

Jeevan Umang (Plan No. - 845)



- ✓ Exclusive Plan for Saving and Retirement Planning.
- ✓ Guaranteed Lifetime Income at 8.00%
- ✓ Whole Life Risk Cover with Limited Premium Payment Option.
- ✓ **Discount in Premium** for Sum Assured of **Rs.5 Lacs** and above.
- ✓ Lifetime Cover to the extent **Basic Sum Assured + Bonus + Final Bonus** (if any)
- ✓ **Loan Available** after 3 full years of premium payment.
- ✓ On Maturity, **Sum Assured + Bonus + Final Bonus** (if any) will be paid.
- ✓ Policy Back dating available within the same financial year.
- ✓ LIC's Accidental Death and Disability Benefit Rider OR Accidental Death Benefit rider, Term Assurance Rider and Critical Illness rider is available as an optional rider by payment of nominal additional premium.
- ✓ **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	0	55
Term	45	100
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	65 years
Premium	You will be paying a Yearly premium of Rs. 41,274 for a period of 15 years. The total amount that you will pay throughout the term of this policy is Rs. 6,06,678.

Cash Flow Benefits

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.

Life Cover In this policy your Life Risk Cover will start at Rs. 5,24,500. By virtue of bonus getting added every year, your risk cover will grow to Rs. 38,67,500 in the year 2081 when your age will be 100. An additional accidental death cover of Rs.5,00,000 is also included.

Tax Saving For each year of premium payment you will save Rs. 12,205 under Sec.80(C).

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 Umang Plan Presentation for Mr. Clint (age 35 years)

Ref. No. 1

Forecast of Insurance Benefits

Mode of Premium		Yearly		Rider					
Installment Premium	Date of Report	Term	41,274(40,386 from 2nd yr onwards)	20/09/2017	65 Years	Accident Cover	Term Rider	Critical Illness Rider	
Policy Year	Age	Risk Cover (Natural Death)	Premium	Tax Saved	Net Premium	Returns From LIC	Net Cash Flow	Cash Value	Loan Available
1	36	5,24,500	41,274	12,205	29,069	0	-41,274	0	0
2	37	5,49,000	40,386	12,205	28,181	0	-40,386	0	0
3	38	5,73,500	40,386	12,205	28,181	0	-40,386	37,270	33,543
4	39	5,98,000	40,386	12,205	28,181	0	-40,386	1,06,976	96,278
5	40	6,22,500	40,386	12,205	28,181	0	-40,386	1,39,259	1,25,333
6	41	6,47,000	40,386	12,205	28,181	0	-40,386	1,73,386	1,56,047
7	42	6,71,500	40,386	12,205	28,181	0	-40,386	2,08,410	1,87,569
8	43	6,96,000	40,386	12,205	28,181	0	-40,386	2,47,591	2,22,832
9	44	7,20,500	40,386	12,205	28,181	0	-40,386	2,89,711	2,60,740
10	45	7,45,000	40,386	12,205	28,181	0	-40,386	3,35,205	3,01,684
11	46	7,69,500	40,386	12,205	28,181	0	-40,386	3,84,558	3,46,102
12	47	7,94,000	40,386	12,205	28,181	0	-40,386	4,57,627	4,11,864
13	48	8,18,500	40,386	12,205	28,181	0	-40,386	5,31,131	4,78,018
14	49	8,43,000	40,386	12,205	28,181	0	-40,386	5,99,862	5,39,876
15	50	8,77,500	40,386	12,205	28,181	40,000	-386	6,75,835	6,08,252
16	51	9,04,500	0	0	0	40,000	40,000	7,71,200	2,00,000
17	52	9,31,500	0	0	0	40,000	40,000	7,95,750	2,00,000
18	53	9,58,500	0	0	0	40,000	40,000	8,20,300	2,00,000
19	54	9,90,500	0	0	0	40,000	40,000	8,49,850	2,00,000
20	55	10,25,000	0	0	0	40,000	40,000	8,81,900	2,00,000
21	56	10,64,500	0	0	0	40,000	40,000	9,18,950	2,00,000
22	57	11,14,000	0	0	0	40,000	40,000	9,66,000	2,00,000
23	58	11,88,500	0	0	0	40,000	40,000	10,38,050	2,00,000
24	59	12,63,000	0	0	0	40,000	40,000	11,10,100	2,00,000
25	60	13,37,500	0	0	0	40,000	40,000	11,82,150	2,00,000
26	61	14,12,000	0	0	0	40,000	40,000	12,54,200	2,00,000
27	62	14,96,500	0	0	0	40,000	40,000	13,36,250	2,00,000
28	63	15,81,000	0	0	0	40,000	40,000	14,18,300	2,00,000
29	64	16,65,500	0	0	0	40,000	40,000	15,00,350	2,00,000
30	65	17,85,000	0	0	0	40,000	40,000	16,17,400	2,00,000
31	66	19,09,500	0	0	0	40,000	40,000	17,39,450	2,00,000
32	67	20,59,000	0	0	0	40,000	40,000	18,86,500	2,00,000
33	68	22,08,500	0	0	0	40,000	40,000	20,33,550	2,00,000
34	69	23,58,000	0	0	0	40,000	40,000	21,80,600	2,00,000
35	70	25,07,500	0	0	0	40,000	40,000	23,27,650	2,00,000
36	71	26,57,000	0	0	0	40,000	40,000	24,74,700	2,00,000
37	72	28,06,500	0	0	0	40,000	40,000	26,21,750	2,00,000

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 Umang Plan Presentation for Mr. Clint (age 35 years)

Ref. No. 1

Policy Year	Age	Risk Cover (Natural Death)	Premium	Tax Saved	Net Premium	Returns From LIC	Net Cash Flow	Cash Value	Loan Available
38	73	29,56,000	0	0	0	40,000	40,000	27,68,800	2,00,000
39	74	31,05,500	0	0	0	40,000	40,000	29,15,850	2,00,000
40	75	32,55,000	0	0	0	40,000	40,000	30,62,900	2,00,000
41	76	32,79,500	0	0	0	40,000	40,000	30,84,950	2,00,000
42	77	33,04,000	0	0	0	40,000	40,000	31,07,000	2,00,000
43	78	33,28,500	0	0	0	40,000	40,000	31,29,050	2,00,000
44	79	33,53,000	0	0	0	40,000	40,000	31,51,100	2,00,000
45	80	33,77,500	0	0	0	40,000	40,000	31,73,150	2,00,000
46	81	34,02,000	0	0	0	40,000	40,000	31,95,200	2,00,000
47	82	34,26,500	0	0	0	40,000	40,000	32,17,250	2,00,000
48	83	34,51,000	0	0	0	40,000	40,000	32,39,300	2,00,000
49	84	34,75,500	0	0	0	40,000	40,000	32,61,350	2,00,000
50	85	35,00,000	0	0	0	40,000	40,000	32,83,400	2,00,000
51	86	35,24,500	0	0	0	40,000	40,000	33,05,450	2,00,000
52	87	35,49,000	0	0	0	40,000	40,000	33,27,500	2,00,000
53	88	35,73,500	0	0	0	40,000	40,000	33,49,550	2,00,000
54	89	35,98,000	0	0	0	40,000	40,000	33,71,600	2,00,000
55	90	36,22,500	0	0	0	40,000	40,000	33,93,650	2,00,000
56	91	36,47,000	0	0	0	40,000	40,000	34,15,700	2,00,000
57	92	36,71,500	0	0	0	40,000	40,000	34,37,750	2,00,000
58	93	36,96,000	0	0	0	40,000	40,000	34,59,800	2,00,000
59	94	37,20,500	0	0	0	40,000	40,000	34,81,850	2,00,000
60	95	37,45,000	0	0	0	40,000	40,000	35,03,900	2,00,000
61	96	37,69,500	0	0	0	40,000	40,000	35,25,950	2,00,000
62	97	37,94,000	0	0	0	40,000	40,000	35,48,000	2,00,000
63	98	38,18,500	0	0	0	40,000	40,000	35,70,050	2,00,000
64	99	38,43,000	0	0	0	40,000	40,000	35,92,100	2,00,000
65	100	38,67,500	0	0	0	38,67,500	38,67,500	36,14,150	0
			<u>6,06,678</u>		<u>4,23,603</u>	<u>58,67,500</u>	<u>52,60,822</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 of plan no. 815 New Jeevan Anand 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.