

Lic Present

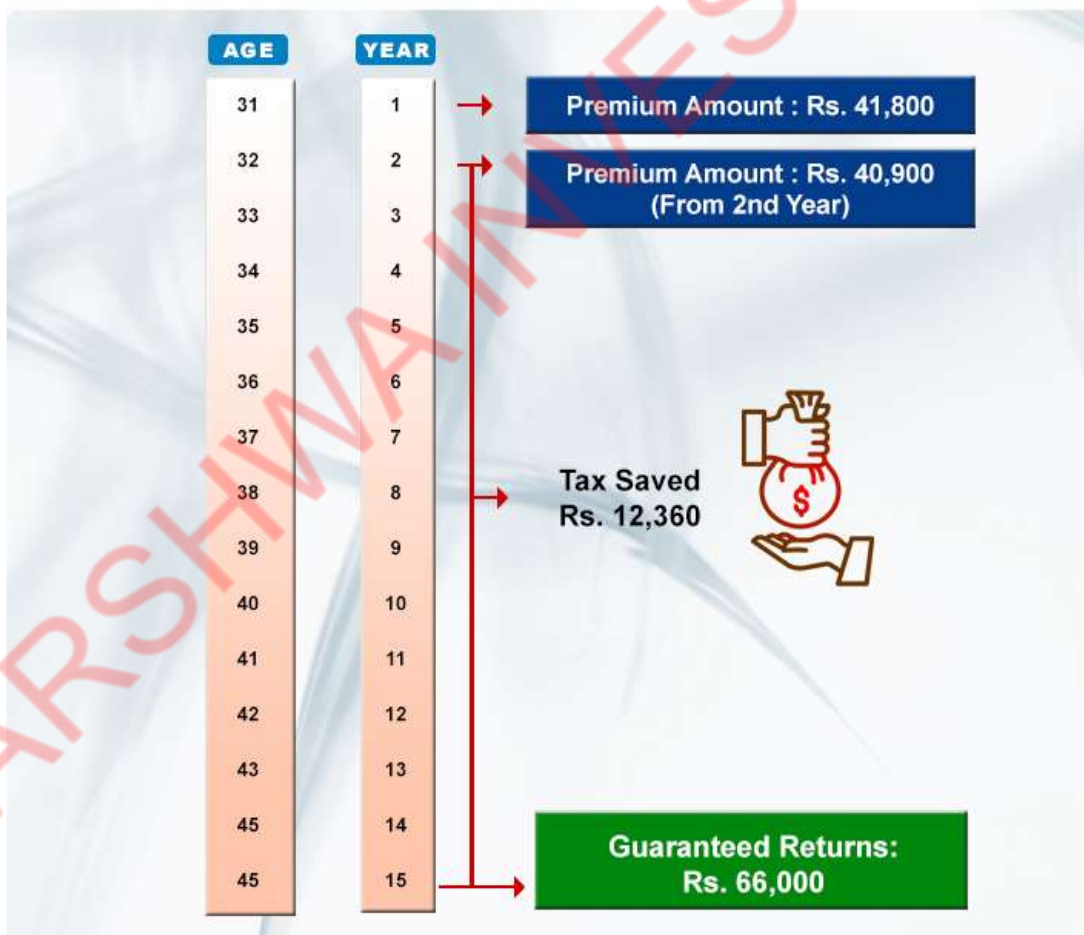
Plan 865

Dhan Sanchay

How does this policy work

Sample Illustration

Sum Assured: **Rs. 7,67,288** Premium Amount: **Rs. 41,800** (In First Year), **Rs. 40,900** (In Subsequent Years),
Policy Term: **15 Years**, Guaranteed Returns: **Rs. 66,000** from the 15th year



- This investment is best for children. However, it is beneficial to invest at a young age.
- This plan is ideal to invest for higher education
- It is single premium policy where opting for Lumpsum or Installment Benefit both are good. (Regular and Limited mode applicable.)
- This plan supports short term investment, where you can avail benefits later in life
- Get maturity through instalments that help to fill the income gap in future.
- Safe haven to park the profits from startups with guaranteed future returns.
- Avail lumpsum maturity which helps to augment funds for future needs or business.
- This plan provides financial support to the family in case of unfortunate death of the life assured.
- Increasing guaranteed income benefit option that helps to take care of fixed needs cost of which always keep escalating.
- Excellent option to invest retirement proceeds like gratuity with guaranteed income benefit OR Lumpsum maturity which is helpful to fulfill old age commitments.
- It is a great alternative for bank deposits and is also the new version of FD with Guaranteed Returns and Life Cover.

Major Features of the LIC Plan 865 Dhan Sanchay Plan

Entry Age	<p>Minimum- 3 years (Completed) for Policy term 15 Years 8 Years (Completed) for Policy Term 10 Years 13 Years (Completed) for Policy Term 5 Years</p> <p>Maximum:</p> <ul style="list-style-type: none"> • Option A and Option B: 50 Years (Nearer Birth Day) • Option C- 65 Years (Nearer Birth Day) • Option D- 40 Years (Nearer Birth Day)
Maturity Age	<p>Minimum- 18 years (Completed) Maximum-</p> <ul style="list-style-type: none"> • Option A and Option B- 65 Years (Nearer Birth Day) • Option C- 80 Years (Nearer Birth Day) • Option D- 50 Years (Nearer Birth Day)
Policy Term	<ul style="list-style-type: none"> • Option A and Option B- 10 and 15 years • Option C and Option D- 5, 10 and 15 years
Premium Paying Term (For Regular / Limited Premium)	<ul style="list-style-type: none"> • 5 and 10 years For 10 Year Policy Term • 5, 10 and 15 years For 15 Year Policy Term
Annualised Premium (Premium amount payable in a year)	<p>Minimum</p> <ul style="list-style-type: none"> • Option A and Option B- INR 30,000 • Option C and Option D- INR 2 lakhs <p>Maximum</p> <ul style="list-style-type: none"> • No limit
Sum Assured	<ul style="list-style-type: none"> • Option A and Option B- INR 3.3 lakhs • Option C- INR 2.5 lakhs • Option D- INR 22 lakhs
Loan Facility	Available
Rider benefits	Optional
Online Purchase	Available
Free look period	30 days from policy inception
Waiting period	90 days from policy inception