

**No need to remember
Your LIC Premium due dates**

Presenting






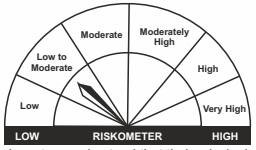
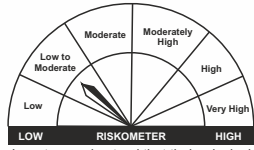
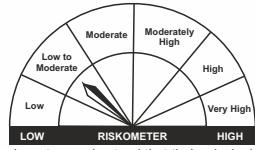
A convenient and better way to pay your LIC Premium through LIC Mutual Fund

PROCEDURE: BENEFITS FOR POLICY HOLDERS:

- Invest in LIC MF Schemes (Liquid Fund, Savings Fund or Banking & PSU Debt Fund under Growth Option) in your name.
- To register for Auto-SWP Facility, fill up the mandate form completely.
- Submit the mandate form to the LIC MF Investor Service Centre

- Premiums for the registered LIC policies will be directly paid to LIC from your LIC MF Schemes.
- Once registered, no hassle to remember due dates of various policies.
- Risk of policy lapsation is eliminated.
- Avail benefit of a grace period too.
- Periodic SMS/ Email alert to the investor.

Eligible schemes for premium deduction

 <p>An open-ended liquid scheme</p>	 <p>An open-ended low duration debt scheme investing in instruments with macaulay duration of the portfolio is between 6 months and 12 months (Please refer Page No. 27 of SID)</p>	 <p>An open-ended debt scheme predominantly investing in debt instruments of banks, public sector undertakings, public financial institutions & municipal bonds</p>																																																																								
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income for short term Investment in debt / money market instruments with maturity of upto 91 days. Risk - Low to Moderate 	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular Income for short term A fund that focuses on low duration securities. Risk - Low to Moderate 	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income for medium term capital appreciation with current income An income fund that invests predominantly in debt and money market instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. Risk - Low to Moderate 																																																																								
 <p>Investors understand that their principal will be at Low to Moderate risk</p>	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	 <p>Investors understand that their principal will be at Low to Moderate risk</p>																																																																								
<p>Potential Risk Class (PRC) Matrix</p> <table border="1"> <thead> <tr> <th></th> <th colspan="3">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low</th> <th>Moderate</th> <th>Relatively High</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td>(Class A)</td> <td>(Class B)</td> <td>(Class C)</td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Potential Risk Class			Credit Risk →	Relatively Low	Moderate	Relatively High	Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)				<p>Potential Risk Class (PRC) Matrix</p> <table border="1"> <thead> <tr> <th></th> <th colspan="3">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low</th> <th>Moderate</th> <th>Relatively High</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td>(Class A)</td> <td>(Class B)</td> <td>(Class C)</td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td>B-I</td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Potential Risk Class			Credit Risk →	Relatively Low	Moderate	Relatively High	Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)				<p>Potential Risk Class (PRC) Matrix</p> <table border="1"> <thead> <tr> <th></th> <th colspan="3">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low</th> <th>Moderate</th> <th>Relatively High</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td>(Class A)</td> <td>(Class B)</td> <td>(Class C)</td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td>A-III</td> <td></td> <td></td> </tr> </tbody> </table>		Potential Risk Class			Credit Risk →	Relatively Low	Moderate	Relatively High	Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)	Relatively Low (Class I)				Moderate (Class II)				Relatively High (Class III)	A-III		
	Potential Risk Class																																																																									
Credit Risk →	Relatively Low	Moderate	Relatively High																																																																							
Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)																																																																							
Relatively Low (Class I)		B-I																																																																								
Moderate (Class II)																																																																										
Relatively High (Class III)																																																																										
	Potential Risk Class																																																																									
Credit Risk →	Relatively Low	Moderate	Relatively High																																																																							
Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)																																																																							
Relatively Low (Class I)		B-I																																																																								
Moderate (Class II)																																																																										
Relatively High (Class III)																																																																										
	Potential Risk Class																																																																									
Credit Risk →	Relatively Low	Moderate	Relatively High																																																																							
Interest Rate Risk ↓	(Class A)	(Class B)	(Class C)																																																																							
Relatively Low (Class I)																																																																										
Moderate (Class II)																																																																										
Relatively High (Class III)	A-III																																																																									

Please go through the terms and conditions on the mandate form carefully before registering. For further details, consult your financial advisor or nearest LIC MF branch.

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. The change in Risk-o-meter will be evaluated on a monthly basis. For Scheme related details, including updation in Riskometer (if any) may please be referred on our website: www.licmf.com

What is **apps** ?

Auto Premium Payment System

Auto
Premium
Payment
System



Exclusive tie-up between LIC of India and LIC MF



Auto Debit of your Premium from your LIC MF Schemes



Existing as well as new LIC policies eligible*

How **apps** works?

Auto Premium Payment System

Step 1:

Invest in the LIC MF Schemes#



*Eligible schemes

Step 2:

Post folio generation, Register APPS mandate with LIC MF



Step 3:

Confirmation of APPS registration.



- * All LIC Policies allowed for Premium Deduction through APPS except lapsed, Salary Savings Scheme, Monthly Mode, Single Premium, ULIP and Health Insurance Policies.
- Debit date can be either Premium Due Date or 5 days prior to last date of grace Period.
 - Policy holder should keep sufficient balance in his MF folio on debit date

What benefits do I get if I register for **apps** ?

Auto Premium Payment System



No need to remember policy due dates. Just keep sufficient balance in your folio.



Enjoy grace period benefit too.



Periodic SMS/ Email alert to the investor.



Risk of policy lapsation is eliminated

Terms and Conditions:

- This facility is allowed only to LIC MF unit holders who have invested in LIC MF Liquid Fund - Growth OR LIC MF Savings Fund - Growth OR LIC MF Banking & PSU Debt Fund - Growth.
- The APPS mandate form should be submitted in original along with the self-attested photocopy of PAN card and the first page of the policy document/Status Report/First Premium Receipt of each policy to be registered to POA's (Point of Acceptance) of LIC MF. If the same is not enclosed then the mandate form will be rejected.
- Policy holder name in the LIC policy and first unit holder name in the folio has to be identical. No third party transfer will be allowed.
- Multiple folios are not allowed for debit of single premium amount.
- Minimum subscription amount in above funds is ₹ 5,000 and in multiple of ₹ 1 thereafter.
- NRIs are not allowed to be registered LIC Policies through APPS.
- Exit Load will be applicable as per the Schemes.
- Minimum amount of redemption will be ₹ 500 & above.

Statutory Details Sponsor: Life Insurance Corporation of India.

Investment manager: LIC Mutual Fund Asset Management Ltd. CIN: U67190MH1994PLC077858

For further details, please refer to the Scheme Information Document, Statement of Additional Information & Key Information Memorandum cum Application forms, available on our website www.licmf.com and at the official points of acceptance of LIC Mutual Fund Asset Management Ltd.

LIC Mutual Fund Asset Management Ltd.

Investment Managers to LIC Mutual Fund
Industrial Assurance Building, 4th Floor,
Opp. Churchgate Station, Mumbai - 400020

For more details, contact:

PRASANNA KUMAR D. KANALDEKAR.
699/4607, GHB, Near Ghanti Stand,
Bapunagar, AHMEDABAD - 380024.
Phone: 9227481991
Email : support@meranivesh.com



Connect with us:



/LICMutual



/LICMutual



/company/LICMutual



1800-258-5678



www.licmf.com

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.