

# New Bima Bachat (Plan No. - 816)



- ✓ A **SINGLE PREMIUM MONEY BACK** plan.
- ✓ Available in 9, 12 or 15 years term.
- ✓ Survival benefits paid every 3 years.
- ✓ LIFE COVER for full sum assured even when the survival benefits are paid.
- ✓ On maturity, single premium (excluding extra premium, if any) along with loyalty additions will be paid.
- ✓ Premium paid is **Tax Exempted** u/s 80 C to the tune of 10% of the sum assured.

## Plan Parameters

Parameter	Min	Max
Age	15	66
Term	9	15
Sum Assured	35000	No Limit
Modes	Sng	

Presented by

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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>	9 years
<b>Premium</b>	Single premium Rs. 2,22,576

### Cash Flow Benefits

Policy Year	Guaranteed	Variable	Description
3	45,000	0	Survival Benefit
6	45,000	0	Survival Benefit
9	2,12,991	30,000	Maturity
Total	3,02,991	30,000	Total Rs.3,32,991

**Life Cover** In this policy your life cover will start at Rs. 3,00,000 and will grow to Rs. 3,30,000 when your age will be 44.

**Loan** Loan is available on this policy from 2nd year onwards

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 Bima Bachat Plan Presentation for Mr. Clint (age 35 years)**

**Ref. No. 1**

### Forecast of Insurance Benefits

<b>Mode of Premium</b>	Single	<b>Rider</b>	
<b>Installment Premium</b>	2,22,576	<b>Accident Cover</b>	: Not Available
<b>Date of Report</b>	20/09/2017	<b>Term Rider</b>	: Not Available
<b>Term</b>	9 Years	<b>Critical Illness Rider</b>	: Not Available

Policy Year	Age	Risk Cover (Natural Death)	Premium	Tax Saved	Net Premium	Returns From LIC	Net Cash Flow	Cash Value	Loan Available
1	36	3,00,000	2,22,576	18,540	2,04,036	0	-2,22,576	1,49,094	0
2	37	3,00,000	0	0	0	0	0	1,91,692	1,15,015
3	38	3,00,000	0	0	0	45,000	45,000	1,91,692	1,15,015
4	39	3,00,000	0	0	0	0	0	1,91,692	1,15,015
5	40	3,00,000	0	0	0	0	0	1,91,692	1,15,015
6	41	3,15,000	0	0	0	45,000	45,000	1,91,692	1,15,015
7	42	3,18,000	0	0	0	0	0	1,91,692	1,15,015
8	43	3,21,000	0	0	0	0	0	1,91,692	1,15,015
9	44	3,30,000	0	0	0	2,42,991	2,42,991	1,91,692	1,15,015
			<u>2,22,576</u>		<u>2,04,036</u>	<u>3,32,991</u>	<u>1,10,415</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:** The above illustration contains guaranteed and non-guaranteed benefits.

For non-guaranteed benefits it is assumed that the Projected Investment Rate of Return that LIC will be able to earn throughout the term of the policy will be 8% p.a. The Projected Investment Rate of Return is not guaranteed.

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