

Jeevan Umang (945) Presentation



Exclusively Prepared For: SAMRAT

DOC: 13/3/2020 | Age: 30

Plan Criteria			Input Data	Premium & Rider Details
Paramet	Min	Max	Age : 30	First Yr Premium : 123118
Age	0	55	Term/PPT : 70/15	Sub. Yr Premium : 120467
Term	0	100	SA : 1500000	Acc. Sum Ass: 1500000
Sum	200000	No Limit	Mode : YEARLY	TR Sum Ass: 0
Mode	YHQ,M-ECS,SSS		CIR : 0	Maturity Amount: 19725000

ADVANTAGES

- * In scenario of decreasing interest rates lifelong guaranteed return of 8%
- * Ideal gift from parents/grand parents
- * On Death: Sum Assured + Vested Simple Reversionary Bonus + FAB if any
- * Survival Benefit: After Premium Paying Term, 8% of Basic Sum Assured per year for life time
- * On Maturity: Sum Assured + Vested Simple Reversionary Bonus + FAB if any
- * Loan facility available after 2 years.
- * Option Add-on riders- Accidental Death & Disability Benefit, Term Rider & CIR
- * Income Tax benefit under section 80C & 10 (10) (D)



Prepared By:
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|
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1. Plan Presentation

Year	Age	Risk Cover Normal	Risk Cover Accident al	Premium	Tax Saved	Net Premium	Amount Received	Loan Value	Encash. Value
2020	30	1590000	3090000	123118	36935	86183	0	0	0
2021	31	1680000	3180000	120467	36140	84327	0	0	0
2022	32	1770000	3270000	120467	36140	84327	0	127463	141626
2023	33	1860000	3360000	120467	36140	84327	0	206123	229026
2024	34	1950000	3450000	120467	36140	84327	0	296309	329232
2025	35	2040000	3540000	120467	36140	84327	0	399370	443745
2026	36	2130000	3630000	120467	36140	84327	0	508691	565212
2027	37	2220000	3720000	120467	36140	84327	0	631896	702107
2028	38	2310000	3810000	120467	36140	84327	0	771826	857584
2029	39	2400000	3900000	120467	36140	84327	0	931249	1034721
2030	40	2490000	3990000	120467	36140	84327	0	1114065	1237850
2031	41	2580000	4080000	120467	36140	84327	0	1334569	1482855
2032	42	2670000	4170000	120467	36140	84327	0	1585786	1761984
2033	43	2760000	4260000	120467	36140	84327	0	1871544	2079493
2034	44	2880000	4380000	120467	36140	84327	0	2196256	2440284
2035	45	2992500	4492500	0	0	0	120000	600000	2693250
2036	46	3105000	4605000	0	0	0	120000	600000	2794500
2037	47	3232500	4732500	0	0	0	120000	600000	2909250
2038	48	3360000	4860000	0	0	0	120000	600000	3024000
2039	49	3502500	5002500	0	0	0	120000	600000	3152250
2040	50	3592500	5092500	0	0	0	120000	600000	3233250
2041	51	3682500	5182500	0	0	0	120000	600000	3314250
2042	52	3945000	5445000	0	0	0	120000	600000	3550500
2043	53	4185000	5685000	0	0	0	120000	600000	3766500
2044	54	4425000	5925000	0	0	0	120000	600000	3982500

Abv. Fig. are based on certain assumptions which are liable to be changed according to the rules of LIC.

Year	Age	Risk Cover Normal	Risk Cover Accident al	Premium	Tax Saved	Net Premium	Amount Received	Loan Value	Encash. Value
2045	55	4665000	6165000	0	0	0	120000	600000	4198500
2046	56	4935000	6435000	0	0	0	120000	600000	4441500
2047	57	5205000	6705000	0	0	0	120000	600000	4684500
2048	58	5475000	6975000	0	0	0	120000	600000	4927500
2049	59	5850000	7350000	0	0	0	120000	600000	5265000
2050	60	6240000	7740000	0	0	0	120000	600000	5616000
2051	61	6705000	8205000	0	0	0	120000	600000	6034500
2052	62	7170000	8670000	0	0	0	120000	600000	6453000
2053	63	7635000	9135000	0	0	0	120000	600000	6871500
2054	64	8100000	9600000	0	0	0	120000	600000	7290000
2055	65	8565000	10065000	0	0	0	120000	600000	7708500
2056	66	9030000	10530000	0	0	0	120000	600000	8127000
2057	67	9495000	10995000	0	0	0	120000	600000	8545500
2058	68	9960000	11460000	0	0	0	120000	600000	8964000
2059	69	10425000	11925000	0	0	0	120000	600000	9382500
2060	70	10515000	12015000	0	0	0	120000	600000	9463500
2061	71	10605000	10605000	0	0	0	120000	600000	9544500
2062	72	10695000	10695000	0	0	0	120000	600000	9625500
2063	73	10785000	10785000	0	0	0	120000	600000	9706500
2064	74	10875000	10875000	0	0	0	120000	600000	9787500
2065	75	10965000	10965000	0	0	0	120000	600000	9868500
2066	76	11055000	11055000	0	0	0	120000	600000	9949500
2067	77	11145000	11145000	0	0	0	120000	600000	10030500
2068	78	11235000	11235000	0	0	0	120000	600000	10111500
2069	79	11325000	11325000	0	0	0	120000	600000	10192500
2070	80	11415000	11415000	0	0	0	120000	600000	10273500

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Year	Age	Risk Cover Normal	Risk Cover Accident al	Premium	Tax Saved	Net Premium	Amount Received	Loan Value	Encash. Value
2071	81	11505000	11505000	0	0	0	120000	600000	10354500
2072	82	11595000	11595000	0	0	0	120000	600000	10435500
2073	83	11685000	11685000	0	0	0	120000	600000	10516500
2074	84	11775000	11775000	0	0	0	120000	600000	10597500
2075	85	11865000	11865000	0	0	0	120000	600000	10678500
2076	86	11955000	11955000	0	0	0	120000	600000	10759500
2077	87	12045000	12045000	0	0	0	120000	600000	10840500
2078	88	12135000	12135000	0	0	0	120000	600000	10921500
2079	89	12225000	12225000	0	0	0	120000	600000	11002500
2080	90	12315000	12315000	0	0	0	120000	600000	11083500
2081	91	12405000	12405000	0	0	0	120000	600000	11164500
2082	92	12495000	12495000	0	0	0	120000	600000	11245500
2083	93	12585000	12585000	0	0	0	120000	600000	11326500
2084	94	12675000	12675000	0	0	0	120000	600000	11407500
2085	95	12765000	12765000	0	0	0	120000	600000	11488500
2086	96	12855000	12855000	0	0	0	120000	600000	11569500
2087	97	12945000	12945000	0	0	0	120000	600000	11650500
2088	98	13035000	13035000	0	0	0	120000	600000	11731500
2089	99	13125000	13125000	0	0	0	120000	600000	11812500
2090	100	0	0	0	0	0	13125000	600000	11893500

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2. Summary Of Presentation

Description	Ammount in INR
Maximum Risk Cover	13125000
Maximum Risk Cover Accidental	13125000
Total Premium Paid	1809656
Total Tax Saved	542895
Net Premium	1266761
SB/Maturity Amount From Lic	19725000

Mode	Premium(Basic + GST = Total)
Yearly	$117816 + 5302 = 123118$
Half yearly	$59510 + 2678 = 62188$
Quarterly	$30056 + 1353 = 31409$
Monthly ECS	$10019 + 451 = 10470$
SSS	$10019 + 451 = 10470$
Daily(Approx.)	337

Medical Requirement

NIL

3. Agent Copy

S.No.	D.O.C	Age	Plan	Term/PP T	Mode	Sum Assured	Basic Premium	Rider Premium	Total Premium
1	13/3/20	30	945	70/15	YEARLY	1500000	120610	2508	123118

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