Please find the details of my LIC Insurance Jeevan Anand Policy for myself and my wife

Satya Sai Seckhar Devarakonda 109000 (starting year 2012)  + Srilatha Godavarthi 26555 (Starting year 2013)  (approx) per annum.

Total premium amount paid for Satya Sai Seckhar Devarakonda = 12X109000 = Rs. 1308000

Total premium amount paid for Srilatha Devarakonda = 11 X 26555 = Rs. 292105

**Surrender value of Satya LIC (Policy No.** 698351861**) = (**12X100000**) X 30% - 100000 = Rs. 330000**

**Surrender value of Srilatha LIC (Policy No.** 698353112) **= (**11 X 25000**) X 30% - 25000 = Rs. 75000**

Note: This **policy** can be **surrendered** at any time. However, if you **surrender** it before completion of three **years**, you will not get any sum in return. On **surrendering after**three **policy years**, the **insurance** company will pay a guaranteed **surrender value**equal to **30%** of all premiums paid **after** deducting the first **year's** premium.

**Surrender value of Satya LIC (Policy No.** 698351861**) = Rs. 330000**

**Surrender value of Srilatha LIC (Policy No.** 698353112) **= Rs. 75000**