

# Aadhaar Stambh (Plan No. - 843)



## Synopsis:

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

- ✓ Exclusive endowment insurance plan specially designed for **MALE** 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 **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	

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Illustration specially prepared for

**Mr. Clint**

(age 35 years)

## Benefits Illustration Summary

<b>Sum Assured</b>	Rs. 3,00,000
<b>Term</b>	20 years
<b>Mode of Premium</b>	Yearly
<b>Installment Premium</b>	First year Rs. 11,159 Subsequent Year Rs. 10,918
<b>Tax Savings</b>	Rs. 3,300 p.a. under 80C
<b>Life Cover</b>	Rs. 3,00,000 + Loyalty Addition (after 5 years)
<b>Accidental Cover</b>	Rs. 3,00,000
<b>Maturity</b>	Rs. 3,49,500

### Forecast of Insurance Benefits

Year	Risk Cover	Premium	Cash Value	Loan Available
1	3,00,000	11,159	0	0
2	3,00,000	10,918	0	0
3	3,00,000	10,918	9,475	8,528
4	3,00,000	10,918	21,056	18,950
5	3,00,000	10,918	26,320	23,688
6	3,07,500	10,918	31,584	28,426
7	3,10,500	10,918	36,848	33,163
8	3,13,500	10,918	44,218	39,796
9	3,16,500	10,918	52,114	46,903
10	3,19,500	10,918	60,536	54,482
11	3,22,500	10,918	69,485	62,536
12	3,25,500	10,918	78,960	71,064
13	3,28,500	10,918	88,962	80,066
14	3,31,500	10,918	99,490	89,541
15	3,34,500	10,918	1,10,544	99,490
16	3,37,500	10,918	1,22,125	1,09,912
17	3,40,500	10,918	1,34,232	1,20,809
18	3,43,500	10,918	1,46,866	1,32,179
19	3,46,500	10,918	1,60,026	1,44,023
20	3,49,500	10,918	1,68,448	1,51,603
			2,18,601	

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.