

Jeevan Labh (Plan No. - 836)



- ✓ **Ideal** for Savings & protection
- ✓ **Moderate** Premiums
- ✓ **Limited** Premium Payment
- ✓ **Multiple** premium payment frequency to choose from
- ✓ **Premium Discount** is available for higher Sum Assured
- ✓ **Life Cover** to the extent of Basic Sum Assured + Bonus + Final Additional Bonus (As applicable)
 - **Accident Death & Disability Benefit Rider option** is available
 - **Term 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	8	59
Term	16	25
Sum Assured	200000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

Amit Kumar

LIC OF INDIA

25, Jeevan Prakash Building, 1st Floor, K.G.Marg, Connaught Place, New Delhi-110001

Tel: 9971088822

e-mail. amit.tyagi909@gmail.com

Illustration specially prepared for

Mr. Clint

(age 35 years)

Benefits Illustration Summary

Sum Assured	Rs. 5,00,000
Term	25 years
Premium	Your Yearly premium under this policy is Rs. 24,297. In 16 years you will pay a total of Rs. 3,80,907.
Maturity Benefits	A total of Rs.13,50,000 (estimated) can be expected through the term of this policy
Life Cover	In this policy your life cover will start at Rs. 5,25,000. By virtue of bonus getting added every year, your risk cover will grow to Rs. 13,50,000 when your age will be 60.
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. The current prevailing rate of loan is 9.5 % p.a.
Tax Saving	You will save a tax of Rs. 7,185 under Sec.80C.

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.

Amit Kumar

LIC OF INDIA

25, Jeevan Prakash Building, 1st Floor, K.G.Marg, Connaught Place,
New Delhi-110001
Tel: 9971088822
e-mail. amit.tyagi909@gmail.com



Jeevan Labh Plan Presentation for Mr. Clint (age 35 years)

Ref. No. 19

Forecast of Insurance Benefits

Mode of Premium		Yearly		Rider					
Installment Premium		24,297(23,774 from 2nd yr onwards)		Accident Cover		: 5,00,000			
Date of Report		20/09/2017		Term Rider		: Not Opted			
Term		25 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	5,25,000	24,297	7,185	17,112	0	-24,297	0	0
2	37	5,50,000	23,774	7,185	16,589	0	-23,774	0	0
3	38	5,75,000	23,774	7,185	16,589	0	-23,774	20,341	18,307
4	39	6,00,000	23,774	7,185	16,589	0	-23,774	45,202	40,682
5	40	6,25,000	23,774	7,185	16,589	0	-23,774	56,502	50,852
6	41	6,50,000	23,774	7,185	16,589	0	-23,774	67,803	61,023
7	42	6,75,000	23,774	7,185	16,589	0	-23,774	79,104	71,194
8	43	7,00,000	23,774	7,185	16,589	0	-23,774	93,659	84,293
9	44	7,25,000	23,774	7,185	16,589	0	-23,774	1,08,824	97,942
10	45	7,50,000	23,774	7,185	16,589	0	-23,774	1,24,984	1,12,486
11	46	7,75,000	23,774	7,185	16,589	0	-23,774	1,41,957	1,27,761
12	47	8,00,000	23,774	7,185	16,589	0	-23,774	1,59,473	1,43,526
13	48	8,25,000	23,774	7,185	16,589	0	-23,774	1,78,051	1,60,246
14	49	8,50,000	23,774	7,185	16,589	0	-23,774	1,97,442	1,77,698
15	50	8,85,000	23,774	7,185	16,589	0	-23,774	2,17,309	1,95,578
16	51	9,12,500	23,774	7,185	16,589	0	-23,774	2,38,305	2,14,474
17	52	9,40,000	0	0	0	0	0	2,44,452	2,20,007
18	53	9,67,500	0	0	0	0	0	2,50,962	2,25,866
19	54	10,00,000	0	0	0	0	0	2,57,471	2,31,724
20	55	10,35,000	0	0	0	0	0	2,63,618	2,37,256
21	56	10,75,000	0	0	0	0	0	2,70,127	2,43,114
22	57	11,25,000	0	0	0	0	0	2,76,636	2,48,972
23	58	12,00,000	0	0	0	0	0	2,82,784	2,54,506
24	59	12,75,000	0	0	0	0	0	2,89,293	2,60,364
25	60	13,50,000	0	0	0	13,50,000	13,50,000	2,89,293	2,60,364
			3,80,907		2,65,947	13,50,000	9,69,093		

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 of similar plan (Plan No. 830) 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.