



Plan for an assured future for your family

JEEVAN LAKSHYA

Plan No. 733

Happyness, Care, Security, Saving

Get it all for your family

BENEFITS:

- Death
- Accident
- New Critical Illness
- Rebates
- Maturity
- New Term Assurance
- Settlement Option
- Revival

"The Journey of a thousand miles begins with a single steps"



ONLY COMPANY
OWNED BY
GOVT OF INDIA



SOVEREIGN
GUARANTEE
SECTION 37
LIC ACT 1956



CLAIM SETTLEMENT
RATIO
98.62%



MOST TRUSTED
INSURANCE
COMPANY



Presented by:

DIPENJAY GHOSH

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If you want to sleep peacefully, buy life insurance



WHO NEEDS A JEEVAN LAKSHYA?

- Individuals who support a family/have dependants.
- People with major goals to achieve in life.
- Parents to secure the future of their children.
- People who have loans/ expenses to bear.



733

JEEVAN LAKSHYA



LIC's Jeevan Lakshya is a Non-linked, Participating, Individual, Life Assurance plan which offers a combination of protection and savings. This plan provides for Annual Income benefit that may help to fulfill the needs of the family, primarily for the benefit of children, in case of unfortunate death of Policyholder any time before maturity and a lump sum amount at the time of maturity irrespective of survival of the Policyholder. This plan also takes care of liquidity needs through its loan facility.

Maturity Benefits



On Life Assured surviving the policy term, provided the policy is in-force, **"Sum Assured on Maturity"** along with vested Simple Reversionary bonuses and Final Additional bonus, if any, shall be payable. Where **"Sum Assured on Maturity"** is equal to Basic Sum Assured.

Death Benefits



On death of the Life Assured during the policy term before the stipulated Date of Maturity provided the policy is in-force i.e. all due premiums have been paid, Death Benefit, defined as sum of **"Sum Assured on Death"**, vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable.

Where **"Sum Assured on Death"** is defined as higher of: -

7 times of annualised premium or -

Sum of 110% of Basic Sum Assured, which shall be payable on date of maturity and Annual Income Benefit equal to 10% of the Basic Sum Assured, **which shall be payable from the policy anniversary coinciding with or following the date of death of Life Assured, till the policy anniversary prior to the date of maturity.**

The vested Simple Reversionary Bonuses and Final Additional Bonus, if any, included in the Death Benefit, shall be payable on due date of maturity.

The Death Benefit defined above shall not be less than 105% of total premiums paid upto the date of death.

Premiums referred above exclude taxes, extra premium and rider premium(s), if any.

Payment of Premiums



Premiums can be paid regularly during the premium paying term at **yearly, half-yearly, quarterly or monthly mode** (through NACH only) or through salary deductions over the premium paying term of the policy.



The Best
Life + Insurance
For your family



PLAN SUMMARY

PREMIUM

First Year Premium Rs. 30,467

Rest Of Year Premium Rs. 29,811

TAX SAVED

Total Term Premium Paid Rs. 5,07,443

Total Tax Saved Rs. 0

MAXIMUM RISK COVER

Maximum Risk Cover Rs. 15,05,000

Minimum Risk Cover 10,71,000

RETURNS

Total Amount Received Rs. 9,55,000



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This Presentation is Specially
Prepared For:

Name: Mr. Dipenjay Ghosh

Age: 36

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	LIC Return
		Normal	Accidental						
2025	36	5,71,000	10,71,000	30,467	0	30,467	0	0	0
2026	37	5,92,000	10,92,000	29,811	0	29,811	17,013	15,312	0
2027	38	6,13,000	11,13,000	29,811	0	29,811	39,992	35,993	0
2028	39	6,34,000	11,34,000	29,811	0	29,811	70,638	63,574	0
2029	40	6,55,000	11,55,000	29,811	0	29,811	88,770	79,893	0
2030	41	6,76,000	11,76,000	29,811	0	29,811	1,07,217	96,496	0
2031	42	6,97,000	11,97,000	29,811	0	29,811	1,25,087	1,12,578	0
2032	43	7,18,000	12,18,000	29,811	0	29,811	1,48,762	1,33,886	0
2033	44	7,39,000	12,39,000	29,811	0	29,811	1,74,096	1,56,687	0
2034	45	7,60,000	12,60,000	29,811	0	29,811	2,01,180	1,81,062	0
2035	46	7,81,000	12,81,000	29,811	0	29,811	2,30,112	2,07,101	0
2036	47	8,02,000	13,02,000	29,811	0	29,811	2,61,000	2,34,900	0
2037	48	8,23,000	13,23,000	29,811	0	29,811	2,94,013	2,64,612	0
2038	49	8,44,000	13,44,000	29,811	0	29,811	3,29,258	2,96,333	0
2039	50	8,75,000	13,75,000	29,811	0	29,811	3,67,001	3,30,301	0
2040	51	8,98,500	13,98,500	29,811	0	29,811	4,07,481	3,66,733	0
2041	52	9,22,000	14,22,000	29,811	0	29,811	5,22,854	4,70,500	0
2042	53	9,45,500	14,45,500	0	0	0	6,04,721	5,44,000	0
2043	54	9,74,000	14,74,000	0	0	0	6,97,259	6,27,500	0
2044	55	10,05,000	15,05,000	0	0	0	8,01,808	7,21,500	0
2045	56	0	0	0	0	0	0	0	9,55,000
Total				5,07,443	0	5,07,443			9,55,000

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How To Calculate Special Risk Cover

A	B	C	D	E	F	G	H	I	J
Year	Age	T.R. S.A.	B.S.A(10%)	Term-A	FIB(D x E)	Bonus	FAB	B.S.A(110%)	C+F+G+H+I
1	36	0	50,000	19	9,50,000	4,20,000	35,000	5,50,000	19,55,000
2	37	0	50,000	18	9,00,000	4,20,000	35,000	5,50,000	19,05,000
3	38	0	50,000	17	8,50,000	4,20,000	35,000	5,50,000	18,55,000
4	39	0	50,000	16	8,00,000	4,20,000	35,000	5,50,000	18,05,000
5	40	0	50,000	15	7,50,000	4,20,000	35,000	5,50,000	17,55,000
6	41	0	50,000	14	7,00,000	4,20,000	35,000	5,50,000	17,05,000
7	42	0	50,000	13	6,50,000	4,20,000	35,000	5,50,000	16,55,000
8	43	0	50,000	12	6,00,000	4,20,000	35,000	5,50,000	16,05,000
9	44	0	50,000	11	5,50,000	4,20,000	35,000	5,50,000	15,55,000
10	45	0	50,000	10	5,00,000	4,20,000	35,000	5,50,000	15,05,000
11	46	0	50,000	9	4,50,000	4,20,000	35,000	5,50,000	14,55,000
12	47	0	50,000	8	4,00,000	4,20,000	35,000	5,50,000	14,05,000
13	48	0	50,000	7	3,50,000	4,20,000	35,000	5,50,000	13,55,000
14	49	0	50,000	6	3,00,000	4,20,000	35,000	5,50,000	13,05,000
15	50	0	50,000	5	2,50,000	4,20,000	35,000	5,50,000	12,55,000
16	51	0	50,000	4	2,00,000	4,20,000	35,000	5,50,000	12,05,000
17	52	0	50,000	3	1,50,000	4,20,000	35,000	5,50,000	11,55,000
18	53	0	50,000	2	1,00,000	4,20,000	35,000	5,50,000	11,05,000
19	54	0	50,000	1	50,000	4,20,000	35,000	5,50,000	10,55,000
20	55	0	50,000	0	0	4,20,000	35,000	5,50,000	10,05,000
2045	56	0	9,55,000	0	9,55,000	0	9,55,000	0	9,55,000

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Modewise Summary of Installment Premiums

ID	DOC	Plan	Term	PPT	Basic Sum Assured	Accidental Sum Assured	Settlement Option	Premium					
								Yealy	Half-Yly	Quarterly	ECS/SSS	Single	** Daily
1	05/09/2025	733	20	17	500000	500000	0 Years	30206	15265	7713	2571	0	82
Total					500000	500000	No	30206	15265	7713	2571	0	82

*** : Assuming LIC will declare the above mentioned bonus rates for the year ended 31/03/2018.
**** : Daily premium is for indicative purpose only. Formula used - (Yearly Premium/365).
***** : Premiums indicated are inclusive of GST.

Medical Requirements

Medical Test : Nil

Internal Rate of Return(IRR) :-

Normal :	5.14
Income Tax Rebate :	5.14

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

This personalized illustration contains guaranteed and non-guaranteed benefits. The purpose of this illustration is solely to help you understand the projected benefits that may be possible in future. The presenter in no manner is promising or giving a guarantee about such projected benefits. The actual non-guaranteed benefits will depend upon the future performance of L.I.C. of India with respect to this product.