

New Jeevan Anand (Plan No. - 815)



- ✓ Perfect blend of Endowment & Whole Life plan
- ✓ Ideal for **Regular Savings & Lifetime Cover**
- ✓ Can be easily aligned with your family objectives with its **wide choice of term**.
- ✓ **Life Cover** to the extent of 1.25 times of Sum Assured + Bonus + Final Additional Bonus (as applicable) for the term selected. Thereafter whole life cover for the sum assured.
- ✓ **Maturity:** On completion of the premium term, full Sum Assured + Bonus + Final Additional Bonus (as applicable) will be paid.
- ✓ **Optional Benefit:**
LIC's Accidental Death and Disability Benefit Rider is available as an optional rider.
- ✓ Premium paid are **Tax Exempted** u/s 80 C & the Maturity amount is **Tax Free** u/s 10 (10) (D).

Plan Parameters

Parameter	Min	Max
Age	18	50
Term	15	35
Sum Assured	100000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

Amit Kumar

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Illustration specially prepared for

Mr. Clint

(age 35 years)

Benefits Illustration Summary

Sum Assured	Rs. 6,00,000
Term	Lifetime
Premium	Your Yearly premium under this policy is Rs. 35,251. In 21 years you will pay a total of Rs. 7,25,091.

Maturity Benefits

Year	Guaranteed	Bonus	Total
21	6,00,000	6,77,400	12,77,400
65	5,79,300	0	5,79,300

Life Cover In this policy your life cover will start at Rs. 7,79,400. By virtue of bonus getting added every year, your risk cover will grow to Rs. 14,27,400 when your age will be 56. Thereafter a cover of Rs. 6,00,000 will continue for lifetime

Liquidity You have an option to surrender the policy & receive the cash value after payment of premiums for 3 years. Alternately, you can even avail of loan on this policy once the policy has acquired cash value.

Tax Saving You can save a tax of Rs. 10,423 under Sec.80 CCE, against every premium paid

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.

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**New Jeevan Anand Plan Presentation for Mr. Clint (age 35 years)****Ref. No. 12****Forecast of Insurance Benefits**

Mode of Premium Yearly							Rider			
Installment Premium 35,251(34,492 from 2nd yr onwards)							Accident Cover : 6,00,000			
Date of Report 20/09/2017							Term Rider : Not Opted			
Term 21 Years							Critical Illness Rider : Not Opted			
Policy Year	Age	Risk Cover (Natural Death)	Premium	Tax Saved	Net Premium	Returns From LIC	Net Cash Flow	Cash Value	Loan Available	
1	36	7,79,400	35,251	10,423	24,828	0	-35,251	0	0	
2	37	8,08,800	34,492	10,423	24,069	0	-34,492	0	0	
3	38	8,38,200	34,492	10,423	24,069	0	-34,492	29,820	26,838	
4	39	8,67,600	34,492	10,423	24,069	0	-34,492	80,572	72,515	
5	40	8,97,000	34,492	10,423	24,069	0	-34,492	1,02,330	92,097	
6	41	9,26,400	34,492	10,423	24,069	0	-34,492	1,24,433	1,11,990	
7	42	9,55,800	34,492	10,423	24,069	0	-34,492	1,46,977	1,32,279	
8	43	9,85,200	34,492	10,423	24,069	0	-34,492	1,74,835	1,57,352	
9	44	10,14,600	34,492	10,423	24,069	0	-34,492	2,04,411	1,83,970	
10	45	10,44,000	34,492	10,423	24,069	0	-34,492	2,35,824	2,12,242	
11	46	10,73,400	34,492	10,423	24,069	0	-34,492	2,69,261	2,42,335	
12	47	11,02,800	34,492	10,423	24,069	0	-34,492	3,04,833	2,74,350	
13	48	11,32,200	34,492	10,423	24,069	0	-34,492	3,42,687	3,08,418	
14	49	11,61,600	34,492	10,423	24,069	0	-34,492	3,83,017	3,44,715	
15	50	12,03,000	34,492	10,423	24,069	0	-34,492	4,26,062	3,83,456	
16	51	12,35,400	34,492	10,423	24,069	0	-34,492	4,72,148	4,24,933	
17	52	12,67,800	34,492	10,423	24,069	0	-34,492	5,21,611	4,69,450	
18	53	13,00,200	34,492	10,423	24,069	0	-34,492	5,74,762	5,17,286	
19	54	13,38,600	34,492	10,423	24,069	0	-34,492	6,32,282	5,69,054	
20	55	13,80,000	34,492	10,423	24,069	0	-34,492	6,97,708	6,27,937	
21	56	14,27,400	34,492	10,423	24,069	12,77,400	12,42,908	7,62,434	6,86,191	
22	57	6,00,000	0	0	0	0	0	1,89,180	0	
23	58	6,00,000	0	0	0	0	0	1,97,700	0	
24	59	6,00,000	0	0	0	0	0	2,06,400	0	
25	60	6,00,000	0	0	0	0	0	2,15,220	0	
26	61	6,00,000	0	0	0	0	0	2,24,160	0	
27	62	6,00,000	0	0	0	0	0	2,33,280	0	
28	63	6,00,000	0	0	0	0	0	2,42,400	0	
29	64	6,00,000	0	0	0	0	0	2,51,640	0	
30	65	6,00,000	0	0	0	0	0	2,60,940	0	
31	66	6,00,000	0	0	0	0	0	2,70,300	0	
32	67	6,00,000	0	0	0	0	0	2,79,720	0	
33	68	6,00,000	0	0	0	0	0	2,89,080	0	
34	69	6,00,000	0	0	0	0	0	2,98,440	0	
35	70	6,00,000	0	0	0	0	0	3,07,800	0	
36	71	6,00,000	0	0	0	0	0	3,17,100	0	
37	72	6,00,000	0	0	0	0	0	3,26,340	0	

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Ref. No. 12

Policy Year	Age	Risk Cover (Natural Death)	Premium	Tax Saved	Net Premium	Returns From LIC	Net Cash Flow	Cash Value	Loan Available
38	73	6,00,000	0	0	0	0	0	3,35,520	0
39	74	6,00,000	0	0	0	0	0	3,44,580	0
40	75	6,00,000	0	0	0	0	0	3,53,520	0
41	76	6,00,000	0	0	0	0	0	3,62,280	0
42	77	6,00,000	0	0	0	0	0	3,70,920	0
43	78	6,00,000	0	0	0	0	0	3,79,440	0
44	79	6,00,000	0	0	0	0	0	3,87,720	0
45	80	6,00,000	0	0	0	0	0	3,95,880	0
46	81	6,00,000	0	0	0	0	0	4,03,800	0
47	82	6,00,000	0	0	0	0	0	4,11,480	0
48	83	6,00,000	0	0	0	0	0	4,18,980	0
49	84	6,00,000	0	0	0	0	0	4,26,240	0
50	85	6,00,000	0	0	0	0	0	4,33,260	0
51	86	6,00,000	0	0	0	0	0	4,40,100	0
52	87	6,00,000	0	0	0	0	0	4,46,640	0
53	88	6,00,000	0	0	0	0	0	4,53,000	0
54	89	6,00,000	0	0	0	0	0	4,59,120	0
55	90	6,00,000	0	0	0	0	0	4,65,240	0
56	91	6,00,000	0	0	0	0	0	4,71,120	0
57	92	6,00,000	0	0	0	0	0	4,77,120	0
58	93	6,00,000	0	0	0	0	0	4,83,060	0
59	94	6,00,000	0	0	0	0	0	4,89,180	0
60	95	6,00,000	0	0	0	0	0	4,96,980	0
61	96	6,00,000	0	0	0	0	0	5,03,820	0
62	97	6,00,000	0	0	0	0	0	5,16,780	0
63	98	6,00,000	0	0	0	0	0	5,29,440	0
64	99	6,00,000	0	0	0	0	0	5,58,600	0
65	100	6,00,000	0	0	0	5,79,300	5,79,300	0	0
			<u>7,25,091</u>		<u>5,06,208</u>	<u>18,56,700</u>	<u>11,31,609</u>		

Key Assumptions

Personal Data: DOB: 20/09/1982

Income Tax: Sec. 80C Limit Available: 1,50,000
Tax Savings on premiums will be @ 30.90 % u/s 80C

Projections: **Bonus:** Last declared reversionary bonus has been considered for the purpose of projected Riskcover and Returns.

Terminal Bonus: Last declared terminal bonus of their respective matching discontinued plans has also been considered.

Age and Returns shown are at the end of the specific year.

Note: Amount shown at age 99 is surrender value, however it's not compulsory to surrender the policy, policy holder can enjoy life cover till life.