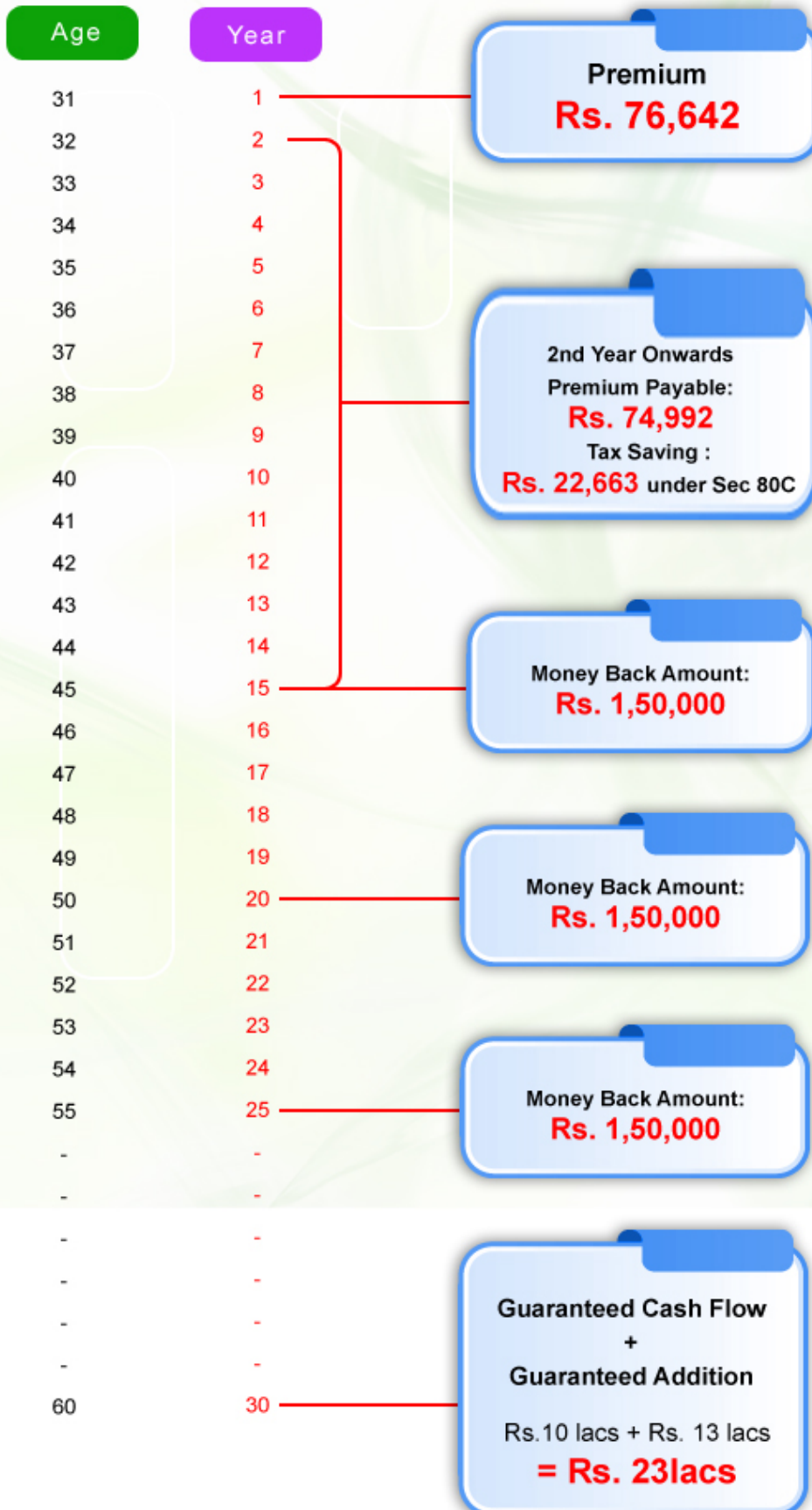# Plan Features / Benefits

- LIC's Dhan Rekha is a Non-linked, Non-participating, Individual, Savings, Life Insurance Plan available with payment of Single Premium or Limited Premium Payment terms of 10 years, 15 years & 20 years.

- Settlement option available on Maturity and Death

- Loan available under this policy

- Minimum of Rs. 2 Lakh sum assured allowed

- At the maturity, entire sum assured without any deductions shall be paid to policyholder

- Pay only once or pay for half of total policy term

- All benefits under the policy is fully guaranteed

- Get money back at regular intervals

- Full sum assured payout on maturity

- Buy bigger policy at cheaper premium

- Lower premium for female lives

- Add-on Riders also available viz, Accidental Death & Disability Rider, Premium Waiver Benefit Rider, New Term Assurance Rider, Accident Benefit Rider, New Critical Illness Benefit Rider

- Avail Survival Benefit at regular intervals

# How does this policy work

*Age at Entry: 30 years, Sum Assured: Rs.10,00,000,*
*Premium Payable: 1st year- Rs. 76,642 / 2nd year onwards – Rs. 74,992,*

| Age | Year | |
|---|---|---|
| 31 | 1 | **Premium** — **Rs. 76,642** |
| 32 | 2 | |
| 33 | 3 | |
| 34 | 4 | |
| 35 | 5 | |
| 36 | 6 | **2nd Year Onwards Premium Payable:** **Rs. 74,992** — Tax Saving : **Rs. 22,663** under Sec 80C |
| 37 | 7 | |
| 38 | 8 | |
| 39 | 9 | |
| 40 | 10 | |
| 41 | 11 | |
| 42 | 12 | |
| 43 | 13 | |
| 44 | 14 | |
| 45 | 15 | **Money Back Amount:** **Rs. 1,50,000** |
| 46 | 16 | |
| 47 | 17 | |
| 48 | 18 | |
| 49 | 19 | |
| 50 | 20 | **Money Back Amount:** **Rs. 1,50,000** |
| 51 | 21 | |
| 52 | 22 | |
| 53 | 23 | |
| 54 | 24 | |
| 55 | 25 | **Money Back Amount:** **Rs. 1,50,000** |
| - | - | |
| - | - | |
| - | - | **Guaranteed Cash Flow + Guaranteed Addition** Rs.10 lacs + Rs. 13 lacs = **Rs. 23lacs** |
| - | - | |
| - | - | |
| - | - | |
| 60 | 30 | |

Total Receivable = Rs.150000 + Rs.150000 + Rs.150000
+ Rs.2300000 = Rs.27,50,000

# Eligibility Conditions:

| | |
|---|---|
| **Minimum Entry Age** | 8 years (completed) for policy term 20 years |
| | 3 years (completed) for policy term 30 years |
| | 90 days (completed) for policy term 40 years |
| **Maximum Entry Age Single Premium** | 60 years (nearer birthday) for Policy Term 20 years |
| | 50 years (nearer birthday) for Policy Term 30 years |
| | 40 years (nearer birthday) for Policy Term 40 years |
| | |
| **Limited Premium** | 55 years (nearer birthday) for Policy Term 20 years |
| | 45 years (nearer birthday) for Policy Term 30 years |
| | 35 years (nearer birthday) for Policy Term 40 years |
| | |
| **Minimum Age at Maturity** | 28 years (completed) for Policy Term 20 years |
| | 33 years (completed) for Policy Term 30 years |
| | 40 years (completed) for Policy Term 40 years |
| | |
| **Maximum Age at Maturity** | 80 years (nearer birthday) for Single Premium |
| | 75 years (nearer birthday) for Limited Premium |