

**Addendum to Proposal Form** (To be obtained from the Proposer)

Name of Life to be Assured: \_\_\_\_\_ Proposal Number: \_\_\_\_\_

**LIC's JeevanTarun (Plan No: 734)**

I \_\_\_\_\_ understand that the following four Options are available for Survival and Maturity benefit under this plan. Considering the future requirements of my child/Grand-child I have opted for Option \_\_\_\_ (1/2/3/4) under this proposal.

**Options available under the plan:**

**Option 1:** No survival benefit payable during the policy term and entire 100% of Basic Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.

**Option 2:** Annual payment of 5% of Basic Sum Assured every year starting from policy anniversary coinciding with or following the completion of 20 years of age and thereafter on each of the next 4 policy anniversaries shall be payable. The balance of 75% of Basic Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.

**Option 3:** Annual payment of 10% of Basic Sum Assured every year starting from policy anniversary coinciding with or following the completion of 20 years of age and thereafter on each of the next 4 policy anniversaries shall be payable. The balance of 50% of Basic Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.

**Option 4:** Annual payment of 15% of Basic Sum Assured every year starting from policy anniversary coinciding with or following the completion of 20 years of age and thereafter on each of the next 4 policy anniversaries shall be payable. The balance of 25% of Basic Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.

Place & Date:

Signature or Thumb Impression of Proposer

**LIC's Amritbaal (Plan No: 774)**

I. **Premium Paying Term:** Please select one of the options for Premium Paying Term (by ticking (✓) in the appropriate box) depending upon your specific needs.

- **Limited Premium Payment with Premium Paying Term of**
- **Single Premium Payment**

<b>5 / 6 / 7 years</b>

II. **Sum Assured on Death:** Please select one of the options for "Sum Assured on Death" (by ticking (✓) in the appropriate box) subject to eligibility conditions under the plan. ***The options should be chosen carefully depending on your child's specific needs, as the premium & benefits under the plan shall vary as per the option chosen.***

III.

<b>Premium Payment</b>	<b>Option</b>	<b>Sum Assured on Death</b>	<b>Tick (✓)</b>
Limited Premium Payment	Option I	Higher of 7 times of Annualized Premium; <b>or</b> Basic Sum Assured	
	Option II	Higher of 10 times of Annualized Premium; <b>or</b> Basic Sum Assured	
Single Premium Payment	Option III	Higher of 1.25 times of Single Premium; <b>or</b> Basic Sum Assured	
	Option IV	10 times of Single Premium	

**Note:** In the above mentioned table,

- i. "**Annualized Premium**" shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- ii. "**Single Premium**" shall be the premium amount chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, if any.

Further I understand that once an Option is chosen the same shall not be altered and shall become a part of the Policy Contract.

Place & date:

Signature / Thumb Impression of Proposer



Annexure-12(d)

Addendum to Proposal Form for Plan Specific Details

(This will form a part of the proposal form)

To be compulsorily filled up if proposing under LIC's Jeevan Utsav (Plan 871)

The options should be chosen carefully depending on the individual's specific needs as the benefits under the plan shall vary as per the option chosen:

Please select one of the following Options (by ticking (☐) in the appropriate box):

Option	Tick (☐) the appropriate box
Option I: Regular Income Benefit	
Option II: Flexi Income Benefit	

Refer Sales Brochure for detailed benefits available under the respective option.

I understand that once Option is chosen shall become part of the Policy Document.

Signature/Thumb Impression of Proposer/Life to be assured

Place and Date:

Note: The policyholder can change the option exercised by him at the inception of the policy at any time upto six months before the beginning of the policy year in which the first Regular Income Benefit or Flexi Income Benefit becomes due.

**ADDENDUM TO PROPOSAL FORM FOR PLAN SPECIFIC DETAILS**  
***(This will form a part of the proposal form)***

**All details to be given in respect of Life to be assured**

**To be answered only if proposing for LIC's Yuva Term (Plan 875)**

a. Under which category do you wish to apply? (Tick one of the following):

- i) Smoker   
ii) Non- Smoker

**Note: Non- smoker rates will be offered only on the basis of findings of Urine Cotinine Test.**

b. **Question regarding Death Benefit:** Please select one of the options for Sum Assured on Death (by ticking (✓) in the appropriate box) depending upon your specific needs:

**Option I:** "Level Sum Assured", where **Sum Assured on Death** shall be an amount equal to   
Basic Sum Assured and shall remain constant throughout policy term.

**Option II:** "Increasing Sum Assured", where **Sum Assured on Death** shall remain equal to   
Basic Sum Assured till completion of fifth policy year. Thereafter, it increases by 10%  
of Basic Sum Assured each year from the sixth policy year till fifteenth policy year till it becomes twice the  
Basic Sum Assured. This increase will continue under an inforce policy till the end of policy term; or till the  
Date of Death; or till the fifteenth policy year, whichever is earlier. From sixteenth policy year and onwards,  
the **Sum Assured on Death** remains constant i.e. twice the Basic Sum Assured till the policy term ends.

Signature / Thumb Impression  
of the Proposer

Signature / Thumb Impression  
of the Life to be Assured

Place & Date:

**ADDENDUM TO PROPOSAL FORM FOR PLAN SPECIFIC DETAILS**  
***(This will form a part of the proposal form)***

**All details to be given in respect of Life to be assured**

**To be answered only if proposing for LIC's Bima Kavach (Plan 887)**

a. Under which category do you wish to apply? (Tick one of the following):

- i) Smoker   
ii) Non- Smoker

**Note: Non- smoker rates will be offered only on the basis of findings of Urine Cotinine Test.**

b. **Question regarding Death Benefit:** Please select one of the options for Sum Assured on Death (by ticking (✓) in the appropriate box) depending upon your specific needs:

**Option I: "Level Sum Assured"**, where **Sum Assured on Death** shall be an amount equal to  Basic Sum Assured and shall remain constant throughout policy term.

**Do you wish to avail the Life Stage Option ? Yes / No**

*(This option will be available only if the (i) Life to be Assured is underwritten as a standard life (ii) Age of Life to be Assured at entry is less than or equal to 40 years (last birthday) (iii) if Option - I (i.e. Level Sum Assured) and Regular Premium Payment has been opted for.)*

**Option II: "Increasing Sum Assured"**, where **Sum Assured on Death** shall remain equal to  Basic Sum Assured till completion of fifth policy year. Thereafter, it increases by 10% of Basic Sum Assured each year from the sixth policy year till fifteenth policy year till it becomes twice the Basic Sum Assured. This increase will continue under an inforce policy till the end of policy term; or till the Date of Death; or till the fifteenth policy year, whichever is earlier. From sixteenth policy year and onwards, the **Sum Assured on Death** remains constant i.e. twice the Basic Sum Assured till the policy term ends.

Signature / Thumb Impression  
of the Proposer

Signature / Thumb Impression  
of the Life to be Assured

Place & Date:

**To be answered only if proposing under LIC's Nav Jeevan Shree – Single Premium (Plan 911)**

1. The Sum Assured on Death Option should be chosen carefully depending on the individual's specific needs as the premium and the benefits under the plan shall vary as per the Option chosen.

Please select one of the following Options:

Sum Assured on Death Option	Tick (✓) the appropriate box
<b>Option I:</b> Higher of <ul style="list-style-type: none"> <li>• 1.25 times of Tabular Single Premium; or</li> <li>• Basic Sum Assured</li> </ul>	
<b>Option II:</b> 10 times of Tabular Single Premium	

**Note:** In the above mentioned table:

'Tabular Single Premium' shall be the premium for the chosen Sum Assured on death option and Basic Sum Assured, based on the age of the Life Assured before allowing for any rebate or loadings or any underwriting extra and does not include any taxes and Rider Premium, if any.

2. **Details of policies with the Corporation (for availing the incentive for existing Policyholders/ Nominee/Beneficiary):**

a.	Are you an existing Policyholder having an in-force policy with the Corporation: If yes, mention the policy number(s):	Yes /No .....
b.	Has any of the policy with the Corporation on your life and/or on the life of any of your family members* matured within one year before the registration of proposal under this product: <i>(* Family members means Grandparent, Parent, Spouse or Children or Grand Children)</i> If yes, mention the policy number(s):	Yes /No .....
c.	Are you a Nominee / Beneficiary under any of the policy with the Corporation where date of death is within one year before the registration of proposal under this product: If yes, mention the policy number(s):	Yes /No .....

I understand that once 'Sum Assured on Death' Option has been chosen the same shall not be altered and shall become part of the Policy Document.

**Signature/Thumb Impression of Proposer/Life to be assured**

**To be answered only if proposing under LIC's Nav Jeevan Shree (Plan 912)**

1. The Sum Assured on Death Option should be chosen carefully depending on the individual's specific needs as the premium and the benefits under the plan shall vary as per the Option chosen.

Please select one of the following Options:

Sum Assured on Death Option	Tick (✓) the appropriate box
<b>Option I:</b> Higher of: <ul style="list-style-type: none"> <li>• 7 times of (Tabular Annual Premium <i>multiplied by</i> Modal adjustment factor); or</li> <li>• Basic Sum Assured</li> </ul>	
<b>Option II:</b> Higher of: <ul style="list-style-type: none"> <li>• 10 times of (Tabular Annual Premium <i>multiplied by</i> Modal adjustment factor); or</li> <li>• Basic Sum Assured</li> </ul>	

**Note:** In the above mentioned table:

- i) 'Tabular Annual Premium' shall be the premium for the chosen Sum Assured on death option and Basic Sum Assured, based on the age of the Life Assured before allowing for any rebate or loadings or any underwriting extra and does not include any taxes and Rider Premium, if any.
- ii) 'Modal adjustment factor' shall depend on the mode of premium payment opted by the Policyholder and shall be as under:

Mode of Premium Payment	Modal adjustment factor
Annual	1.0000
Half-yearly	1.0186
Quarterly	1.0280
Monthly	1.0344

2. Details of policies with the Corporation (for availing the incentive for existing Policyholders/ Nominee/Beneficiary):

a.	Are you an existing Policyholder having an in-force policy with the Corporation: If yes, mention the policy number(s):	Yes /No .....
b.	Has any of the policy with the Corporation on your life and/or on the life of any of your family members* matured within one year before the registration of proposal under this product: <i>(* Family members means Grandparent, Parent, Spouse, Children or Grand Children)</i> If yes, mention the policy number(s):	Yes /No .....
c.	Are you a Nominee / Beneficiary under any of the policy with the Corporation where date of death is within one year before the registration of proposal under this product: If yes, mention the policy number(s):	Yes /No .....

I understand that once 'Sum Assured on Death' Option has been chosen the same shall not be altered and shall become part of the Policy Document.

**Signature/Thumb Impression of Proposer/Life to be assured**