

# Bima Diamond (Plan No. - 841)



- ✓ **Ideal** for Savings & protection
- ✓ **Moderate** Premiums
- ✓ **Limited** Premium Payment
- ✓ **Multiple** premium payment frequency - Yearly, Half Yearly, Quarterly & Monthly (only ECS/SSS)
- ✓ **Premium Discount** is available for higher Sum Assured
- ✓ **Life Cover** to the extent of Basic Sum Assured +Loyalty (As applicable)
  - **Accident Death & Disability Benefit Rider option** is available
  - **Term Rider option** is available
- ✓ **Life cover** will start immediately after the policy start date
- ✓ **Auto Cover:** UPTO 2 years
- ✓ **Survival Benefits:** Payable After Every 4 Year before maturity
- ✓ **Maturity benefit: Sum Assured + Loyalty Addition** (as applicable) will be paid at the end of policy term
- ✓ **Extended Cover of** an amount equal to 50% of Sum Assured for a duration equal to 50% of the term
- ✓ **Loan is available** any time after 3 full year's premium payment
- ✓ Policy **can be back dated** within the same financial year to match your need
- ✓ Premium Paid is **TAX EXEMPTED** u/s 80 C.
- ✓ All returns from the policy are **TAX FREE** u/s 10(10)(D)
- ✓ **Free lookup** period for 15 days

## Plan Parameters

Parameter	Min	Max
Age	14	50
Term	16	24
Sum Assured	100000	500000
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

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(age 33 years)

## Benefits Illustration Summary

<b>Sum Assured</b>	Rs. 5,00,000
<b>Term</b>	24 years
<b>Premium</b>	Your Yearly premium under this policy is Rs. 47,079. In 15 years you will pay a total of Rs. 6,94,271.

### Cash Flow Benefits

Year	Guaranteed	LA	Description
4	60,000	0	Survival Benefit
8	60,000	0	Survival Benefit
12	60,000	0	Survival Benefit
16	60,000	0	Survival Benefit
20	60,000	0	Survival Benefit
24	2,00,000	1,15,000	Maturity
<b>Total</b>	<b>5,00,000</b>	<b>1,15,000</b>	<b>Total Rs.6,15,000</b>

**Life Cover**  
In this policy your life cover will start at Rs. 10,00,000. By virtue of LA getting added every year, your risk cover will grow to Rs. 1115000 when your age will be 57.  
After Policy term you will get extended Riskcover of Rs. 2,50,000 for next 12 years.

**Liquidity**  
Loan & surrender option is available under this plan after the payment of 3 full years.

**Tax Saving**  
You will save a tax of Rs. 14,021 under Sec.80C.



Available upto 31/08/2017

This illustration contains guaranteed and non-guaranteed benefits. The purpose of this illustration is solely to help you understand the projected benefits that may be possible in future. The presenter in no manner is promising or giving a guarantee about such projected benefits. The actual benefits will depend upon the future performance of L.I.C. Of India with respect to this product.