

Jeevan Utsav

(Plan No: 871)



Limited payment

Guaranteed additions plan with
Guaranteed life-long income...

Guaranteed income benefit @ 10% of SA...
Guaranteed Additions during premium paying period...
Flexible withdrawal options to cater your needs...
5.5 % Compounded Interest Guaranteed for accumulated income benefits ...



Plan presentation customised for...



Mr. surya

Age: 26 (24/11/1998)

Sum Assured : 500000

AD and DB Rider Cover : 500000 #1

Premium Payment : 5 years.

Term Rider Cover : 500000

Deferment Period : 5 years.

LIC's Jeevan Utsav, is a versatile life insurance policy offering lifelong income and risk cover, with flexible premium payment terms from 5 to 16 years. It features Guaranteed Additions and allows policyholders to select between Regular and Flexi Income Benefits post-premium payment term, ensuring financial flexibility and security.

The plan provides a robust life cover, with the death benefit comprising the higher of the Basic Sum Assured or 7 times the annualized premium, also ensuring it's at least 105% of all paid premiums. Policyholders can also enhance their coverage with optional riders and avail loans for additional liquidity.

When opting for the Flexi Income Benefit, the policyholder is entitled to receive compounded interest at 5.5% on the remaining amount with LIC. Thus LIC's Jeevan Utsav is an attractive option for those seeking a balanced combination of savings, security, and income continuity in their insurance portfolio.

How the plan works...



Mr. Surya pays an annual premium of Rs. 1,22,709 for 5 years.



Guaranteed Life-long annual survival benefit of Rs. 50,000 (@ 10.0% of Sum Assured) shall be paid from the end of 11th policy year.



Flexibility to withdraw survival benefits every year (Option 1) or reinvest the SB at compound interest rate of 5.5 % per annum (Option 2).



Normal Insurance coverage and accidental insurance coverage is available during the term of the policy.

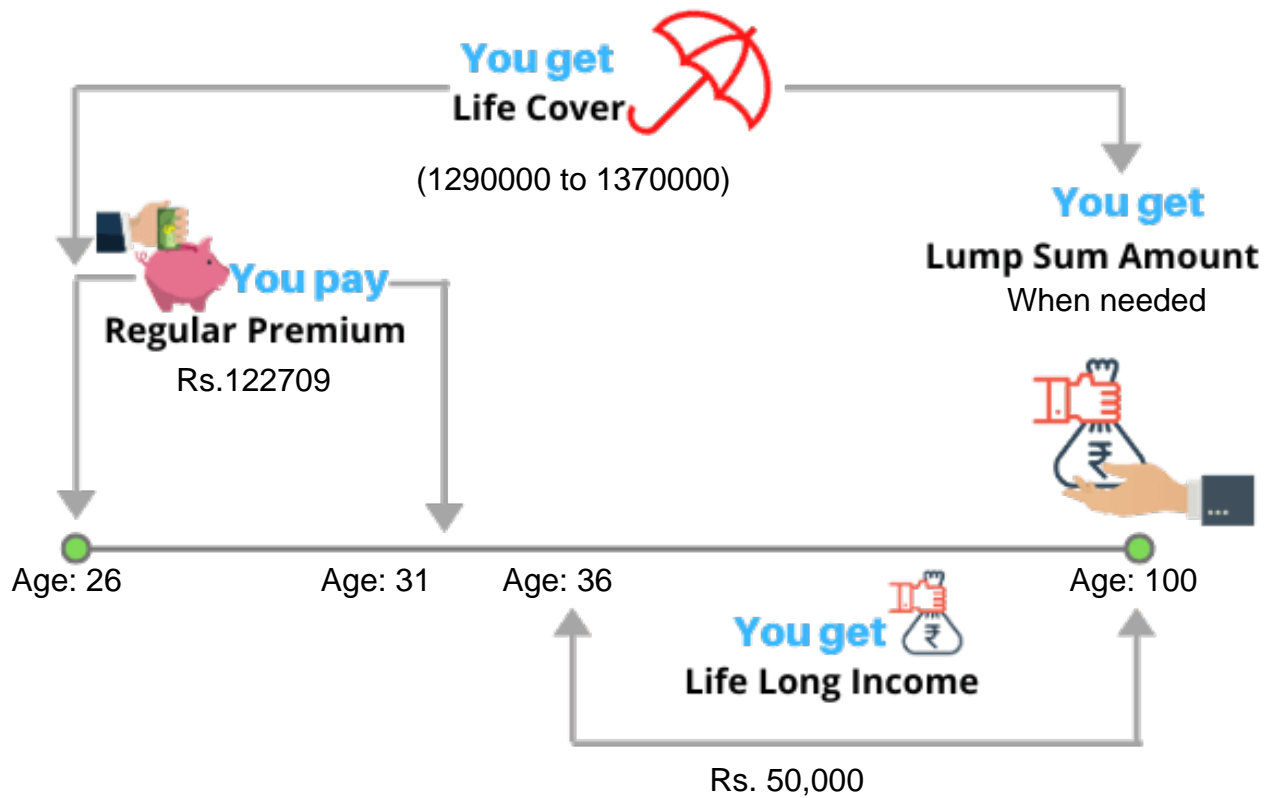


Loan and surrender facility is available after two years and at least two full year premium payment.



Tax benefits available on premium paid (u/s 80C) and survival and maturity benefits (u/s 10(10D)) (Subject to conditions).

Benefit Pattern Illustration



Why LIC of India...



Benefit Details

Benefits	Amount
Sum Assured	5,00,000
Guaranteed Additions (20000 X 5)	1,00,000
Life Long Income(10% of SA)	50,000
Deferment period	5 years
Income Starting (Age 36)	After 10 years
Total premium paid:	6,02,977

Guaranteed additions at the rate of 40 per 1000 sum assured shall be available during the premium paying period

Benefit Table -Option 1

Policy Year	Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns Option 1	Loan	Cash Value
1	26	122709	1290000	1790000	0	0	0
2	27	120067	1310000	1810000	0	49500	66000
3	28	120067	1330000	1830000	0	87525	116700
4	29	120067	1350000	1850000	0	166818	222424
5	30	120067	1370000	1870000	0	209295	279060
6	31	0	1370000	1870000	0	251213	334950
7	32	0	1370000	1870000	0	305370	407160
8	33	0	1370000	1870000	0	359528	479370
9	34	0	1370000	1870000	0	413685	551580
10	35	0	1370000	1870000	0	467843	623790
11	36	0	1370000	1870000	50000	262500	624921
12	37	0	1370000	1870000	50000	262500	626139
13	38	0	1370000	1870000	50000	262500	627269
14	39	0	1370000	1870000	50000	262500	628575
15	40	0	1370000	1870000	50000	262500	629793
16	41	0	1370000	1870000	50000	262500	631098
17	42	0	1370000	1870000	50000	262500	632403
18	43	0	1370000	1870000	50000	262500	633708
19	44	0	1370000	1870000	50000	262500	635012
20	45	0	1370000	1870000	50000	262500	636405
21	46	0	1370000	1870000	50000	262500	637797
22	47	0	1370000	1870000	50000	262500	639102
23	48	0	1370000	1870000	50000	262500	640493
24	49	0	1370000	1870000	50000	262500	641973
25	50	0	1370000	1870000	50000	262500	643365
26	51	0	1370000	1870000	50000	262500	644757
27	52	0	1370000	1870000	50000	262500	646236
28	53	0	1370000	1870000	50000	262500	647715

Policy Year	Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns Option 1	Loan	Cash Value
29	54	0	1370000	1870000	50000	262500	649107
30	55	0	1370000	1870000	50000	262500	650586
31	56	0	1370000	1870000	50000	262500	651978
32	57	0	1370000	1870000	50000	262500	653457
33	58	0	1370000	1870000	50000	262500	654849
34	59	0	1370000	1870000	50000	262500	656240
35	60	0	1370000	1870000	50000	262500	657633
36	61	0	870000	1370000	50000	262500	658937
37	62	0	870000	1370000	50000	262500	660330
38	63	0	870000	1370000	50000	262500	661547
39	64	0	870000	1370000	50000	262500	662853
40	65	0	870000	1370000	50000	262500	664071
41	66	0	870000	1370000	50000	262500	665201
42	67	0	870000	1370000	50000	262500	666333
43	68	0	870000	1370000	50000	262500	667376
44	69	0	870000	1370000	50000	262500	668333
45	70	0	870000	1370000	50000	262500	669290
46	71	0	870000	870000	50000	262500	670247
47	72	0	870000	870000	50000	262500	671030
48	73	0	870000	870000	50000	262500	671814
49	74	0	870000	870000	50000	262500	672597
50	75	0	870000	870000	50000	262500	673206
51	76	0	870000	870000	50000	262500	673815
52	77	0	870000	870000	50000	262500	674424
53	78	0	870000	870000	50000	262500	674946
54	79	0	870000	870000	50000	262500	675381
55	80	0	870000	870000	50000	262500	675816
56	81	0	870000	870000	50000	262500	676164
57	82	0	870000	870000	50000	262500	676511
58	83	0	870000	870000	50000	262500	676860
59	84	0	870000	870000	50000	262500	677295
60	85	0	870000	870000	50000	262500	677817
61	86	0	870000	870000	50000	262500	678513
62	87	0	870000	870000	50000	262500	679644
63	88	0	870000	870000	50000	262500	681818
64	89	0	870000	870000	50000	262500	686168
65	90	0	870000	870000	50000	262500	686256
66	91	0	870000	870000	50000	262500	686343
67	92	0	870000	870000	50000	262500	686430
68	93	0	870000	870000	50000	262500	686517
69	94	0	870000	870000	50000	262500	686604
70	95	0	870000	870000	50000	262500	686691
71	96	0	870000	870000	50000	262500	686778
72	97	0	870000	870000	50000	262500	686865
73	98	0	870000	870000	50000	262500	686952
74	99	0	870000	870000	50000	262500	687039

Policy Year	Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns Option 1	Loan	Cash Value
75	100	0	870000	870000	50000	262500	687125

Note: All payments including Survival Benefits shall be paid at the end of the respective policy year.

Benefit Table -Option 2 (Flexi)

Age	Yearly Premium	Normal Cover	Accident Cover	Annual Returns	Accum: Amount	Drawable amount	Withdrawal Amount	After Withdrawal	Cash Value
26	122709	1290000	1790000	0	0	0	0	0	0
27	120067	1310000	1810000	0	0	0	0	0	66000
28	120067	1330000	1830000	0	0	0	0	0	116700
29	120067	1350000	1850000	0	0	0	0	0	222424
30	120067	1370000	1870000	0	0	0	0	0	279060
31	0	1370000	1870000	0	0	0	0	0	334950
32	0	1370000	1870000	0	0	0	0	0	407160
33	0	1370000	1870000	0	0	0	0	0	479370
34	0	1370000	1870000	0	0	0	0	0	551580
35	0	1370000	1870000	0	0	0	0	0	623790
36	0	1370000	1870000	50000	50000	37500	0	50000	674921
37	0	1370000	1870000	50000	102750	77062	0	102750	728889
38	0	1370000	1870000	50000	158401	118800	0	158401	785670
39	0	1370000	1870000	50000	217113	162834	0	217113	845688
40	0	1370000	1870000	50000	279054	209290	0	279054	908847
41	0	1370000	1870000	50000	344402	258301	0	344402	975500
42	0	1370000	1870000	50000	413344	310008	0	413344	1045747
43	0	1370000	1870000	50000	486078	364558	0	486078	1119786
44	0	1370000	1870000	50000	562812	422109	0	562812	1197824
45	0	1370000	1870000	50000	643767	482825	0	643767	1280172
46	0	1370000	1870000	50000	729174	546880	0	729174	1366971
47	0	1370000	1870000	50000	819279	614459	0	819279	1458381
48	0	1370000	1870000	50000	914339	685754	0	914339	1554832
49	0	1370000	1870000	50000	1014628	760971	0	1014628	1656601
50	0	1370000	1870000	50000	1120433	840324	0	1120433	1763798
51	0	1370000	1870000	50000	1232057	924042	0	1232057	1876814
52	0	1370000	1870000	50000	1349820	1012365	0	1349820	1996056
53	0	1370000	1870000	50000	1474060	1105545	0	1474060	2121775
54	0	1370000	1870000	50000	1605133	1203849	0	1605133	2254240
55	0	1370000	1870000	50000	1743415	1307561	0	1743415	2394001
56	0	1370000	1870000	50000	1889303	1416977	0	1889303	2541281
57	0	1370000	1870000	50000	2043215	1532411	0	2043215	2696672
58	0	1370000	1870000	50000	2205592	1654194	0	2205592	2860441
59	0	1370000	1870000	50000	2376900	1782675	0	2376900	3033140
60	0	1370000	1870000	50000	2557630	1918222	0	2557630	3215263
61	0	870000	1370000	50000	2748300	2061225	0	2748300	3407237
62	0	870000	1370000	50000	2949457	2212092	0	2949457	3609787
63	0	870000	1370000	50000	3161677	2371257	0	3161677	3823224
64	0	870000	1370000	50000	3385569	2539176	0	3385569	4048422
65	0	870000	1370000	50000	3621775	2716331	0	3621775	4285846
66	0	870000	1370000	50000	3870973	2903229	0	3870973	4536174
67	0	870000	1370000	50000	4133877	3100407	0	4133877	4800210
68	0	870000	1370000	50000	4411240	3308430	0	4411240	5078616
69	0	870000	1370000	50000	4703858	3527893	0	4703858	5372191
70	0	870000	1370000	50000	5012570	3759427	0	5012570	5681860
71	0	870000	870000	50000	5338261	4003695	0	5338261	6008508

Age	Yearly Premium	Normal Cover	Accident Cover	Annual Returns	Accum: Amount	Drawable amount	Withdrawal Amount	After Withdrawal	Cash Value
72	0	870000	870000	50000	5681865	4261398	0	5681865	6352895
73	0	870000	870000	50000	6044368	4533276	0	6044368	6716182
74	0	870000	870000	50000	6426808	4820106	0	6426808	7099405
75	0	870000	870000	50000	6830282	5122711	0	6830282	7503488
76	0	870000	870000	50000	7255948	5441961	0	7255948	7929763
77	0	870000	870000	50000	7705025	5778768	0	7705025	8379449
78	0	870000	870000	50000	8178801	6134100	0	8178801	8853747
79	0	870000	870000	50000	8678635	6508976	0	8678635	9354016
80	0	870000	870000	50000	9205960	6904470	0	9205960	9881776
81	0	870000	870000	50000	9762288	7321716	0	9762288	10438452
82	0	870000	870000	50000	10349214	7761910	0	10349214	11025725
83	0	870000	870000	50000	10968421	8226315	0	10968421	11645281
84	0	870000	870000	50000	11621684	8716263	0	11621684	12298979
85	0	870000	870000	50000	12310877	9233157	0	12310877	12988694
86	0	870000	870000	50000	13037975	9778481	0	13037975	13716488
87	0	870000	870000	50000	13805064	10353798	0	13805064	14484708
88	0	870000	870000	50000	14614343	10960757	0	14614343	15296161
89	0	870000	870000	50000	15468132	11601099	0	15468132	16154300
90	0	870000	870000	50000	16368879	12276659	0	16368879	17055135
91	0	870000	870000	50000	17319167	12989375	0	17319167	18005510
92	0	870000	870000	50000	18321721	13741290	0	18321721	19008151
93	0	870000	870000	50000	19379416	14534562	0	19379416	20065933
94	0	870000	870000	50000	20495284	15371463	0	20495284	21181888
95	0	870000	870000	50000	21672525	16254393	0	21672525	22359216
96	0	870000	870000	50000	22914514	17185885	0	22914514	23601292
97	0	870000	870000	50000	24224812	18168609	0	24224812	24911677
98	0	870000	870000	50000	25607177	19205382	0	25607177	26294129
99	0	870000	870000	50000	27065572	20299179	0	27065572	27752611
100	0	870000	870000	50000	28604178	21453133	0	28604178	29291303

Note: All payments including Survival Benefits shall be paid at the end of the respective policy year.

Premium Chart

First Year Premium

Mode	Basic Premium	GST @ 4.5%	Total Premium
Yearly	117425	5284	122709
Half Yearly	59675	2685	62360
Quarterly	30044	1352	31396
Monthly	10083	454	10537

Subsequent Year Premiums

Mode	Basic Premium	GST @ 2.25%	Total Premium
Yearly	117425	2642	120067
Half Yearly	59675	1343	61018
Quarterly	30044	676	30720
Monthly	10083	227	10310

Plan presentation prepared by:



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