annual interest of 6% p.a. for inforce policy and 5% p.a. if the policy is paidup (for the whole of the policy term).
- o An additional interest rate for inforce policies may be declared. The guaranteed interest payable is on net premium.
- o Expense Charge, Mortality Charge, Service tax charge and Alteration Charge will be deducted every month from the Policyholder's Regular Premium Account appropriately (NOT from the top up account).

How does this policy work

Sample Illustration for age 30 for 7 years term



Eligibility Criteria

	Min.	Max.
Age	11	50
Term	5	7
Sum	70000	280000
Premium Modes	Yly,Hly,Qly,Mly	

Yearly Premium for 10000 Sum Assured

Age	Min SA	Max SA
Up to 35	100000	100000
36-45	100000	140000
46-50	100000	100000