

New Moneyback 25 Years (Plan No. - 821)



- ✓ 25 years Money Back Plan with **TAX FREE** returns every 5 years as survival benefits.
- ✓ **Limited payment** for 20 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 25 years with payment for 20 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	45
Term	25 years / 20 prem.term	
Sum Assured	100000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

Mr. Clint

(age 35 years)

Benefits Illustration Summary

Sum Assured	Rs. 5,00,000
Term	25 years with premium term of 20 years only
Premium	Your Yearly premium under this policy is Rs. 31,395 for a period of 20 years only. In 20 years you will pay a total of Rs. 6,15,056.

Cash Flow Benefits

Policy Year	Guaranteed	Bonus	Description
5	75,000	0	Survival Benefit
10	75,000	0	Survival Benefit
15	75,000	0	Survival Benefit
20	75,000	0	Survival Benefit
25	2,00,000	6,62,500	Maturity
Total	5,00,000	6,62,500	Total Rs.11,62,500

Life Cover In this policy your life cover will start at Rs. 6,47,000. By virtue of bonus getting added every year, your risk cover will grow to Rs. 12,87,500 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.

Tax Saving You can save a tax of Rs. 9,283 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 Moneyback 25 Years Plan Presentation for Mr. Clint (age 35 years)

Ref. No. 8

Forecast of Insurance Benefits

Mode of Premium		Yearly		Rider						
Installment Premium		31,395(30,719 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	6,47,000	31,395	9,283	22,112	0	-31,395	0	0	
2	37	6,69,000	30,719	9,283	21,436	0	-30,719	0	0	
3	38	6,91,000	30,719	9,283	21,436	0	-30,719	26,521	23,869	
4	39	7,13,000	30,719	9,283	21,436	0	-30,719	72,024	64,822	
5	40	7,35,000	30,719	9,283	21,436	75,000	44,281	92,423	83,181	
6	41	7,57,000	30,719	9,283	21,436	0	-30,719	38,605	34,744	
7	42	7,79,000	30,719	9,283	21,436	0	-30,719	60,650	54,585	
8	43	8,01,000	30,719	9,283	21,436	0	-30,719	87,800	79,020	
9	44	8,23,000	30,719	9,283	21,436	0	-30,719	1,17,075	1,05,368	
10	45	8,45,000	30,719	9,283	21,436	75,000	44,281	1,48,537	1,33,683	
11	46	8,67,000	30,719	9,283	21,436	0	-30,719	1,07,383	96,645	
12	47	8,89,000	30,719	9,283	21,436	0	-30,719	1,43,713	1,29,342	
13	48	9,11,000	30,719	9,283	21,436	0	-30,719	1,82,695	1,64,426	
14	49	9,33,000	30,719	9,283	21,436	0	-30,719	2,24,429	2,01,986	
15	50	9,65,000	30,719	9,283	21,436	75,000	44,281	2,69,220	2,42,298	
16	51	9,87,000	30,719	9,283	21,436	0	-30,719	2,42,135	2,17,922	
17	52	10,09,000	30,719	9,283	21,436	0	-30,719	2,90,777	2,61,699	
18	53	10,31,000	30,719	9,283	21,436	0	-30,719	3,42,883	3,08,595	
19	54	10,53,000	30,719	9,283	21,436	0	-30,719	3,99,053	3,59,148	
20	55	10,85,000	30,719	9,283	21,436	75,000	44,281	4,59,650	4,13,685	
21	56	11,07,000	0	0	0	0	0	4,28,467	3,85,620	
22	57	11,29,000	0	0	0	0	0	4,79,582	4,31,624	
23	58	11,51,000	0	0	0	0	0	5,35,779	4,82,201	
24	59	11,73,000	0	0	0	0	0	5,97,742	5,37,968	
25	60	12,87,500	0	0	0	8,62,500	8,62,500	6,55,875	5,90,288	
			6,15,056			4,29,396	11,62,500	5,47,444		

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.