

MYLARI M

Sample Report For Demonstration Purpose Only

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New Bima Gold (Plan - 179)



After a thumping success of the Bima Gold Plan, L.I.C. now introduces its enhanced version in a new Avtaar -

New Bima Gold

A money back plan with flexible premium payment options and extended life

Your benefits at-a-glance*

Premiums: Your premiums (excluding rider premiums if any) are paid back to you during the policy term in installments.

Loyalty Addition: In addition to the return of premiums you will also receive loyalty addition (depending upon the experience of L.I.C.) at the end of the policy term.

Risk Cover: Despite the return of premiums in installments there is a full insurance cover to the tune of the sum assured in the policy.

Extended Cover: You also enjoy a free risk cover of 50% of the sum assured for half the extra term beyond your policy term.

Auto-Cover: Keep the policy in force even if the premiums are not paid for upto 2 years.

Choice of Terms: New Bima Gold offers 3 term options to suit your requirements. You can choose from 12, 16 and 20 year terms.

Loan Available: You can avail of loan in this policy after the policy acquires paid-up value.

Riders: Accident Rider is available at a very nominal rate of Re.1 per 1000 sum assured.

* - Conditions Apply

Insurance Proposal for : Mr. Anupam Shringi

Year	Age	Risk Cover		Annual Premium	Returns from L.I.C.
		Normal	Accidental		
2012	29	6000000	11000000	217250	0
2013	30	6000000	11000000	217250	0
2014	31	6000000	11000000	217250	0
2015	32	6000000	11000000	217250	0
2016	33	6000000	11000000	217250	600000
2017	34	6000000	11000000	217250	0
2018	35	6000000	11000000	217250	0
2019	36	6000000	11000000	217250	0
2020	37	6000000	11000000	217250	600000
2021	38	6000000	11000000	217250	0
2022	39	6000000	11000000	217250	0
2023	40	6000000	11000000	217250	0
2024	41	6000000	11000000	217250	600000
2025	42	6000000	11000000	217250	0
2026	43	6000000	11000000	217250	0
2027	44	6000000	11000000	217250	0
2028	45	6000000	11000000	217250	600000
2029	46	6000000	11000000	217250	0
2030	47	6000000	11000000	217250	0
2031	48	6000000	11000000	217250	0
2032	49	3000000	3000000	0	4065000
2033	50	3000000	3000000	0	0
2034	51	3000000	3000000	0	0
2035	52	3000000	3000000	0	0
2036	53	3000000	3000000	0	0
2037	54	3000000	3000000	0	0
2038	55	3000000	3000000	0	0
2039	56	3000000	3000000	0	0
2040	57	3000000	3000000	0	0
2041	58	3000000	3000000	0	0

4345000

6465000

- ❖ Loyalty Addition: The maturity amount shown in the year 2032 includes a loyalty addition of Rs. 2220000. Please note that this is an estimation only and the actual loyalty amount will be depend upon the experience of L.I.C.
- ❖ Tax Saving: You will save a tax of Rs. 30600 per annum @30.6% under Sec. 80 CCE by payment of annual premium.