

## Jeevan Umang (945) Presentation



Prepared For:

DOC: 14/8/2023 | Age: 32

Plan Criteria			Input Data	Premium & Rider Details
Parameter	Min	Max	Age : 32	First Yr Premium : 84555
Age	0	55	Term/PPT : 68/20	Sub. Yr Premium : 82736
Term	0	100	SA : 1525000	Acc. Sum Ass: : 1525000
Sum	200000	No Limit	Mode : YEARLY	TR Sum Ass: : 0
Mode	YHQ,M-		CIR : 0	Maturity Amount: 18187150

### 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)

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# 1. Plan Presentation

Year	Age	Risk Cover Normal	Risk Cover Accident	Premium	Tax Saved	Net Premium	Amount Received	Loan Value	Encash. Value
2023	32	1604300	3129300	84555	25366	59189	0	0	0
2024	33	1683600	3208600	82736	24821	57915	0	0	0
2025	34	1762900	3287900	82736	24821	57915	0	72601	80668
2026	35	1842200	3367200	82736	24821	57915	0	117218	130242
2027	36	1921500	3446500	82736	24821	57915	0	168330	187033
2028	37	2000800	3525800	82736	24821	57915	0	226582	251758
2029	38	2080100	3605100	82736	24821	57915	0	292814	325348
2030	39	2159400	3684400	82736	24821	57915	0	367879	408754
2031	40	2238700	3763700	82736	24821	57915	0	452912	503235
2032	41	2318000	3843000	82736	24821	57915	0	548962	609958
2033	42	2397300	3922300	82736	24821	57915	0	657137	730152
2034	43	2476600	4001600	82736	24821	57915	0	766893	852103
2035	44	2555900	4080900	82736	24821	57915	0	890368	989298
2036	45	2635200	4160200	82736	24821	57915	0	1030083	1144537
2037	46	2745000	4270000	82736	24821	57915	0	1189090	1321211
2038	47	2847175	4372175	82736	24821	57915	0	1370831	1523146
2039	48	2949350	4474350	82736	24821	57915	0	1591239	1768044
2040	49	3066775	4591775	82736	24821	57915	0	1840388	2044876
2041	50	3184200	4709200	82736	24821	57915	0	2122016	2357796
2042	51	3316875	4841875	82736	24821	57915	0	2440197	2711330
2043	52	3403800	4928800	0	0	0	122000	610000	3063420
2044	53	3483100	5008100	0	0	0	122000	610000	3134790
2045	54	3730150	5255150	0	0	0	122000	610000	3357135
2046	55	3961950	5486950	0	0	0	122000	610000	3565755
2047	56	4193750	5718750	0	0	0	122000	610000	3774375
2048	57	4425550	5950550	0	0	0	122000	610000	3982995

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	Premium	Tax Saved	Net Premium	Amount Received	Loan Value	Encash. Value
2049	58	4687850	6212850	0	0	0	122000	610000	4219065
2050	59	4950150	6475150	0	0	0	122000	610000	4455135
2051	60	5212450	6737450	0	0	0	122000	610000	4691205
2052	61	5581500	7106500	0	0	0	122000	610000	5023350
2053	62	5965800	7490800	0	0	0	122000	610000	5369220
2054	63	6426350	7951350	0	0	0	122000	610000	5783715
2055	64	6886900	8411900	0	0	0	122000	610000	6198210
2056	65	7347450	8872450	0	0	0	122000	610000	6612705
2057	66	7808000	9333000	0	0	0	122000	610000	7027200
2058	67	8268550	9793550	0	0	0	122000	610000	7441695
2059	68	8729100	10254100	0	0	0	122000	610000	7856190
2060	69	9189650	10714650	0	0	0	122000	610000	8270685
2061	70	9650200	11175200	0	0	0	122000	610000	8685180
2062	71	10110750	10110750	0	0	0	122000	610000	9099675
2063	72	10190050	10190050	0	0	0	122000	610000	9171045
2064	73	10269350	10269350	0	0	0	122000	610000	9242415
2065	74	10348650	10348650	0	0	0	122000	610000	9313785
2066	75	10427950	10427950	0	0	0	122000	610000	9385155
2067	76	10507250	10507250	0	0	0	122000	610000	9456525
2068	77	10586550	10586550	0	0	0	122000	610000	9527895
2069	78	10665850	10665850	0	0	0	122000	610000	9599265
2070	79	10745150	10745150	0	0	0	122000	610000	9670635
2071	80	10824450	10824450	0	0	0	122000	610000	9742005
2072	81	10903750	10903750	0	0	0	122000	610000	9813375
2073	82	10983050	10983050	0	0	0	122000	610000	9884745
2074	83	11062350	11062350	0	0	0	122000	610000	9956115
2075	84	11141650	11141650	0	0	0	122000	610000	10027485
2076	85	11220950	11220950	0	0	0	122000	610000	10098855

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Year	Age	Risk Cover Normal	Risk Cover Accident	Premium	Tax Saved	Net Premium	Amount Received	Loan Value	Encash. Value
2077	86	11300250	11300250	0	0	0	122000	610000	10170225
2078	87	11379550	11379550	0	0	0	122000	610000	10241595
2079	88	11458850	11458850	0	0	0	122000	610000	10312965
2080	89	11538150	11538150	0	0	0	122000	610000	10384335
2081	90	11617450	11617450	0	0	0	122000	610000	10455705
2082	91	11696750	11696750	0	0	0	122000	610000	10527075
2083	92	11776050	11776050	0	0	0	122000	610000	10598445
2084	93	11855350	11855350	0	0	0	122000	610000	10669815
2085	94	11934650	11934650	0	0	0	122000	610000	10741185
2086	95	12013950	12013950	0	0	0	122000	610000	10812555
2087	96	12093250	12093250	0	0	0	122000	610000	10883925
2088	97	12172550	12172550	0	0	0	122000	610000	10955295
2089	98	12251850	12251850	0	0	0	122000	610000	11026665
2090	99	12331150	12331150	0	0	0	122000	610000	11098035
2091	100	0	0	0	0	0	12331150	0	0
Total				1656539	496965	1159574	18187150		

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## 2. Summary of Presentation

Description	Amount in INR
Maximum Risk Cover	12331150
Maximum Risk Cover Accidental	12331150
Total Premium Paid	1656539
Total Tax Saved	496965
Net Premium	1159574
SB/Maturity Amount	18187150

Mode	Basic Premium	GST	Total Premium
Yearly	80913	3642	84555
Half Yearly	40873	1840	42713
Quarterly	20644	930	21574
Monthly ECS	6881	310	7191
SSS	6881	310	7191
Daily(Approx.)	232	-	232

## Medical Requirement

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### 3. Point to Remember

Age Proof (any one)	Address Proof (any one)	Photo ID (any one)	Income Proof (any one)	For Child Policy (any one)
Passport Pan Card Driving License School Certificate Birth Certificate	Voter's Card Passport Electric/Phone Bill Ration Card Rent Agreement Bank Passbook Driving License	Voter's Card Passport Pan Card Driving License	Salary Slip Form 16 Income Tax Return (If total premium exceed Rupees One Lakh)	School Id Card Fee Receipt Progress Card

Please be ready with below documents

One Passport size photograph  
For ECS Mode fill NACH FORM, For SB & Maturity fill NEFT FORM  
For Monthly ECS mode required 2 monthly premium cheques

Account payee cheque towards the premium in favour of  
"LIFE INSURANCE CORPORATION OF INDIA"

\*If the SUC is more than 50 Lakh. Don't forget to fill FORM 3251(A & B)  
PAN Card is mandatory if total premium payable during the year  
under all policies is more than INR 50000.  
Nominee ID Proof is Compulsory

#### Disclaimer

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