

FEATURES:

Bima Nivesh 2005 is a plan with compound rate of guaranteed additions and loyalty additions . This is the revised version of our popular Bima Nivesh Plan 2004 and is introduced to meet the overwhelming demand for a single premium plan from our customers . It is a single premium, ideal investment plan for those who have no regular income but good periodical income . Bima Nivesh 2005 is available for terms 5 and 10 years. The guaranteed surrender value is payable after the policy has run for at least one year. Term Assurance Rider is also available by payment of a single premium at the option of the proposer.

BENEFITS:

- **Guaranteed Additions :** Guaranteed additions at the compound rate of Rs.50 per thousand Sum Assured per annum for the policy with term of 5 years and at the compound rate of Rs.55 per thousand Sum Assured per annum for the policy with term of 10 years.
- **Loyalty Addition :** Depending upon the Corporation's experience with regard to mortality, interest and expenses and based on term of the policy, Loyalty addition, if any, may be declared by the corporation and paid on maturity.
- **Maturity Benefit :** The Basic Sum Assured along with compounded Guaranteed Additions will be payable.

Note : Loyalty addition, if any, will also be added to this benefit.

- **Payment on death :** In case of the unfortunate death of the Life Assured during the term of the policy, Sum Assured along with the accrued guaranteed additions will be payable.
- **Surrender Value :** Surrender value is payable after the policy has run at least for one year.

Riders : Term Assurance rider is available.