

## 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 : 122781
Age	0	55	Term/PPT : 68/25	Sub. Yr Premium : 120138
Term	0	100	SA : 3025000	Acc. Sum Ass: : 3025000
Sum	200000	No Limit	Mode : YEARLY	TR Sum Ass: : 0
Mode	YHQ,M-		CIR : 0	Maturity Amount: 33837650

### 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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Prepared By:  
M.THIRUMALAI RAJA LIC (MDRT) AND STAR HEALTH  
ZM MEMBER  
SJ TOWER  
19 LIC COLONY  
SALEM  
Mobile: 9443366128



# 1. Plan Presentation

Year	Age	Risk Cover Normal	Risk Cover Accident	Premium	Tax Saved	Net Premium	Amount Received	Loan Value	Encash. Value
2023	32	3167175	6192175	122781	36834	85947	0	0	0
2024	33	3309350	6334350	120138	36041	84097	0	0	0
2025	34	3451525	6476525	120138	36041	84097	0	87400	97112
2026	35	3593700	6618700	120138	36041	84097	0	140907	156563
2027	36	3735875	6760875	120138	36041	84097	0	201897	224330
2028	37	3878050	6903050	120138	36041	84097	0	271320	301467
2029	38	4020225	7045225	120138	36041	84097	0	350028	388920
2030	39	4162400	7187400	120138	36041	84097	0	439039	487821
2031	40	4304575	7329575	120138	36041	84097	0	539467	599407
2032	41	4446750	7471750	120138	36041	84097	0	652519	725021
2033	42	4588925	7613925	120138	36041	84097	0	779735	866372
2034	43	4731100	7756100	120138	36041	84097	0	922844	1025382
2035	44	4873275	7898275	120138	36041	84097	0	1082912	1203236
2036	45	5015450	8040450	120138	36041	84097	0	1261835	1402038
2037	46	5218125	8243125	120138	36041	84097	0	1462027	1624474
2038	47	5405675	8430675	120138	36041	84097	0	1685123	1872359
2039	48	5593225	8618225	120138	36041	84097	0	1904334	2115927
2040	49	5811025	8836025	120138	36041	84097	0	2150192	2389103
2041	50	6028825	9053825	120138	36041	84097	0	2428026	2697807
2042	51	6276875	9301875	120138	36041	84097	0	2729427	3032697
2043	52	6434175	9459175	120138	36041	84097	0	3102360	3447066
2044	53	6576350	9601350	120138	36041	84097	0	3540996	3934440
2045	54	7051275	10076275	120138	36041	84097	0	4033731	4481923
2046	55	7495950	10520950	120138	36041	84097	0	4589161	5099068
2047	56	7940625	10965625	120138	36041	84097	0	5215034	5794482
2048	57	8385300	11410300	0	0	0	242000	1210000	7546770

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	8890475	11915475	0	0	0	242000	1210000	8001428
2050	59	9395650	12420650	0	0	0	242000	1210000	8456085
2051	60	9900825	12925825	0	0	0	242000	1210000	8910743
2052	61	10617750	13642750	0	0	0	242000	1210000	9555975
2053	62	11364925	14389925	0	0	0	242000	1210000	10228433
2054	63	12263350	15288350	0	0	0	242000	1210000	11037015
2055	64	13161775	16186775	0	0	0	242000	1210000	11845598
2056	65	14060200	17085200	0	0	0	242000	1210000	12654180
2057	66	14958625	17983625	0	0	0	242000	1210000	13462763
2058	67	15857050	18882050	0	0	0	242000	1210000	14271345
2059	68	16755475	19780475	0	0	0	242000	1210000	15079928
2060	69	17653900	20678900	0	0	0	242000	1210000	15888510
2061	70	18552325	21577325	0	0	0	242000	1210000	16697093
2062	71	19450750	19450750	0	0	0	242000	1210000	17505675
2063	72	19592925	19592925	0	0	0	242000	1210000	17633633
2064	73	19735100	19735100	0	0	0	242000	1210000	17761590
2065	74	19877275	19877275	0	0	0	242000	1210000	17889548
2066	75	20019450	20019450	0	0	0	242000	1210000	18017505
2067	76	20161625	20161625	0	0	0	242000	1210000	18145463
2068	77	20303800	20303800	0	0	0	242000	1210000	18273420
2069	78	20445975	20445975	0	0	0	242000	1210000	18401378
2070	79	20588150	20588150	0	0	0	242000	1210000	18529335
2071	80	20730325	20730325	0	0	0	242000	1210000	18657293
2072	81	20872500	20872500	0	0	0	242000	1210000	18785250
2073	82	21014675	21014675	0	0	0	242000	1210000	18913208
2074	83	21156850	21156850	0	0	0	242000	1210000	19041165
2075	84	21299025	21299025	0	0	0	242000	1210000	19169123
2076	85	21441200	21441200	0	0	0	242000	1210000	19297080

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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	21583375	21583375	0	0	0	242000	1210000	19425038
2078	87	21725550	21725550	0	0	0	242000	1210000	19552995
2079	88	21867725	21867725	0	0	0	242000	1210000	19680953
2080	89	22009900	22009900	0	0	0	242000	1210000	19808910
2081	90	22152075	22152075	0	0	0	242000	1210000	19936868
2082	91	22294250	22294250	0	0	0	242000	1210000	20064825
2083	92	22436425	22436425	0	0	0	242000	1210000	20192783
2084	93	22578600	22578600	0	0	0	242000	1210000	20320740
2085	94	22720775	22720775	0	0	0	242000	1210000	20448698
2086	95	22862950	22862950	0	0	0	242000	1210000	20576655
2087	96	23005125	23005125	0	0	0	242000	1210000	20704613
2088	97	23147300	23147300	0	0	0	242000	1210000	20832570
2089	98	23289475	23289475	0	0	0	242000	1210000	20960528
2090	99	23431650	23431650	0	0	0	242000	1210000	21088485
2091	100	0	0	0	0	0	23431650	0	0
Total				3006093	901818	2104275	33837650		

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## 2. Summary of Presentation

Description	Amount in INR
Maximum Risk Cover	23431650
Maximum Risk Cover Accidental	23431650
Total Premium Paid	3006093
Total Tax Saved	901818
Net Premium	2104275
SB/Maturity Amount	33837650

Mode	Basic Premium	GST	Total Premium
Yearly	117493	5288	122781
Half Yearly	59358	2672	62030
Quarterly	29984	1350	31334
Monthly ECS	9995	450	10445
SSS	9995	450	10445
Daily(Approx.)	336	-	336

## Medical Requirement

MER, Rest ECG, SBT-13, RUA, Hb%

### 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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