

Aadhaar Shila (Plan No. - 844)



Synopsis:

An affordable regular premium endowment assurance plan exclusively designed for Female lives having Aadhaar Card issued by UIDAI.

- ✓ Exclusive endowment insurance plan specially designed for **FEMALE** lives without any medical.
- ✓ Ideal for Regular Savings & Life Cover.
- ✓ **Lowest premium** in its category.
- ✓ **Discount in Premium** for Sum Assured over Rs.2,00,000 Half yearly & Yearly modes of payment.
- ✓ Life Cover to the extent of **110 % of Basic Sum Assured + Loyalty Addition** (as applicable after 5 years)
- ✓ **Auto Cover** - Life Cover continues for 2 years even if the premiums are in arrears.
- ✓ **Loan Available** after 3 full years of premium payment.
- ✓ On Maturity, **Sum Assured + Loyalty Addition** (as applicable) will be paid.
- ✓ Can be easily aligned with your family objective with its **wide choice of term**.
- ✓ Policy commencement can be backdated within the same financial year.
- ✓ **Double Accident Benefit** is available as an optional rider by payment of nominal additional premium during the policy term.
- ✓ **Free lookup** period for 15 Days.
- ✓ Premium Paid are **eligible for tax savings** u/s 80 C, Maturity Amount is Tax Free u/s 10 (10) (D).

Plan Parameters

Parameter	Min	Max
Age	8	55
Term	10	20
Sum Assured	75000	300000
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

Mrs. Clint

(age 35 years)

Benefits Illustration Summary

Sum Assured	Rs. 3,00,000
Term	20 years
Mode of Premium	Yearly
Installment Premium	First year Rs. 11,127 Subsequent Year Rs. 10,888
Tax Savings	Rs. 3,290 p.a. under 80C
Life Cover	Rs. 3,30,000 + Loyalty Addition (after 5 years)
Accidental Cover	Rs. 3,00,000
Maturity	Rs. 3,49,500

Forecast of Insurance Benefits

Year	Risk Cover	Premium	Cash Value	Loan Available
1	3,30,000	11,127	0	0
2	3,30,000	10,888	0	0
3	3,30,000	10,888	9,448	8,503
4	3,30,000	10,888	20,996	18,896
5	3,30,000	10,888	26,245	23,620
6	3,37,500	10,888	31,494	28,345
7	3,40,500	10,888	36,743	33,069
8	3,43,500	10,888	44,092	39,683
9	3,46,500	10,888	51,965	46,768
10	3,49,500	10,888	60,364	54,328
11	3,52,500	10,888	69,287	62,358
12	3,55,500	10,888	78,735	70,862
13	3,58,500	10,888	88,708	79,837
14	3,61,500	10,888	99,206	89,285
15	3,64,500	10,888	1,10,229	99,206
16	3,67,500	10,888	1,21,777	1,09,599
17	3,70,500	10,888	1,33,850	1,20,465
18	3,73,500	10,888	1,46,447	1,31,802
19	3,76,500	10,888	1,59,570	1,43,613
20	3,79,500	10,888	1,67,968	1,51,171
			2,17,999	

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.