

New Endowment Plus (Plan No. - 835)



- Double benefits of **Insurance** and **Investment**.
- You can choose to invest your money in any of the following **4 funds available**.
 - Bond Fund
 - Secured Fund
 - Balanced Fund
 - Growth Fund
- A policyholder can **partially withdraw** the units at any time after five policy years.
- Policy can be surrendered after completion of 5 years.
- **NO Surrender Charges**.
- **Four switches** will be allowed **free** of cost in a policy. Thereafter, Rs.100/- per Switch will be charged.
- Option to choose **Double Accidental Death Benefit** up to **Rs.1 Crore**. It can be availed by just paying **Rs. 40** per year per Lac.
- In case of Death of Policyholder, nominee will get the **Fund Value** or **Sum Assured** whichever is **higher**
- On Maturity the policyholder will get the amount equal to the Fund value of the units.
- Maturity returns can be amplified by exercising '**Settlement Option**', through which returns can be taken in installments.
- The **Maturity proceeds** under the plan will be **tax-free** under section 10(10D) of Income Tax Act.
- Enjoy **Income tax benefit on premiums paid** under section 80C of Income Tax Act.

Plan Parameters

Parameter	Min	Max
Age	0 (90 days)	50
Term	10	20
Sum Assured	2,00,000	No Limit
Modes	Yly, Hly, Qly, Mly (ECS)	

Presented by

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Illustration specially prepared for

Mr. Clint

(Age 35 Years)

Benefits Illustration Summary

Sum Assured	Rs. 10,00,000
Term	20 years
Premium	Your Yearly premium under this policy is Rs. 1,00,000. In 20 years you will pay a total of Rs. 20,00,000
Maturity Benefit	After completion of 20 years you will receive estimated fund value of Rs. 64,87,775*
Life Cover	In this policy your life cover will be the higher of Rs. 10,00,000 or Fund Value.
Liquidity	You have an option to surrender the policy & receive the cash value after payment of premiums for 5 years.



i) The benefits shown in the illustration on subsequent pages are calculated on the assumption that the Projected Investment Rate of Return that LIC will be able to earn throughout the term of the policy will be 4% p.a. or 8% p.a., as the case may be. The Projected Investment Rate of Return is not guaranteed.

ii) The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification. While the presenter has taken full care to give correct picture of benefits, the presenter does not undertake any responsibilities of inaccuracies that might have reflected in the illustration.

* Conditions Applied.

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New Endowment Plus Plan Presentation For Clint age 35 years

Mode of Premium		Risk Covered	
Mode of Premium	: Yearly	Life Cover	: Rs. 1000000
Installment Premium	: Rs. 100000	Accident Cover	: Rs. 1000000
Date of Report	: 20/09/2017		
Term	: 20		

Growth of Growth fund under Scenario I-4%**

End of Policy Year	Age	Annual Premium	Total Premium Paid	Fund/Cash Value*	Death Benefit	Charges	GST	Total
1	36	100000	100000	90353	1000000	11188	2014	13202
2	37	100000	200000	187108	1000000	8922	1606	10528
3	38	100000	300000	286983	1000000	9547	1718	11265
4	39	100000	400000	390095	1000000	10179	1832	12011
5	40	100000	500000	496577	1000000	10807	1945	12752
6	41	100000	600000	609389	1000000	9127	1643	10770
7	42	100000	700000	725970	1000000	9747	1755	11502
8	43	100000	800000	846498	1000000	10344	1862	12206
9	44	100000	900000	971175	1000000	10904	1963	12867
10	45	100000	1000000	1099907	1099907	11681	2103	13783
11	46	100000	1100000	1232665	1232665	12616	2271	14887
12	47	100000	1200000	1369575	1369575	13580	2444	16025
13	48	100000	1300000	1510766	1510766	14575	2623	17198
14	49	100000	1400000	1656373	1656373	15600	2808	18408
15	50	100000	1500000	1806534	1806534	16658	2998	19656
16	51	100000	1600000	1961391	1961391	17748	3195	20943
17	52	100000	1700000	2121090	2121090	18873	3397	22270
18	53	100000	1800000	2285785	2285785	20033	3606	23639
19	54	100000	1900000	2455630	2455630	21229	3821	25050
20	55	100000	2000000	2630786	2630786	22462	4043	26506

* Cash Value will be available from 5th Year onwards.

** Subject to conditions printed on the cover page.

You will receive a maturity amount of **Rs. 2630786** at the age of 55 years in **2037**.

Age and Returns shown are at the end of the specific year.

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New Endowment Plus Plan Presentation For Clint age 35 years

Mode of Premium : Yearly	Risk Covered	
Installment Premium : Rs. 100000	Life Cover : Rs. 1000000	
Date of Report : 20/09/2017	Accident Cover : Rs. 1000000	
Term : 20		

Details of Charges Under Scenario I-4 %

Year	Age	Risk Charges				Other Charges			GST	Total
		Life Cover		Accident Cover		Fund Mgmt.	Allocation	Admin		
		Rate	Amount	Rate	Amount					
2018	36	1.60	1455	0.40	400	633	7500	1200	2014	13202
2019	37	1.70	1384	0.40	400	1298	5000	840	1606	10528
2020	38	1.81	1296	0.40	400	1985	5000	865	1718	11265
2021	39	1.94	1193	0.40	400	2695	5000	891	1832	12011
2022	40	2.08	1061	0.40	400	3427	5000	918	1945	12752
2023	41	2.25	899	0.40	400	4202	3000	626	1643	10770
2024	42	2.45	698	0.40	400	5004	3000	645	1755	11502
2025	43	2.68	447	0.40	400	5833	3000	664	1862	12206
2026	44	2.94	130	0.40	400	6690	3000	684	1963	12867
2027	45	3.24	-	0.40	400	7576	3000	705	2103	13783
2028	46	3.59	-	0.40	400	8490	3000	726	2271	14887
2029	47	4.00	-	0.40	400	9433	3000	747	2444	16025
2030	48	4.46	-	0.40	400	10405	3000	770	2623	17198
2031	49	4.98	-	0.40	400	11407	3000	793	2808	18408
2032	50	5.55	-	0.40	400	12441	3000	816	2998	19656
2033	51	6.18	-	0.40	400	13507	3000	841	3195	20943
2034	52	6.85	-	0.40	400	14607	3000	866	3397	22270
2035	53	7.56	-	0.40	400	15741	3000	892	3606	23639
2036	54	8.30	-	0.40	400	16910	3000	919	3821	25050
2037	55	9.07	-	0.40	400	18116	3000	946	4043	26506

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New Endowment Plus Plan Presentation For Clint age 35 years

Mode of Premium		Risk Covered	
Mode of Premium	: Yearly	Life Cover	: Rs. 1000000
Installment Premium	: Rs. 100000	Accident Cover	: Rs. 1000000
Date of Report	: 20/09/2017		
Term	: 20		

Growth of Growth fund under Scenario II-8%**

End of Policy Year	Age	Annual Premium	Total Premium Paid	Fund/Cash Value*	Death Benefit	Charges	GST	Total
1	36	100000	100000	93896	1000000	11199	2016	13215
2	37	100000	200000	198169	1000000	8963	1613	10577
3	38	100000	300000	309960	1000000	9639	1735	11374
4	39	100000	400000	429834	1000000	10343	1862	12204
5	40	100000	500000	558420	1000000	11063	1991	13054
6	41	100000	600000	699315	1000000	9496	1709	11206
7	42	100000	700000	850568	1000000	10246	1844	12090
8	43	100000	800000	1013017	1013017	10988	1978	12965
9	44	100000	900000	1187079	1187079	12121	2182	14303
10	45	100000	1000000	1373498	1373498	13403	2413	15816
11	46	100000	1100000	1573154	1573154	14776	2660	17435
12	47	100000	1200000	1786987	1786987	16245	2924	19169
13	48	100000	1300000	2016005	2016005	17817	3207	21024
14	49	100000	1400000	2261287	2261287	19500	3510	23010
15	50	100000	1500000	2523989	2523989	21301	3834	25136
16	51	100000	1600000	2805351	2805351	23230	4181	27411
17	52	100000	1700000	3106698	3106698	25295	4553	29848
18	53	100000	1800000	3429452	3429452	27505	4951	32456
19	54	100000	1900000	3775134	3775134	29871	5377	35248
20	55	100000	2000000	4145374	4145374	32404	5833	38237

* Cash Value will be available from 5th Year onwards.

** Subject to conditions printed on the cover page.

You will receive a maturity amount of Rs. **4145374** at the age of 55 years on **2037**.

Age and Returns shown are at the end of the specific year.

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New Endowment Plus Plan Presentation For Clint age 35 years

Mode of Premium	: Yearly	Risk Covered	
Installment Premium	: Rs. 100000	Life Cover	: Rs. 1000000
Date of Report	: 20/09/2017	Accident Cover	: Rs. 1000000
Term	: 20		

Details of Charges Under Scenario II-8 %

Year	Age	Risk Charges				Other Charges			GST	Total
		Life Cover		Accident Cover		Fund Mgmt.	Allocation	Admin		
		Rate	Amount	Rate	Amount					
2018	36	1.60	1452	0.40	400	647	7500	1200	2016	13215
2019	37	1.70	1373	0.40	400	1351	5000	840	1613	10577
2020	38	1.81	1267	0.40	400	2107	5000	865	1735	11374
2021	39	1.94	1134	0.40	400	2918	5000	891	1862	12204
2022	40	2.08	958	0.40	400	3787	5000	918	1991	13054
2023	41	2.25	731	0.40	400	4739	3000	626	1709	11206
2024	42	2.45	440	0.40	400	5761	3000	645	1844	12090
2025	43	2.68	64	0.40	400	6859	3000	664	1978	12965
2026	44	2.94	-	0.40	400	8037	3000	684	2182	14303
2027	45	3.24	-	0.40	400	9299	3000	705	2413	15816
2028	46	3.59	-	0.40	400	10650	3000	726	2660	17435
2029	47	4.00	-	0.40	400	12097	3000	747	2924	19169
2030	48	4.46	-	0.40	400	13647	3000	770	3207	21024
2031	49	4.98	-	0.40	400	15307	3000	793	3510	23010
2032	50	5.55	-	0.40	400	17085	3000	816	3834	25136
2033	51	6.18	-	0.40	400	18989	3000	841	4181	27411
2034	52	6.85	-	0.40	400	21028	3000	866	4553	29848
2035	53	7.56	-	0.40	400	23213	3000	892	4951	32456
2036	54	8.30	-	0.40	400	25552	3000	919	5377	35248
2037	55	9.07	-	0.40	400	28058	3000	946	5833	38237

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New Endowment Plus Plan Presentation For Clint age 35 years

Mode of Premium		Risk Covered	
Mode of Premium	: Yearly	Life Cover	: Rs. 1000000
Installment Premium	: Rs. 100000	Accident Cover	: Rs. 1000000
Date of Report	: 20/09/2017		
Term	: 20		

Growth of Growth fund based on LIC'S performance in Future Plus

Future Plus of LIC was launched on 04/03/2005. The units became NAV based (initial NAV of Rs 10) on 04/03/2005. Current NAV of Growth fund as on 20-Sep-2017. is Rs. 43.1160 Average annual growth is : 11.75%

If we hypothetically assume similar performance of LIC in managing the fund of Endowment Plus, then the benefits can be projected as under:

End of Policy Year	Age	Annual Premium	Total Premium Paid	Fund/Cash Value*	Death Benefit	Charges	GST	Total
1	36	100000	100000	97216	1000000	11209	2018	13226
2	37	100000	200000	208790	1000000	9002	1620	10623
3	38	100000	300000	332571	1000000	9728	1751	11479
4	39	100000	400000	469930	1000000	10506	1891	12397
5	40	100000	500000	622410	1000000	11326	2039	13364
6	41	100000	600000	794754	1000000	9884	1779	11663
7	42	100000	700000	986233	1000000	10783	1941	12724
8	43	100000	800000	1198631	1198631	12056	2170	14226
9	44	100000	900000	1434009	1434009	13644	2456	16100
10	45	100000	1000000	1694856	1694856	15403	2773	18175
11	46	100000	1100000	1983928	1983928	17350	3123	20474
12	47	100000	1200000	2304282	2304282	19507	3511	23018
13	48	100000	1300000	2659306	2659306	21895	3941	25836
14	49	100000	1400000	3052754	3052754	24540	4417	28958
15	50	100000	1500000	3488786	3488786	27470	4945	32414
16	51	100000	1600000	3972014	3972014	30715	5529	36243
17	52	100000	1700000	4507550	4507550	34309	6176	40484
18	53	100000	1800000	5101056	5101056	38290	6892	45182
19	54	100000	1900000	5758812	5758812	42700	7686	50386
20	55	100000	2000000	6487775	6487775	47585	8565	56150

* Cash Value will be available from 5th Year onwards.

You will receive a maturity amount of Rs. **6487775** at the age of 55 years on **2037**.

The above illustration is purely indicative. The fund management of Endowment Plus is independent of Future Plus and therefore Endowment Plus results can vary significantly.

The past performance is not indication of future returns. Sustainance of such growth in future is dependant on market conditions and hence cannot be guaranteed.

Age and Returns shown are at the end of the specific year.

* For private circulation only

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New Endowment Plus Plan Presentation For Clint age 35 years

Mode of Premium : Yearly	Risk Covered Life Cover : Rs. 1000000 Accident Cover : Rs. 1000000
Installment Premium : Rs. 100000	
Date of Report : 20/09/2017	
Term : 20	

Details of Charges Under Growth fund based on LIC's performance in Future Plus

Year	Age	Risk Charges				Other Charges			GST	Total
		Life Cover		Accident Cover		Fund Mgmt.	Allocation	Admin		
		Rate	Amount	Rate	Amount					
2018	36	1.60	1450	0.40	400	659	7500	1200	2018	13226
2019	37	1.70	1361	0.40	400	1401	5000	840	1620	10623
2020	38	1.81	1238	0.40	400	2225	5000	865	1751	11479
2021	39	1.94	1075	0.40	400	3140	5000	891	1891	12397
2022	40	2.08	852	0.40	400	4156	5000	918	2039	13364
2023	41	2.25	556	0.40	400	5302	3000	626	1779	11663
2024	42	2.45	162	0.40	400	6576	3000	645	1941	12724
2025	43	2.68	-	0.40	400	7991	3000	664	2170	14226
2026	44	2.94	-	0.40	400	9560	3000	684	2456	16100
2027	45	3.24	-	0.40	400	11298	3000	705	2773	18175
2028	46	3.59	-	0.40	400	13225	3000	726	3123	20474
2029	47	4.00	-	0.40	400	15360	3000	747	3511	23018
2030	48	4.46	-	0.40	400	17726	3000	770	3941	25836
2031	49	4.98	-	0.40	400	20348	3000	793	4417	28958
2032	50	5.55	-	0.40	400	23253	3000	816	4945	32414
2033	51	6.18	-	0.40	400	26474	3000	841	5529	36243
2034	52	6.85	-	0.40	400	30042	3000	866	6176	40484
2035	53	7.56	-	0.40	400	33998	3000	892	6892	45182
2036	54	8.30	-	0.40	400	38381	3000	919	7686	50386
2037	55	9.07	-	0.40	400	43239	3000	946	8565	56150