

# Jeevan Pragati (Plan No. - 838)



- ✓ **Ideal** for protection & Savings
- ✓ **Moderate** Premiums
- ✓ **Regular** Premium Payment
- ✓ **Multiple** premium payment frequency to choose from
- ✓ **Premium Discount** is available for higher Sum Assured
- ✓ **Increasing Life Cover** to the extent of "Death Sum Assured" + Bonus + Final Additional Bonus (As applicable)

Term (Years)	1-5	6-10	11-16	16-20
<b>Death Sum Assured</b>	100%	125%	150%	200%

- ✓ **Accident Death & Disability Benefit Rider option** is available
- ✓ **Life cover** will start immediately after the policy start date
- ✓ **Maturity benefit: Sum Assured + Bonus + Final Additional Bonus** (as applicable) will be paid at the end of policy term
- ✓ **Loan is Available** any time after 3 full years premium payment
- ✓ Policy **can be back dated** within the same financial year to match your need
- ✓ Premium Paid is **TAX EXEMPTED** u/s 80 C.
- ✓ All returns from the policy are **TAX FREE** u/s 10 (10) (D)
- ✓ **Free lookup** period for 15 days

## Plan Parameters

Parameter	Min	Max
Age	12	45
Term	12	20
Sum Assured	150000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

**Mr. Clint**

(age 35 years)

## Benefits Illustration Summary

<b>Sum Assured</b>	Rs. 5,00,000
<b>Term</b>	20 years
<b>Installment Premium</b>	First year Rs. 26,155 Subsequent Year Rs. 25,592
<b>Tax Savings</b>	Rs. 7,734 p.a. under 80C
<b>Life Cover</b>	Rs. 5,20,000
<b>Accidental Cover</b>	Rs. 5,00,000
<b>Maturity</b>	Rs. 9,45,000

### Forecast of Insurance Benefits

Year	Risk Cover	Premium	Cash Value	Loan Available
1	5,20,000	26,155	0	0
2	5,41,000	25,592	0	0
3	5,61,500	25,592	22,076	19,868
4	5,82,000	25,592	66,223	59,601
5	6,02,500	25,592	85,971	77,374
6	7,48,000	25,592	1,06,766	96,089
7	7,68,500	25,592	1,28,730	1,15,857
8	7,89,000	25,592	1,56,892	1,41,203
9	8,09,500	25,592	1,87,741	1,68,967
10	8,30,000	25,592	2,21,429	1,99,286
11	9,75,500	25,592	2,58,118	2,32,306
12	9,96,000	25,592	2,96,267	2,66,640
13	10,16,500	25,592	3,37,650	3,03,885
14	10,37,000	25,592	3,82,638	3,44,374
15	10,67,500	25,592	4,31,677	3,88,509
16	13,40,500	25,592	4,85,272	4,36,745
17	13,63,500	25,592	5,45,756	4,91,180
18	13,86,500	25,592	6,17,480	5,55,732
19	14,14,500	25,592	7,10,732	6,39,659
20	14,45,000	25,592	8,16,027	7,34,424
		<u>5,12,403</u>		

This illustration contains guaranteed and non-guaranteed benefits. The purpose of this illustration is solely to help you understand the projected benefits that may be possible in future. The presenter in no manner is promising or giving a guarantee about such projected benefits. The actual benefits will depend upon the future performance of L.I.C. Of India with respect to this product.