

New Jeevan Nidhi (Plan No. - 818)



- ✓ Conventional Deferred Retirement Plan
- ✓ Allows moderate regular savings to build a sizeable corpus on maturity
- ✓ **Life Cover** to the extent of Sum Assured + accrued Guaranteed Additions + Bonus + Final Additional Bonus (as applicable)
- ✓ On **Maturity** of the term, Sum Assured + accrued Guaranteed Additions + Bonus + Final Additional Bonus (as applicable) will be available for purchasing annuity
- ✓ Options available on maturity:
 - Purchase immediate annuity OR
 - Purchase deferred annuity
- ✓ **Optional Benefit:**
LIC's Accidental Death and Disability Benefit Rider is available as an optional rider
- ✓ Premium paid are **Tax Exempted** u/s 80 C

Plan Parameters

Parameter	Min	Max
Age	20	60
Term	5	35
Sum Assured	100000	No Limit
Modes	Yly, Hly, Qly, Mly, Sng, SSS	

Presented by

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Illustration specially prepared for

Mr. Clint

(age 50 years)

Benefits Illustration Summary

Sum Assured	Rs. 7,00,000
Term	15 years
Premium	Your Yearly premium under this policy is Rs. 55,794. In 15 years you will pay a total of Rs. 8,20,082.

Annuity Benefit

Year	Annuity	Description
16	62,416	For Life

Life Cover
In this policy your life cover will start at Rs. 7,35,000. By virtue of bonus getting added every year, your risk cover will grow to Rs. 11,97,000 when your age will be 65.

Tax Saving
You can save a tax of Rs. 16,498 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 Jeevan Nidhi Plan Presentation for Mr. Clint (age 50 years)

Ref. No. 2

Forecast of Insurance Benefits

Mode of Premium		Yearly		Rider					
Installment Premium		55,794(54,592 from 2nd yr onwards)		Accident Cover : 7,00,000					
Date of Report		20/09/2017		Term Rider : Not Opted					
Term		15 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	51	7,35,000	55,794	16,498	39,296	0	-55,794	0	0
2	52	7,70,000	54,592	16,498	38,094	0	-54,592	0	0
3	53	8,05,000	54,592	16,498	38,094	0	-54,592	91,312	0
4	54	8,40,000	54,592	16,498	38,094	0	-54,592	1,61,634	0
5	55	8,75,000	54,592	16,498	38,094	0	-54,592	2,20,881	0
6	56	9,05,800	54,592	16,498	38,094	0	-54,592	2,39,815	0
7	57	9,36,600	54,592	16,498	38,094	0	-54,592	2,86,454	0
8	58	9,67,400	54,592	16,498	38,094	0	-54,592	3,53,749	0
9	59	9,98,200	54,592	16,498	38,094	0	-54,592	4,28,617	0
10	60	10,29,000	54,592	16,498	38,094	0	-54,592	5,11,657	0
11	61	10,59,800	54,592	16,498	38,094	0	-54,592	6,03,488	0
12	62	10,90,600	54,592	16,498	38,094	0	-54,592	7,06,924	0
13	63	11,21,400	54,592	16,498	38,094	0	-54,592	8,20,457	0
14	64	11,52,200	54,592	16,498	38,094	0	-54,592	9,44,916	0
15	65	11,97,000	54,592	16,498	38,094	0	-54,592	10,57,028	0
16	66	0	0	0	0	62,416	62,416	0	0
17	67	0	0	0	0	1,24,832	1,24,832	0	0
18	68	0	0	0	0	1,24,832	1,24,832	0	0
19	69	0	0	0	0	1,24,832	1,24,832	0	0
20	70	0	0	0	0	1,24,832	1,24,832	0	0
21	71	0	0	0	0	1,24,832	1,24,832	0	0
22	72	0	0	0	0	1,24,832	1,24,832	0	0
23	73	0	0	0	0	1,24,832	1,24,832	0	0
24	74	0	0	0	0	1,24,832	1,24,832	0	0
25	75	0	0	0	0	1,24,832	1,24,832	0	0
26	76	0	0	0	0	1,24,832	1,24,832	0	0
27	77	0	0	0	0	1,24,832	1,24,832	0	0
28	78	0	0	0	0	1,24,832	1,24,832	0	0
29	79	0	0	0	0	1,24,832	1,24,832	0	0
30	80	0	0	0	0	1,24,832	1,24,832	0	0
31	81	0	0	0	0	1,24,832	1,24,832	0	0
32	82	0	0	0	0	1,24,832	1,24,832	0	0
33	83	0	0	0	0	1,24,832	1,24,832	0	0
34	84	0	0	0	0	1,24,832	1,24,832	0	0
35	85	0	0	0	0	1,24,832	1,24,832	0	0
36	86	0	0	0	0	1,24,832	1,24,832	0	0
37	87	0	0	0	0	1,24,832	1,24,832	0	0

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38	88	0	0	0	0	1,24,832	1,24,832	0	0
39	89	0	0	0	0	1,24,832	1,24,832	0	0
40	90	0	0	0	0	1,24,832	1,24,832	0	0
41	91	0	0	0	0	1,24,832	1,24,832	0	0
42	92	0	0	0	0	1,24,832	1,24,832	0	0
43	93	0	0	0	0	1,24,832	1,24,832	0	0
44	94	0	0	0	0	1,24,832	1,24,832	0	0
45	95	0	0	0	0	1,24,832	1,24,832	0	0
46	96	0	0	0	0	1,24,832	1,24,832	0	0
47	97	0	0	0	0	1,24,832	1,24,832	0	0
48	98	0	0	0	0	1,24,832	1,24,832	0	0
49	99	0	0	0	0	1,24,832	1,24,832	0	0
50	100	0	0	0	0	1,24,832	1,24,832	0	0
51	101	0	0	0	0	62,416	62,416	0	0
			<u>8,20,082</u>		<u>5,72,612</u>	<u>43,69,120</u>	<u>35,49,038</u>		

Key Assumptions

Personal Data: DOB: 20/09/1967

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.