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LIC's DHAN VARSHA

Plan No.: 866 UIN: 512N349V01

A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan

A SINGLE PREMIUM PLAN

Take one step towards your family's security & prosperity

Option to choose Policy Term *(10 years /15 years)*

Guaranteed Additions* upto ₹ 75/- per Thousand

Options to choose the Sum Assured *(1.25 times or 10 times of Tabular Premium)*

**Guaranteed Additions shall vary as per the chosen option, policy term and basic sum assured*

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भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

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LIC's Dhan Varsha (UIN: 512N349V01)

(A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan)

LIC's Dhan Varsha is a Non-Linked, Non-Participating, Individual, Savings, Life Insurance plan which offers a combination of protection and savings. This plan provides financial support for the family in case of unfortunate death of the life assured during the policy term. It also provides guaranteed lumpsum amount on the date of maturity for the surviving life assured.

This Plan can be purchased Offline through agent /other intermediaries including Point of Sales Persons-Life Insurance (POSP-LI) / Common Public Service Centers (CPSC-SPV) as well as Online directly through website www.licindia.in.

1. Benefits:

Benefits payable under an in-force policy shall be as under:

a) Death Benefit:

Death benefit payable, on death of the life assured during the policy term after the date of commencement of risk but before the date of maturity, shall be "Sum Assured on Death" along with accrued Guaranteed Additions. **"Sum Assured on Death"** shall depend on the option chosen by the policyholder as under:

Option 1: 1.25 times of Tabular Premium for the chosen Basic Sum Assured
Option 2: 10 times of Tabular Premium for the chosen Basic Sum Assured

Where Tabular Premium shall be based on the age at entry of the life assured, policy term and the option chosen but before allowing for any rebate. It does not include any taxes, extra premiums and rider premium(s), if any.

However, in case of minor Life Assured, whose age at entry is below 8 years, on death before the commencement of Risk (as specified in Para 2 below), the Death Benefit payable shall be refund of premium(s) paid (excluding taxes, extra premium and rider premium(s), if any), without interest.

The options should be chosen carefully depending on the individual's specific needs as the premium & benefits under the plan shall vary as per the option chosen and the same shall not be altered later.

b) Maturity Benefit:

On Life Assured surviving the stipulated Date of Maturity, **"Basic Sum Assured"** along with accrued Guaranteed Additions shall be payable.

c) Guaranteed Additions:

The Guaranteed Additions shall accrue at the end of each policy year, throughout the policy term and shall depend on the Option Chosen, Basic Sum Assured and the Policy Term.

The rates of Guaranteed Additions are as specified below:

Guaranteed Additions (per ₹ 1000 Basic Sum Assured)				
	Option 1		Option 2	
Basic Sum Assured	Policy Term 10 years	Policy Term 15 years	Policy Term 10 years	Policy Term 15 years
₹ 1,25,000 to ₹ 2,45,000	60	65	25	30
₹ 2,50,000 to ₹ 6,95,000	65	70	30	35
₹ 7,00,000 & above	70	75	35	40

In case of death, the Guaranteed Additions corresponding to the year of death shall be payable for full policy year.

In case of surrender of a policy, the accrued Guaranteed Additions shall also include the Guaranteed Additions on proportionate basis in proportion to the completed months for the Policy Year in which the policy is surrendered.

2. Eligibility Conditions and Other Restrictions:

i. Minimum Age at Entry	3 years (completed) for policy term 15 years 8 years (completed) for policy term 10 years
ii. Maximum Age at Entry	Option 1: 60 years (nearer birthday) Option 2: 40 years (nearer birthday) for policy term 10 years 35 years (nearer birthday) for policy term 15 years
iii.Minimum Age at Maturity	18 years (completed)
iv. Maximum Age at Maturity	Option 1: 75 years (nearer birthday) Option 2: 50 years (nearer birthday)
v. Policy Term	10 & 15 years
vi. Mode of Premium payment	Single premium
vii. Minimum Basic Sum Assured	₹ 1,25,000/-
viii. Maximum Basic Sum Assured	No Limit

Basic Sum Assured shall be in multiples of ₹5,000/-

Date of commencement of risk: In case the age at entry of the Life assured is less than 8 years, the risk will commence either 2 years from the date of commencement of the policy or from the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier. For those aged 8 years or more at entry, risk will commence immediately from the date of acceptance of the risk i.e. from the Date of issuance of policy.

Date of vesting under the plan:
I: If the policy is issued on the life of a minor, the policy shall automatically vest in the Life Assured on the policy anniversary coinciding with or immediately following the completion of 18 years of age and shall on such vesting be deemed to be a contract between the Corporation and the Life Assured

3. Options Available :

I. Rider Benefits:

The following two optional riders are available by payment of additional premium at inception only:

a) LIC's Accidental Death and Disability Benefit Rider (UIN: 512B209V02)

If this rider is opted for, in case of accidental death, the Accident Benefit Sum Assured will be payable in lumpsum. In case of accidental permanent disability arising due to accident (within 180 days from the date of accident), an amount equal to the Accident Benefit Sum Assured will be paid in equal monthly instalments spread over 10 years.

The premium under this rider shall not exceed 100% of the premium under the Base plan. The Accidental Benefit Sum Assured shall not exceed the Sum Assured on Death under the Base plan.

b) LIC's New Term Assurance Rider (UIN: 512B210V01)

If this rider is opted for, an amount equal to Term Assurance Rider Sum Assured shall be payable on death of the Life Assured during the policy term.

The premium under LIC's New Term Assurance Rider shall not exceed 30% of premiums under the Base plan and the Rider Sum Assured, shall not exceed the Sum Assured on Death under the Base plan.

For more details on the above Riders including eligibility conditions, refer to the Rider Brochure or contact LIC's nearest Branch Office.
No rider shall be available in case of the policies procured through POSP-LI/ CPSC-SPV.

II. Settlement Option for Maturity Benefit:

Settlement Option is an option to receive Maturity Benefit in instalments over a period of 5 years instead of lumpsum amount. This option can be exercised by the Policyholder during minority of the Life Assured or by Life

Assured aged 18 years and above, for full or part of Maturity proceeds payable under the policy. The amount opted for by the Policyholder/Life Assured (ie. Net Claim Amount) can be either in absolute value or as a percentage of the total claim proceeds payable.
The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for subject to minimum instalment amount for different mode of payments being as under:

Mode of Instalment payment	Minimum Instalment amount
Monthly	₹ 5,000/-
Quarterly	₹ 15,000/-
Half-Yearly	₹ 25,000/-
Yearly	₹ 50,000/-

If the Net Claim Amount is less than the required amount to provide the minimum instalment amount as per the option exercised by the Policyholder/ Life Assured, the claim proceeds shall be paid in lumpsum only.

For all the instalment payment options commencing during the 12 months' period from 1st May to 30th April, the interest rate used to arrive at the amount of each instalment shall be annual effective rate not lower than 5 year semi-annual G-Sec rate minus 200 basis points; where, the 5 year semi-annual G-Sec rate shall be as at last trading day of previous financial year.

Accordingly, for the 12 months' period commencing from 1st May, 2022 to 30th April, 2023, the applicable interest rate for the calculation of the instalment amount shall be 4.84% p.a. effective.

For exercising the Settlement Option against Maturity Benefit, the Policyholder/Life Assured shall be required to exercise option for payment of net claim amount in instalments at least 3 months before the due date of maturity claim.

The first payment will be made on the date of maturity and thereafter, based on the mode of instalment payment opted for by the policyholder, every month or three months or six months or annually from the date of maturity, as the case may be.

After the commencement of Instalment payments under Settlement Option:

i. If a Life Assured, who has exercised Settlement Option against Maturity Benefit, desires to withdraw this option and commute the outstanding instalments, the same shall be allowed on receipt of written request from the Life Assured. In such case, the lump sum amount which is higher of the following shall be paid and policy shall terminate,

   - discounted value of all the future instalments due; or
   - (the original amount for which settlement option was exercised) **less** (sum of total instalments already paid).

ii. The applicable interest rate that will be used to discount the future instalment payments shall be annual effective rate not exceeding 5 year semi-annual G-Sec rate; where, the 5 year semi-annual G-Sec rate shall be as at last trading day of previous financial year during which settlement option was commenced.

   Accordingly, in respect of all the Settlement Options commenced during the 12 months' period beginning from 1st May, 2022 to 30th April, 2023, the maximum applicable interest rate used for discounting the future instalments shall be 6.33% p.a. effective.

iii. After the Date of Maturity, in case of death of the Life Assured, who has exercised Settlement Option, the outstanding instalments will continue to be paid to the nominee as per the option exercised by the Life Assured and no alteration whatsoever shall be allowed to be made by the nominee.

III. Option to take Death Benefit in instalments:

This is an option to receive Death Benefit in instalments over a period of 5 years instead of lump sum amount under the policy. This option can be exercised by the Policyholder during minority of the Life Assured or by Life Assured aged 18 years and above, during his/her life time; for full or part of Death benefits payable under the policy. The amount opted for by the Policyholder/ Life Assured (ie. Net Claim Amount) can be either in absolute value or as a percentage of the total claim proceeds payable.

The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for, subject to minimum installment amount for different modes of payments being as under:

Mode of Instalment payment	Minimum instalment amount
Monthly	₹ 5,000/-
Quarterly	₹ 15,000/-
Half-Yearly	₹ 25,000/-
Yearly	₹ 50,000/-

If the Net Claim Amount is less than the required amount to provide the minimum instalment amount as per the option exercised by the Policyholder/ Life Assured, the claim proceeds shall be paid in lump sum only.

For all the instalment payment options commencing during the 12 months' period from 1st May to 30th April, the interest rate used to arrive at the amount of each instalment shall be annual effective rate not lower than the 5 year semi-annual G-Sec rate minus 200 basis points; where, the 5 year semi-annual G-Sec rate shall be as at last trading day of previous financial year.

Accordingly, for the 12 months' period commencing from 1st May, 2022 to 30th April, 2023, the applicable interest rate for the calculation of the instalment amount shall be 4.84% p.a. effective.

For exercising option to take Death Benefit in instalments, the Policyholder during minority of the Life Assured or the Life Assured , if major, can exercise this option during his/her lifetime while in currency of the policy, specifying the net claim amount for which the option is to be exercised. The death claim amount shall then be paid to the nominee as per the option exercised by the Policyholder/Life Assured and no alteration whatsoever shall be allowed to be made by the nominee.

4. Payment of Premiums:

Premiums can be paid in single (lumpsum) payment mode only.

5. Sample Illustrative Premium:

The sample illustrative single premiums for Basic Sum Assured of ₹ 10,00,000/- for Standard lives are as under:

Single Premium for Basic Sum Assured : ₹ 10,00,000/-				
	Option 1		**Option 2**	
Age	**Policy Term 10 years**	**Policy Term 15 years**	**Policy Term 10 years**	**Policy Term 15 years**
10	9,53,500	8,84,300	8,01,100	7,27,600
20	9,54,550	8,85,500	8,28,850	7,56,300
30	9,55,200	8,86,750	8,48,950	7,98,700

40	9,58,800	8,93,050	9,78,250	
50	9,71,800	9,13,200		
60	9,99,000	9,57,900		

The above premium is exclusive of taxes.

6. REBATE FOR ONLINE SALE:

For policies completed under online sales without any assistance of Agent / intermediary shall be eligible for rebate of 2% on tabular premium.

7. PLAN PURCHASED THROUGH POSP-LI & CPSC- SPV:

This plan can be purchased through CPSC-SPV and POSP-LI. However, in such cases the eligibility conditions and other terms and conditions shall be as per the Guidelines, Circulars and Regulations etc. issued by the IRDAI applicable to POS Plans and POSP-LI. Currently, the following restrictions are applicable for proposal procured through POSP-LI and CPSC-SPV:

- Option 2 shall not be available for sale through POSP-LI/CPSC-SPV channel
- Maximum Age at Entry: 65 years (Age Nearer Birthday) minus Policy Term
- Maximum Age at Maturity: 65 Years (Age Nearer Birthday)
- Maximum Sum Assured on Death (per life): Rs 25 Lakhs.

  LIC's Dhan Varsha plan falls under the category of Non Linked, Non Partic ipating, Endowment category of POS-Life products if the same is purchased through POSP-LI or CPSC-SPV. The maximum allowable Sum Assured on Death to each individual in respect of all policies under all plans in this category of Non-Linked, Non-Participating, Endowment products, if purchased through POSP-LI and CPSC-SPV channel (both inclusive) shall be ₹ 25 lakhs.

However, the maximum allowable Sum Assured on Death to each individual will be decided as per the non-medical limits under this plan in accordance with the Underwriting policy of the Corporation.

- No rider shall be available in case of the policies procured through POSP-LI/ CPSC-SPV.
- Key Features Document (KFD) cum Proposal Form applicable for LIC's Dhan Varsha shall be used if the sale is initiated by POSP-LI & CPSC-SPV

8. SURRENDER:

The policy can be surrendered by the Policyholder at any time during the policy term. On surrender of the policy, the Corporation shall pay the Surrender Value equal to higher of Guaranteed Surrender Value and Special Surrender Value.
The **Guaranteed Surrender Value (GSV)** payable under the policy shall be:

- During the First three policy year: 75% of the Single Premium
- Thereafter : 90% of the Single Premium

Single premium referred above shall not include taxes, extra premiums and rider premium(s), if any.

In addition, the surrender value of accrued Guaranteed Additions i.e. accrued Guaranteed Additions multiplied by GSV factor applicable to the accrued Guaranteed Additions, shall also be payable. These GSV factors expressed as percentages will depend on the policy term and policy year in which the policy is surrendered and are given below:

GSV factors applicable to accrued Guaranteed Additions		
Policy Year	Policy Term	
	10 years	15 years
1	18.10%	17.28%
2	19.00%	17.47%
3	19.93%	17.66%
4	20.85%	17.85%
5	21.99%	18.16%
6	23.38%	18.60%
7	25.05%	19.18%
8	27.06%	19.93%
9	30.00%	20.85%
10	35.00%	21.99%
11		23.38%
12		25.05%
13		27.06%
14		30.00%
15		35.00%

The **Special Surrender Value (SSV)** is reviewable and shall be determined by the Corporation from time to time subject to prior approval of IRDAI.

No surrender value will be available on Rider(s), if any.

9. POLICY LOAN:

Loan can be availed under this plan at any time during the policy term after three months from completion of the policy (i.e. 3 months from the Date of issuance of policy) or after expiry of the free-look period, whichever is later subject to the terms and conditions as the Corporation may specify from time to time.

The maximum loan that can be granted as a percentage of surrender value is mentioned below:

Option	Maximum Loan (as percentage of Surrender value)	
	Policy Term – 10 years	Policy Term – 15 years
Option 1	70%	60%
Option 2	60%	50%

The rate of loan interest applicable for full loan term, for the loan to be availed for every 12 months' period from 1st May to 30th April shall not exceed 10 year G-Sec Rate p.a. compounding half-yearly as at the last trading date of previous financial year plus 300 basis points. For loan sanctioned during the 12 months period commencing from 1st May, 2022 to 30th April, 2023, the applicable interest rate shall be 9.5% p.a. compounding half-yearly.

Any loan outstanding along with interest shall be recovered from the claim proceeds at the time of exit.

10. Taxes:

Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional Tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

The amount of applicable taxes, as per the prevailing rates, shall be payable by the policyholder on premium(s) (for Base Policy and Rider(s), if any) including extra premiums, if any, which shall be collected separately over and above in addition to the premium(s) payable by the policyholder. The amount of Tax paid shall not be considered for the calculation of benefits payable under the plan.

Regarding Income tax benefits/implications on premium(s) paid and benefits payable under this plan, please consult your tax advisor for details.

11. Free-look period:

If the Policyholder is not satisfied with the "Terms and Conditions" of the policy, the policy may be returned to the Corporation within 30 days from the date of receipt of the electronic or physical mode of Policy Document, whichever is earlier, stating the reason of objections. On receipt of the same the Corporation shall cancel the policy and return the amount of premium deposited after deducting the proportionate risk premium (for Base Policy and Rider(s), if any) for the period of cover, expenses incurred on medical examination, special reports, if any and stamp duty charges.

12. SUICIDE EXCLUSION:

If the Life Assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of risk, the nominee or beneficiary of the Life Assured shall be entitled to an amount which is 80% of the Single Premium paid (excluding any taxes, extra premium and rider premium other than Term Assurance rider, if any). The nominee or beneficiary of the Life Assured shall not be entitled to any other claim under the Policy.

The suicide clause shall not apply in case of Life Assured whose age at the time of entry is below 8 years.

13. WAITING PERIOD:

In case the Plan is purchased through POSP-LI / CPSC-SPV, on death of the Life Assured within the first 90 days from the date of commencement of risk, the Corporation shall refund the total premiums paid, provided the policy is in-force and death is not on account of an accident. However, in case of death due to accident during waiting period Death Benefit as specified in Para 1 (A) shall be payable. This clause shall not be applicable in case age at entry of the Life Assured is below 8 years.

14. SAMPLE BENEFIT ILLUSTRATION:

The main objective of the illustrations is that the client is able to appreciate the features of the product and the flow of the benefit with some level of quantification. These illustrations are applicable to a standard life.

Illustration 1:

Option	1	Sum Assured on Death ₹	11,08,438
Age	30	Single Premium (without GST) ₹	8,86,750
Policy Term	15	GST Rate	4.50%
Basic Sum Assured ₹	10,00,000	Single Premium (with GST) ₹	9,26,654

Benefit Summary:					
Policy Year (End of Year)	Single Premium*	Accrued Guaranteed Additions	Guaranteed Benefits		
			Maturity Benefit	Death Benefit	Minimum Guaranteed Surrender Benefit**
1	8,86,750	75,000	-	11,83,438	6,78,023
2	-	1,50,000	-	12,58,438	6,91,268
3	-	2,25,000	-	13,33,438	7,04,798
4	-	3,00,000	-	14,08,438	8,51,625
5	-	3,75,000	-	14,83,438	8,66,175
6	-	4,50,000	-	15,58,438	8,81,775
7	-	5,25,000	-	16,33,438	8,98,770
8	-	6,00,000	-	17,08,438	9,17,655
9	-	6,75,000	-	17,83,438	9,38,813
10	-	7,50,000	-	18,58,438	9,63,000
11	-	8,25,000	-	19,33,438	9,90,960
12	-	9,00,000	-	20,08,438	10,23,525
13	-	9,75,000	-	20,83,438	10,61,910
14	-	10,50,000	-	21,58,438	11,13,075
15	-	11,25,000	21,25,000	22,33,438	11,91,825

Illustration 2:

Option	2	Sum Assured on Death ₹	79,87,000
Age	30	Single Premium (without GST) ₹	7,98,700
Policy Term	15	GST Rate	4.50%
Basic Sum Assured ₹	10,00,000	Single Premium (with GST) ₹	8,34,642

Benefit Summary:					
Policy Year (End of Year)	Single Premium*	Accrued Guaranteed Additions	Guaranteed Benefits		
			Maturity Benefit	Death Benefit	Minimum Guaranteed Surrender Benefit**
1	7,98,700	40,000	-	80,27,000	6,05,937
2	-	80,000	-	80,67,000	6,13,001
3	-	1,20,000	-	81,07,000	6,20,217
4	-	1,60,000	-	81,47,000	7,47,390
5	-	2,00,000	-	81,87,000	7,55,150
6	-	2,40,000	-	82,27,000	7,63,470
7	-	2,80,000	-	82,67,000	7,72,534
8	-	3,20,000	-	83,07,000	7,82,606
9	-	3,60,000	-	83,47,000	7,93,890
10	-	4,00,000	-	83,87,000	8,06,790
11	-	4,40,000	-	84,27,000	8,21,702
12	-	4,80,000	-	84,67,000	8,39,070
13	-	5,20,000	-	85,07,000	8,59,542
14	-	5,60,000	-	85,47,000	8,86,830

15	-	6,00,000	16,00,000	85,87,000	9,28,830

*Single premium referred to above is payable in advance at the start of the year and shall not include taxes, extra premiums and rider premium(s), if any.
**Special surrender value may however be payable, if it is more favorable to the Policyholder.

SECTION 45 OF INSURANCE ACT, 1938:

The provision of Section 45 of the Insurance Act, 1938 shall be as amended from time to time. The simplified version of this provision is as under:
Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
   a. the date of issuance of policy or
   b. the date of commencement of risk or
   c. the date of revival of policy or
   d. the date of rider to the policy
   whichever is later.

2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
   a. the date of issuance of policy or
   b. the date of commencement of risk or
   c. the date of revival of policy or
   d. the date of rider to the policy
   whichever is later.
   For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
   a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
   b. The active concealment of a fact by the insured having knowledge or belief of the fact;
   c Any other act fitted to deceive; and
   d Any such act or omission as the law specifically declares to be fraudulent.

4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or

other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.

8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.

9. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of Section 45 of the Insurance Act, 1938 and only a simplified version prepared for general information. Policyholders are advised to refer to Section 45 of the Insurance Act, 1938, for complete and accurate details.]

Prohibition of Rebates (Section 41 of the Insurance Act, 1938)

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Various Sections of the Insurance Act, 1938 applicable to LIC to apply as amended from time to time.

This product brochure gives only salient features of the plan. For further details please refer to the Policy document on our website www.licindia.in or contact our nearest Branch Office.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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