

New Moneyback 20 Years (Plan No. - 820)



- ✓ 20 years Money Back Plan with **TAX FREE** returns **every 5 years** as survival benefits.
- ✓ **Limited payment** for 15 years only
- ✓ **LIFE COVER** to the extent of 1.25 times of Sum Assured + Bonus + Final Additional Bonus (as applicable).
- ✓ **Maturity** : On completion of the 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 for 20 years with payment for 15 years only
- ✓ 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	13	50
Term	20 years / 15 prem.term	
Sum Assured	100000	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	20 years with premium term of 15 years only
Premium	Your Yearly premium under this policy is Rs. 40,280 for a period of 15 years only. In 15 years you will pay a total of Rs. 5,92,048.

Cash Flow Benefits

Policy Year	Guaranteed	Bonus	Description
5	1,00,000	0	Survival Benefit
10	1,00,000	0	Survival Benefit
15	1,00,000	0	Survival Benefit
20	2,00,000	4,10,000	Maturity
Total	5,00,000	4,10,000	Total Rs.9,10,000

Life Cover In this policy your life cover will start at Rs. 6,44,500. By virtue of bonus getting added every year, your risk cover will grow to Rs. 10,35,000 when your age will be 55.

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. 11,910 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 Delhi-110001
Tel: 9971088822
e-mail. amit.tyagi909@gmail.com



New Moneyback 20 Years Plan Presentation for Mr. Clint (age 35 years)

Ref. No. 18

Forecast of Insurance Benefits

Mode of Premium	Yearly	Rider	
Installment Premium	40,280(39,412 from 2nd yr onwards)	Accident Cover	: 5,00,000
Date of Report	20/09/2017	Term Rider	: Not Opted
Term	20 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	6,44,500	40,280	11,910	28,370	0	-40,280	0	0
2	37	6,64,000	39,412	11,910	27,502	0	-39,412	0	0
3	38	6,83,500	39,412	11,910	27,502	0	-39,412	34,150	30,735
4	39	7,03,000	39,412	11,910	27,502	0	-39,412	92,217	82,995
5	40	7,22,500	39,412	11,910	27,502	1,00,000	60,588	1,18,309	1,06,478
6	41	7,42,000	39,412	11,910	27,502	0	-39,412	45,396	40,856
7	42	7,61,500	39,412	11,910	27,502	0	-39,412	73,594	66,235
8	43	7,81,000	39,412	11,910	27,502	0	-39,412	1,10,611	99,550
9	44	8,00,500	39,412	11,910	27,502	0	-39,412	1,50,914	1,35,823
10	45	8,20,000	39,412	11,910	27,502	1,00,000	60,588	1,94,649	1,75,184
11	46	8,39,500	39,412	11,910	27,502	0	-39,412	1,41,970	1,27,773
12	47	8,59,000	39,412	11,910	27,502	0	-39,412	1,91,409	1,72,268
13	48	8,78,500	39,412	11,910	27,502	0	-39,412	2,44,655	2,20,190
14	49	8,98,000	39,412	11,910	27,502	0	-39,412	3,02,061	2,71,855
15	50	9,27,500	39,412	11,910	27,502	1,00,000	60,588	3,64,051	3,27,646
16	51	9,47,000	0	0	0	0	0	3,03,596	2,73,236
17	52	9,66,500	0	0	0	0	0	3,48,526	3,13,673
18	53	9,86,000	0	0	0	0	0	3,97,460	3,57,714
19	54	10,05,500	0	0	0	0	0	4,50,917	4,05,825
20	55	10,35,000	0	0	0	6,10,000	6,10,000	4,95,237	4,45,713
			<u>5,92,048</u>		<u>4,13,398</u>	<u>9,10,000</u>	<u>3,17,952</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.