

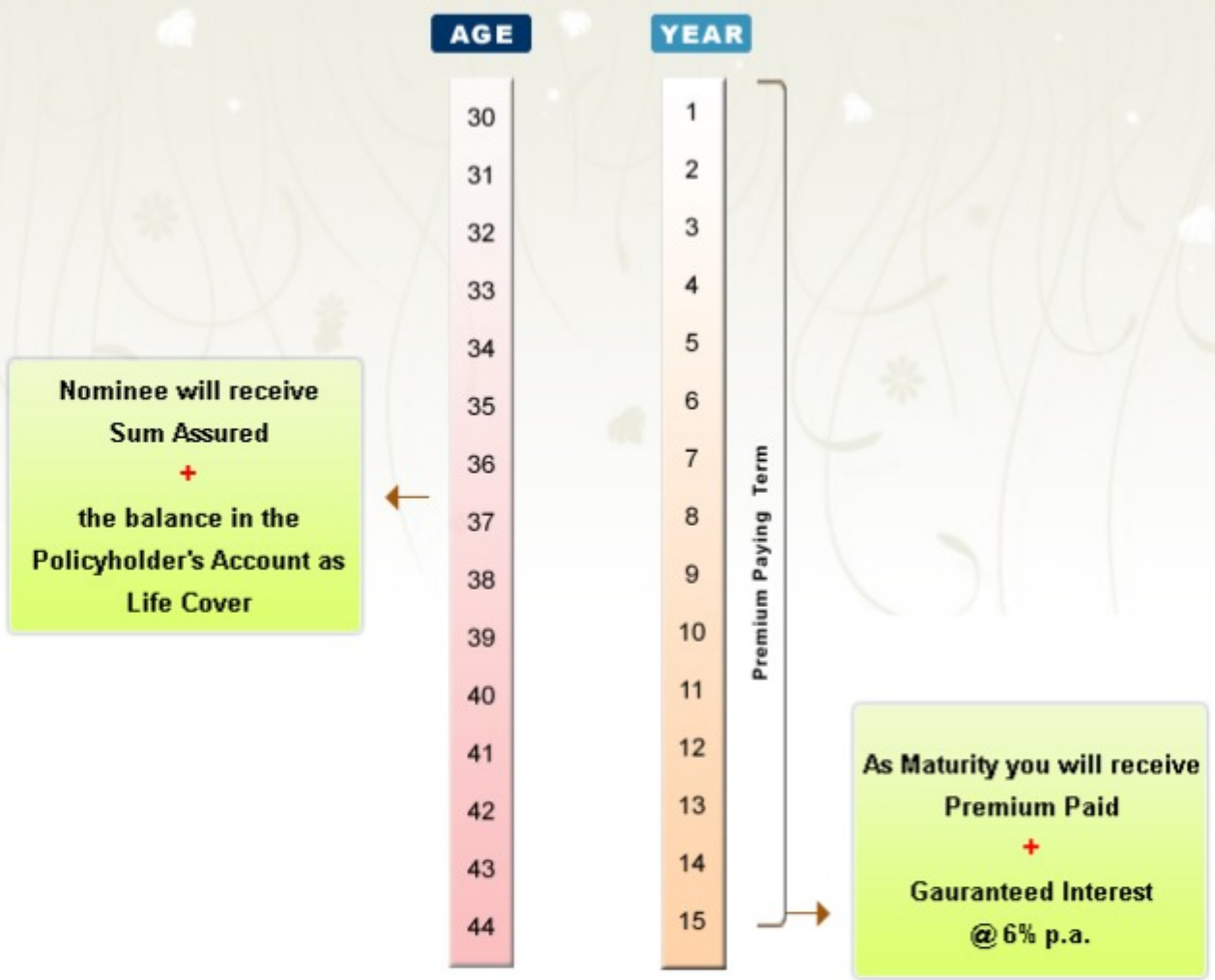


# LIC's BIMA ACCOUNT - II

- o Bima Account II is a without profit Variable Insurance Product.
- 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 15 years term



Eligibility Criteria		
	Min.	Max.
Age	8	60
Term	10	15
Sum	150000	199999999
Premium Modes	Yly,Hly,Qly,Mly	

Yearly Premium for 10000 Sum Assured			
Age	Min SA	Max SA	
Up to 35	100000	300000	
36-45	100000	200000	
46-50	100000	100000	