






Mr. Ram

Age :36 years


New Endowment Plan (714-20-20)

Premium And Benefit Illustration

Plan details

	Sum Assured	₹ 5,00,000
	Term	20 Years.
	Premium Payment	20 Years.

Other benefits

	Accidental Death And Disability Cover	₹ 5,00,000
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You Pay

total premium:

₹ 5,40,394



You Get

total benefit:

₹ 9,25,000

Yearly Premium



First Year
₹ 27,584
(26,396 + 1,188)

Subseq: Year
₹ 26,990
(26,396 + 594)

Maturity Benefit

(After completion of 20 years)

Sum Assured	5,00,000
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Bonus* (19500 X 20)	3,90,000
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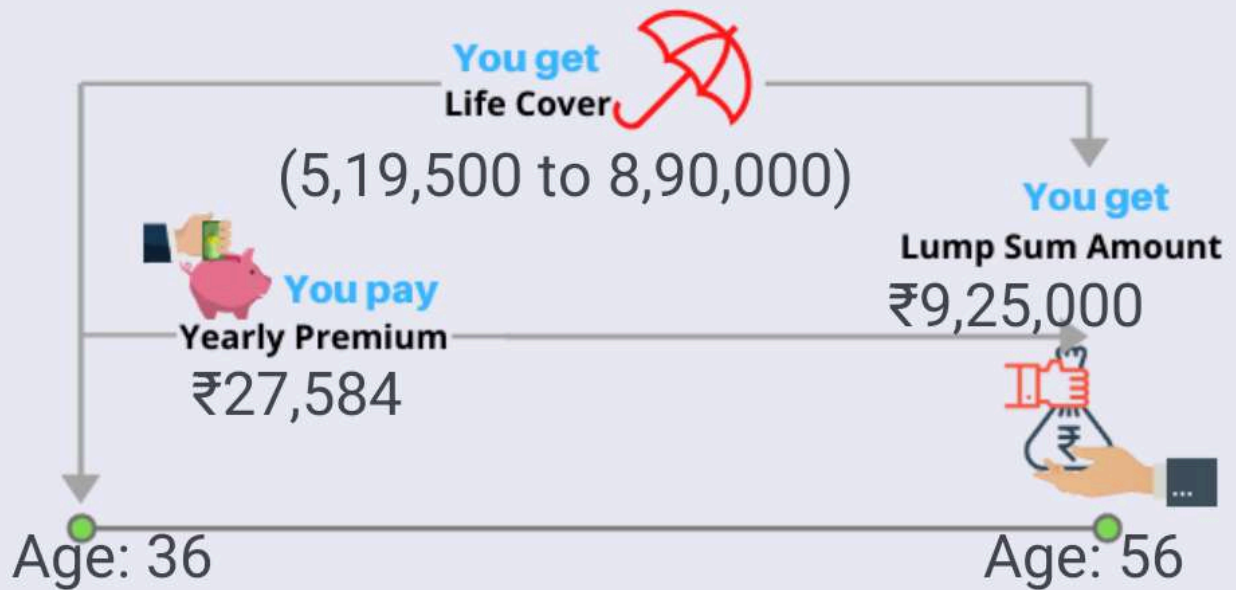
Final Addition Bonus* (70 per 1000 SA)	35,000
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Expected Maturity Amount after 20 years.	9,25,000
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Total Premium Paid	5,40,394
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*Bonus rates and Final Addition Bonus(FAB) rates as per the latest declared rates.

Benefit Pattern - Illustration



Total Premium Paid	Total Returns	Tax Saved (30 % Slab)
5,40,394	9,25,000	1,67,880

Why LIC of India...



How the plan works...



Mr. Ram pays an annual premium of Rs 27584 for 20 years.



Maturity amount (SA+Bonus+FAB) is paid at the end of the policy term of 20 years.



Expected Maturity amount as per the current bonus rates comes to Rs.9,25,000.



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



Loan and surrender facility is available after one year and at least one full-year premium payment.

Benefit and Coverage Table

Age	Normal Coverage	Accident Coverage	Loan	Yearly Premium	Total Returns
36	519500	1019500	0	27584	0
37	539000	1039000	5694	26990	0
38	558500	1058500	12226	26990	0
39	578000	1078000	36407	26990	0
40	597500	1097500	48806	26990	0
41	617000	1117000	61410	26990	0
42	636500	1136500	73692	26990	0
43	656000	1156000	91394	26990	0
44	675500	1175500	112140	26990	0
45	695000	1195000	135468	26990	0
46	714500	1214500	161669	26990	0
47	734000	1234000	191015	26990	0
48	753500	1253500	223839	26990	0
49	773000	1273000	260541	26990	0
50	802500	1302500	301470	26990	0
51	824500	1324500	347233	26990	0
52	846500	1346500	398203	26990	0
53	868500	1368500	454977	26990	0
54	895500	1395500	518267	26990	0
55	925000	1425000	588849	26990	0
56	0	0	0	0	925000

Total Premium	₹5,40,394	Total Returns	₹9,25,000
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Disclaimer

The premium shown on the app may vary depending on the applicable underwriting rules. Maturity calculations shown in the app are based on current bonus rates and may vary based on the Corporations actual experiences. Read the brochure carefully for more details on terms and conditions.



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