


Plan Details

Plan Name	Plan No	
Nivesh Plus	849	
Proposal Date *	UIN	
24-06-2024	512L317V01	
Agency Code	Supervisor Code	Branch Code
[REDACTED]	[REDACTED]	194
Access Id	Email Id	Mobile No.
[REDACTED]	[REDACTED]	[REDACTED]

* Date of Proposal - Pertains to date when customer verified the proposal.


Details of plan proposed

Term & PPT	Sum Assured	Installment Premium	GST
25 - 1	₹ 10,00,000	₹ 1,00,000	₹ 0
Total Amount	Mode of Payment	Date of Commencement **	
₹ 1,00,000	Single	24-06-2024	

AB/ADDB Req

NOT required

Sum Assured Option

10 times of the Single Premium

Fund Option

Growth Fund

Applicable to Police Personnel if LIC's Accident Benefit Rider / LIC's Accidental Death And Disability Benefit Rider is opted for :

(i). Whether you are engaged in police duty in any police organization other than paramilitary force? Yes No

If "Yes", (ii). Whether you wish to avail the AB/AD& DB rider while on police duty? Yes No

**** Date of Commencement - This date is tentative Date of Commencement , subject to change based on date of payment and underwriting.**

BROAD INVESTMENT PATTERN OF THE INVESTIBLE FUNDS						
Fund Type	Investment in Government/Government Guaranteed Securities/Corporate Debt	Short-term investments such as money market instruments	Investment in Listed Equity Shares	Objective	Risk Profile	SFIN
Bond Fund	Not less than 60%	Not more than 40%	NIL	To provide relatively safe and less volatile investment option mainly through accumulation of income through investment in fixed income securities.	Low risk	ULIF00124/12/18LICULIPBND512
Secured Fund	Not less than 45% and Not more than 85%	Not more than 40%	Not less than 15% & Not more than 55%	To provide steady income through investment in both equities and fixed income securities.	Lower to Medium risk	ULIF00224/12/18LICULIPSEC512
Balanced Fund	Not less than 30% and Not more than 70%	Not more than 40%	Not less than 30% & Not more than 70%	To provide balanced income and growth through similar proportion investment in both equities and fixed income securities	Medium risk	ULIF00324/12/18LICULIPBAL512
Growth Fund	Not less than 20% and Not more than 60%	Not more than 40%	Not less than 40% & Not more than 80%	To provide long term capital growth through investment primarily in equities.	High risk	ULIF00424/12/18LICULIPGRW512



Personal details of the life to be insured

Name

Father's Name

Mother's Name

Gender

Male Female Third Gender

Martial Status

Date of birth

Age (in years)

[REDACTED]

Place of birth

[REDACTED]

Residential Status

Resident Indian

Citizenship

Indian

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By [REDACTED]
Date add e 24-06-2024 11 44 59
[REDACTED]



Communication details of the life to be insured

Present Address for communication

Address Line 1

[REDACTED]

Address Line 2

[REDACTED]

Address Line 3

[REDACTED]

City

[REDACTED]

District

[REDACTED]

State

[REDACTED]

Country

India

Pin Code

[REDACTED]

Permanent Residential Address

Address Line 1

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



KYC Particulars

Are you an IT Assessee Yes No

PAN

[REDACTED]

Proof of Identity

ekyc

Address Proof

ekyc

Are you (Proposer) registered under the GST act ? Yes No

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By [REDACTED]
Date add e 24-06-2024 11 44 59
[REDACTED]



Occupation Details

Present Occupation

[REDACTED]

Exact Nature of duties

Business

Name of the present employer

[REDACTED]

Annual income

₹ [REDACTED]

source of income

Self Employed

Education Qualification

[REDACTED]

Purpose of insurance

Market linked
Return with Risk
cover



Other Personal Details of the life to be insured

Is your occupation associated with any specific hazard or do you take part in hazardous activities or have hobbies that could be dangerous in any way?

Yes No

Are you Politically Exposed Person (PEP as per RBI Guidelines PEPs are the individuals who are or have been entrusted with prominent public functions in a foreign country.)

Yes No

Have you ever been or are currently being investigated, charge sheeted, prosecuted or convicted or having pending charges in respect of any criminal/civil offences in any court of law in India or abroad ?

Yes No



Lifestyle Details of the Life to be Insured

Do you smoke / consume or have you ever smoked / consumed the following	Yes/No	If YES, Quantity consumed and Duration	If STOPPED, Since how many months
Alcoholic drinks	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Narcotics	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Any other drugs	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Do you smoke/consume or have you smoked/consumed tobacco in any form (cigars, cigarettes, beedis, pan masala etc) in the past 60 months. (in sticks /packets/ sachets/gms per day)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		



Details of previous policies held / proposals applied of the life to be insured

a) Is your life now being proposed for another assurance or an application for revival of a policy on your life or any other proposal under consideration in any office of Life Insurance Corporation of India or to any other insurer?

Yes No

b) Whether proposed simultaneously on the life of spouse and children ?

Yes No

c) Has a proposal (or an application for revival of a policy) on your life made to any office of Life Insurance Corporation of India or to any other insurer ever been:

c.1) Withdrawn, Deferred, Dropped or Declined? Yes No

c.2) Accepted with extra Premium or Lien? Yes No

c.3) Accepted on terms otherwise than those proposed? Yes No

c.4) Have you during past one year returned any policy of Life Insurance Corporation of India as the same was not acceptable to you?

Yes No

- I hereby declare that I do not have any existing policies in-force or lapsed policies with LIC.
- I hereby declare that I do not have any existing policies in force or lapsed policies with other Insurers.



Medical details of the life to be insured

Are you suffering from or have you ever suffered or undergone investigation in the past or have you been advised to undergo investigation or treatment for the following ailments

1. Lungs/Respiratory disease/Persistent cough, asthma, bronchitis, pneumonia, spitting of blood etc. Yes No
2. Hypertension, Hypotension, rheumatic fever, pain in chest, breathlessness, palpitation, any disease of the heart or arteries Yes No
3. Peptic ulcer/colitis, jaundice, anaemia, piles, dysentery, or any other disease of the stomach, liver, spleen, gall bladder or pancreas/digestive disorder Yes No
4. Any disease of kidney/prostate or urinary system Yes No
5. Paralysis/epilepsy/insanity/tremors, numbness, double vision, dizzy or fainting spells/head injury / insomnia /nervous breakdown/any other disease of the brain or the nervous system Yes No
6. Hernia/hydrocele, varicocele, fistula, varicose veins, filariasis, gonorrhoea, syphilis or any other venereal disease Yes No
7. Cancer/leukemia/lymphoma/tumour/cyst/ any other growth/lumps/blood disorder/enlarged glands. Yes No
8. Any disease of ear, nose, throat or eyes, including defective sight or hearing and discharge from the ears Yes No
9. Endocrine disorders such as Diabetes, Goitre, Thyroid etc or have you ever passed sugar, albumin, pus or blood in urine Yes No
10. Bone / Joint / Spine disease / Arthritis Yes No
11. Mental Disorder (Depression/Anxiety etc) Yes No
12. Chronic infections - Tuberculosis/pleurisy/skin disease/skin eruption/leprosy Yes No
13. Hepatitis or AIDS & HIV related condition Yes No
14. Any operation, accident or injury/any bodily defect or deformity

None

15. Any other disease ? Yes No

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By [REDACTED]
Date [REDACTED] 24-06-2024 11:44:59
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Medical History of the life to be insured

Height (in cms)

Weight (in Kgs)

Have you lost more than 10kg weight in the last six months ?

- Yes No

Do you have any congenital defect/abnormality/physical deformity ?

- Yes No

Did you have any ailment/injury/accident requiring treatment/medication for more than a week and/or have you availed leave for more than 5 days on medical grounds in the last 2 years ?

- Yes No

Have your spouse ever received or are at present availing/ undergoing any medical advice, treatment or tests for any sexually transmitted disease or HIV infection / AIDS related conditions or Hepatitis B or C?

Yes No

During the last five years did you consult a Medical Practitioner for any ailment requiring treatment for more than a week ?

Yes No

Have you ever been admitted to any hospital or nursing home for general check up, observation, treatment or operation?

Yes No

Have you remained absent from place of work on grounds of health during the last 5 years ?

Yes No

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By [REDACTED] Date [REDACTED] 24-06-2024 11:44:59
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Family Medical history

Have your parents / spouse / partner / children and/or any of your relations ever suffered from or died of heart disease, stroke, high blood pressure, diabetes mellitus, cancer, kidney disease or any hereditary disorders, Insanity, or any contagious diseases such as tuberculosis ,hepatitis, AIDS / HIV etc.?

Yes No



Family History

Relationship	Living/Dead	Present age	State of Health	Age of Death	Cause of Death
Father	Living	46	Good	NA	NA
Mother	Living	46	Good	NA	NA



Female Life (if applicable)

Are you pregnant now?

Yes No

Have you had any delivery history?

Yes No

Have you had any abortion or miscarriage or Cesarean section?

Yes No

Have you ever consulted a gynecologist or undergone any investigation, treatment for any gynaec ailment?

Yes No

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By [REDACTED] Date [REDACTED] 24-06-2024 11:44:59
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Bank details of the life to be insured

Your bank account type

Savings Current

Account Number



IFSC Code



Bank Name



Bank Address**Settlement Option of Life to be Insured**

Do you Wish to avail Option for Death Benefit in installments

 Yes No
**Nomination Details**

Particulars of Nomination

SI No.	name of the Nominee	Age	Relationship to the life assured	Share(%)
1	[REDACTED]	[REDACTED]	[REDACTED]	100

**Declaration of the life to be insured**

I [REDACTED] [REDACTED] the person whose life is herein being proposed to be assured, do hereby declare that the foregoing statements and answers have been given by me after fully understanding the questions and the same are true and complete in every particular and that I have not withheld any information and I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and the Life Insurance Corporation of India and that if any untrue averment be contained therein the said contract shall be dealt with as per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. Notwithstanding the provision of any law, usage, custom or convention for the time being in force prohibiting any doctor, hospital ,diagnostic center and/or employer, reinsurer/ credit bureau from divulging any knowledge or information about me concerning my health or employment , occupation, insurance , financial etc.on the grounds of privacy, I , my heirs, executors, administrators and assignees or any other person or persons, having interest of any kind whatsoever in the policy contract issued to me, hereby agree that such authority , having such knowledge or information, shall at any time be at liberty to divulge any such knowledge or information to the Corporation, and the Corporation to divulge the same to any Authorised Organisation / Institution / Agency / and Governmental / Regulatory Authority for the sole purpose of underwriting / investigation / risk mitigation / fraud control and/or claim settlement. And I further agree that if after the date of submission of the proposal but before the issue of First Premium Receipt (i) any change in my occupation or any adverse circumstances connected with my financial position or the general health of myself or that of any members of my family occurs or (ii) if a proposal for assurance or an application for revival of a policy on my life made to any office of the Corporation is withdrawn or dropped, deferred or accepted at an increased premium or subject to a lien or on terms other than as proposed, I shall forthwith intimate the same to the Corporation in writing to reconsider the terms of acceptance of assurance. Any omission on my part to do so shall render this contract to be dealt with as per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. I undertake to inform the Corporation immediately of any changes in KYC documents such as residence. I also give my consent to share my data with Central KYC Registry and to receive phone calls , SMS/ E mail from Central KYC registry in this regard. I understand that the Corporation reserves the right to accept /Postpone/ drop/ decline or offer alternate terms on this proposal for life insurance . I hereby give my consent to receive phone calls, SMS/E mail on the below mentioned registered number/ E mail address from / on behalf of the Corporation with respect to my life insurance policy/regarding servicing of insurance policies/enhancing insurance awareness/ notifying about the status of Claim etc

**Signature of the Life
to be insured**

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By [REDACTED]
Da [REDACTED]
20[REDACTED]

Name [REDACTED]

Address [REDACTED]

Pin Code [REDACTED]



Suitability Analysis

Proposer Full Name [REDACTED]

Date of Birth [REDACTED]

Age [REDACTED]

Marital Status [REDACTED]

Occupation [REDACTED]

Address [REDACTED]

2. What is proposer's yearly income from: (if life assured is different from the proposer)

Employment [REDACTED]

Business / Profession [REDACTED]

Other Sources [REDACTED]

H.U.F. if any [REDACTED]

Income of life to be assured [REDACTED]

3. Whether income proof submitted? (if Yes, give details below)

Nature of document for income verification [REDACTED]

Is he/she Income tax Assessee
No [REDACTED]

Is yes, please provide PAN [REDACTED]

Income Tax Bracket
0% [REDACTED]

4. Previous Policy Details (as per proposal form)

5. Family History (as per proposal form)

Spouse Details

Name NA [REDACTED]

Occupation NA [REDACTED]

Annual Income NA [REDACTED]

6. Need Analysis

Total Annual Income ₹ [REDACTED]

Outstanding Liabilities

Secured Loans [REDACTED]

Non-Secured Loans [REDACTED]

based on his age and income, the maximum insurance that can be granted is:

Age Group [REDACTED]

Multiple of Avg. Annual Income [REDACTED]

Maximum allowable Insurance [REDACTED]

7.

Object of Insurance

Market linked Return with Risk cover [REDACTED]

How would you like to pay your premiums

Single [REDACTED]

Risk Profile

Aggressive [REDACTED]

Time frame for this investment

8. Categorization of plans in relation to object of Insurance

Category	Risk Profile	Plan Name
Aggressive	Aggressive	Nivesh Plus

9. Product Chosen

Plan No	Plan Name	Term	Sum Assured
849	Nivesh Plus	25	₹ 10,00,000

Mode	Premium
Single	₹ 1,00,000

a) if ULIP is proposed:

1st Year	2nd Year	3rd Year onwards	Life cover charges

Policy Administration Charges	Fund Management Charges

b) if Annuity / Pension is proposed:

Target Annuity per annum	Type of Annuity	Annuity Amount per annum	Defement Period

Is the total insurance added to the present proposal is reasonable in relation to income

The questions above pertain to your personal condition at the time of application to your understanding of the features of the product for which you are applying. This information will not be used for any other purpose and will remain confidential.

I **Vedanshi Goyal**, having received the information with respect to the above, have understood the selection of product before into this contract. My plan details are as following:

Plan No	Plan Name	Term	Sum Assured
849	Nivesh Plus	25	₹ 10,00,000

Mode	Premium
Single	₹ 1,00,000

**KYC Details of Life to be Insured as per E-KYC****Personal Details**

[REDACTED]

Name

[REDACTED]

Date of Birth

[REDACTED]

Gender

Female

Contact Details

C/o.

House/ Bldg. / Apt.

Steert/ Road/ Lane

Landmark

Area/ Locality/ Sector

Pincode

Village/ Town/ City

P.O.

District

State

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By [REDACTED] Date 24-06-2024 11 44 59
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PERSONAL FINANCIAL QUESTIONNAIRE Annexures

1. Please give details of your personal earning for the past 3 years

Particulars	Year 2023-2024	Year 2022-2023	Year 2021-2022
Salary(including bonuses) or package			
Income from House Property			
Income from Business			
Income/Commission from Profession			
Share of Profit from Partnership Firms			
Dividends			
Interest from Tax Free Bonds			
Income from Export Firms			
Agricultural Income			
Other Income(Please give details)			
Total			

If a gross or net loss has been reported in these figures, please forward copies of the last 2 years accounts and an explanation of why the loss occurred.

Where information is unavailable due to recent formation of the company, please forward a copy of the current business plan including projections.

Please estimate the value of your assets and liabilities :

Assets	Rupees	Liabilities	Rupees
House/Apartment		Outstanding personal loans	
Land/Real Estate		Mortgages on property	
Bank Deposits(Fixed)		Other liabilities(Please Give details)	
Bank Deposits(Savings)			
Shares, Bonds(including RBI and Other Tax Free Bonds)			

Mutual Funds

Post Office Savings
(NSC,Indira/Kisan Vikas
Patra,etc.)

Vehicles

Other(Please give details)

I do hereby declare that the above statements are true and complete and agree that this Personal Financial Questionnaire together shall form the basis of the contract between myself and the Corporation.

✓ Ve fed oug O
By [REDACTED]
Da e a d e 24-06-2024 11 45 17
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Benefit Illustration

LIC's Nivesh Plus (Plan No. 849)

A Unit Linked, Non-participating, Single Premium, Individual, Life Insurance Plan
(Unique Identification Number - 512L317V01)

Distribution channel	Offline	Agency name	[REDACTED]	Agency code	11038194
Name of prospect	[REDACTED]	Age of prospect	[REDACTED]	Date of Illustration	24-06-2024
Name of life assured	[REDACTED]	Age of life assured	[REDACTED]	Benefit UID	
Policy term	25 years	Premium paying term	1 years	Mode of payment of premium	Single
Sum assured	10,00,000	Single premium	1,00,000.00	GST rate	18.00%
Fund opted	Growth fund	Level	High risk	Investment strategy opted for	Self managed
LIC's Linked ADB rider	Not opted	ADB rider sum assured	0		
Death benefit option	2	Sum assured multiple	10		

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e., 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rate of return. Part B of this statement presents a detailed break-up of the charges, and other values.

Part A:

(Amount in rupees)

Policy year	Single premium	At 4% p.a. gross investment return						At 8% p.a. gross investment return						Commission (incl. bonus commission) payable to intermediary
		Mortality charges	Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)*	GST (excluding GST on FMC and discontinuance charge)	Fund at end of year	Surrender value	Death benefit	Mortality charges	Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)*	GST (excluding GST on FMC and discontinuance charge)	Fund at end of year	Surrender value	Death benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	100000	1003	4833	775	97181	94887	1000000	1001	4865	774	100942	98582	1000000	2000
2	0	1038	1550	187	98239	96500	1000000	1031	1644	186	106046	104276	1000000	0
3	0	1064	1566	191	99292	98120	1000000	1052	1727	189	111446	110266	1000000	0
4	0	1080	1583	194	100350	99760	1000000	1063	1815	191	117173	116583	1000000	0
5	0	1097	1600	197	101412	101412	1000000	1074	1909	193	123248	123248	1000000	0
6	0	1105	1617	199	105491	105491	1000000	1075	2009	194	132704	132704	1000000	0
7	0	1109	1682	200	106661	106661	1000000	1071	2164	193	139761	139761	1000000	0
8	0	1116	1701	201	107851	107851	1000000	1071	2279	193	147262	147262	1000000	0
9	0	1132	1720	204	109048	109048	1000000	1078	2402	194	155228	155228	1000000	0
10	0	1149	1739	207	114255	114255	1000000	1085	2533	195	167688	167688	1000000	0
11	0	1168	1822	210	115561	115561	1000000	1093	2737	197	176922	176922	1000000	0
12	0	1193	1843	215	116869	116869	1000000	1105	2888	199	186725	186725	1000000	0
13	0	1236	1864	222	118156	118156	1000000	1132	3049	204	197112	197112	1000000	0
14	0	1278	1884	230	119424	119424	1000000	1157	3218	208	208123	208123	1000000	0
15	0	1338	1904	241	125650	125650	1000000	1196	3399	215	224782	224782	1000000	0
16	0	1398	2003	252	126952	126952	1000000	1231	3671	222	237446	237446	1000000	0
17	0	1483	2023	267	128182	128182	1000000	1286	3878	231	250842	250842	1000000	0
18	0	1577	2042	284	129329	129329	1000000	1344	4097	242	265012	265012	1000000	0
19	0	1688	2059	304	130371	130371	1000000	1413	4329	254	279990	279990	1000000	0

(Amount in rupees)

Policy year	Single premium	Mortality charges	At 4% p.a. gross investment return					At 8% p.a. gross investment return					Commission (incl. bonus commission) payable to intermediary	
			Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)*	GST (excluding GST on FMC and discontinuance charge)	Fund at end of year	Surrender value	Death benefit	Mortality charges	Other charges (including FMC and GST on FMC but excluding discontinuance charge and its GST)*	GST (excluding GST on FMC and discontinuance charge)	Fund at end of year	Surrender value	Death benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
20	0	1808	2075	325	137294	137294	1000000	1483	4573	267	301828	301828	1000000	0
21	0	1940	2184	349	138223	138223	1000000	1553	4931	280	318955	318955	1000000	0
22	0	2111	2198	380	138970	138970	1000000	1649	5210	297	337046	337046	1000000	0
23	0	2307	2208	415	139500	139500	1000000	1754	5506	316	356148	356148	1000000	0
24	0	2530	2214	455	139777	139777	1000000	1866	5818	336	376318	376318	1000000	0
25	0	2787	2216	502	146752	146752	1000000	1989	6147	358	404608	404608	1000000	0

*See 'Part B' for details

Force Majeure Conditions:

- The Corporation shall value the funds (SFIN) on each day for which financial markets are open. However, the Corporation may value the SFIN less frequently in extreme circumstances external to the Corporation, i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Corporation may defer the valuation of the assets for up to 30 days until the Corporation is certain that the valuation of SFIN can be resumed.
- The Corporation will inform IRDAI of such deferment of the valuation of assets. During the continuance of the force majeure events, all requests for servicing the policy, including policy related payment, shall be kept in abeyance.
- The Corporation will continue to invest as per the investment pattern of the fund type opted by the policyholder. However, the Corporation reserves the right to change the exposure of all or any part of the fund to money market instruments (as defined under Regulations 2(j) of IRDAI(Investment) Regulations, 2016) in circumstances mentioned under points (a) and (b) above. The exposure of the chosen fund shall be reinstated within reasonable timelines once the force majeure situation ends.
- Few examples of such circumstances as mentioned in point (a) & (b) above are:
 - When one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.
 - When, as a result of political, economic, monetary or any circumstances which are not in the control of the Corporation, the disposal of the assets of the fund would be detrimental to the interests of the continuing policyholders.
 - In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
 - In the event of any force majeure or disaster that affects the normal functioning of the Corporation.
- In such an event, an intimation of such force majeure event shall be uploaded on the Corporation's website for information.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I, _____ (name), have explained the premiums, charges and benefits under the product fully to the prospect/policyholder.

Place : _____

Date : _____ Signature of agent/intermediary/official

I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Place : _____

Date : _____ Signature of prospect/policyholder

Part B:

(Amount in rupees)

Policy year	Single premium	Premium allocation charge (PAC)	Single premium less PAC	Mortality charge	GST (excluding GST on FMC and discontinuance charge)	Gross yield (p.a.)		8.00%	Net yield (p.a.)		6.80%				
						Policy admin charge	Addition to the fund		Fund before FMC	FMC (including tax charge on FMC)		Guaranteed addition	Fund at end of year	Surrender value	Death benefit
(1)	(2)	(3)	(4)=(2)-(3)	(5)	(6)	(7)	(8)	(9)	(10)	(11)=(9)-(10)	(12)	(13)	(14)	(15)	
1	100000	3300	96700	1001	774	0	7582	102507	1565	100942	0	100942	98582	1000000	
2	0	0	0	1031	186	0	7964	107689	1644	106046	0	106046	104276	1000000	
3	0	0	0	1052	189	0	8369	113173	1727	111446	0	111446	110266	1000000	
4	0	0	0	1063	191	0	8797	118988	1815	117173	0	117173	116583	1000000	
5	0	0	0	1074	193	0	9251	125157	1909	123248	0	123248	123248	1000000	
6	0	0	0	1075	194	0	9733	131713	2009	129704	3000	132704	132704	1000000	
7	0	0	0	1071	193	0	10485	141924	2164	139761	0	139761	139761	1000000	
8	0	0	0	1071	193	0	11045	149542	2279	147262	0	147262	147262	1000000	
9	0	0	0	1078	194	0	11640	157630	2402	155228	0	155228	155228	1000000	
10	0	0	0	1085	195	0	12273	166220	2533	163688	4000	167688	167688	1000000	
11	0	0	0	1093	197	0	13262	179659	2737	176922	0	176922	176922	1000000	
12	0	0	0	1105	199	0	13994	189613	2888	186725	0	186725	186725	1000000	
13	0	0	0	1132	204	0	14772	200160	3049	197112	0	197112	197112	1000000	
14	0	0	0	1157	208	0	15595	211342	3218	208123	0	208123	208123	1000000	
15	0	0	0	1196	215	0	16468	223180	3399	219782	5000	224782	224782	1000000	
16	0	0	0	1231	222	0	17789	241118	3671	237446	0	237446	237446	1000000	
17	0	0	0	1286	231	0	18792	254721	3878	250842	0	250842	250842	1000000	
18	0	0	0	1344	242	0	19853	269109	4097	265012	0	265012	265012	1000000	
19	0	0	0	1413	254	0	20974	284319	4329	279990	0	279990	279990	1000000	
20	0	0	0	1483	267	0	22160	300401	4573	295828	6000	301828	301828	1000000	
21	0	0	0	1553	280	0	23891	323885	4931	318955	0	318955	318955	1000000	
22	0	0	0	1649	297	0	25246	342256	5210	337046	0	337046	337046	1000000	

(Amount in rupees)

Policy year	Single premium	Premium allocation charge (PAC)	Single premium less PAC	Mortality charge	GST (excluding GST on FMC and discontinuance charge)	Gross yield (p.a.)		8.00%	Net yield (p.a.)		6.80%	Guaranteed addition	Fund at end of year	Surrender value	Death benefit
						Policy admin charge	Addition to the fund	Fund before FMC	FMC (including tax charge on FMC)	Fund after FMC					
(1)	(2)	(3)	(4)=(2)-(3)	(5)	(6)	(7)	(8)	(9)	(10)	(11)=(9)-(10)	(12)	(13)	(14)	(15)	
23	0	0	0	1754	316	0	26678	361654	5506	356148	0	356148	356148	1000000	
24	0	0	0	1866	336	0	28189	382135	5818	376318	0	376318	376318	1000000	
25	0	0	0	1989	358	0	29784	403754	6147	397608	7000	404608	404608	1000000	

Policy year	Single premium	Premium allocation charge (PAC)	Single premium less PAC	Mortality charge	GST (excluding GST on FMC and discontinuance charge)	Gross yield (p.a.)		4.00%		FMC (including tax charge on FMC)	Fund after FMC	Guaranteed addition	Fund at end of year	Surrender value	Death benefit
						Policy admin charge	Addition to the fund	Fund before FMC	(11)=(9)-(10)						
(1)	(2)	(3)	(4)=(2)-(3)	(5)	(6)	(7)	(8)	(9)	(10)	(11)=(9)-(10)	(12)	(13)	(14)	(15)	
1	100000	3300	96700	1003	775	0	3791	98714	1533	97181	0	97181	94887	1000000	
2	0	0	0	1038	187	0	3833	99789	1550	98239	0	98239	96500	1000000	
3	0	0	0	1064	191	0	3874	100858	1566	99292	0	99292	98120	1000000	
4	0	0	0	1080	194	0	3915	101933	1583	100350	0	100350	99760	1000000	
5	0	0	0	1097	197	0	3957	103012	1600	101412	0	101412	101412	1000000	
6	0	0	0	1105	199	0	3999	104108	1617	102491	3000	105491	105491	1000000	
7	0	0	0	1109	200	0	4161	108344	1682	106661	0	106661	106661	1000000	
8	0	0	0	1116	201	0	4207	109552	1701	107851	0	107851	107851	1000000	
9	0	0	0	1132	204	0	4254	110768	1720	109048	0	109048	109048	1000000	
10	0	0	0	1149	207	0	4301	111994	1739	110255	4000	114255	114255	1000000	
11	0	0	0	1168	210	0	4507	117384	1822	115561	0	115561	115561	1000000	
12	0	0	0	1193	215	0	4559	118712	1843	116869	0	116869	116869	1000000	
13	0	0	0	1236	222	0	4609	120020	1864	118156	0	118156	118156	1000000	
14	0	0	0	1278	230	0	4660	121308	1884	119424	0	119424	119424	1000000	
15	0	0	0	1338	241	0	4708	122554	1904	120650	5000	125650	125650	1000000	
16	0	0	0	1398	252	0	4954	128955	2003	126952	0	126952	126952	1000000	
17	0	0	0	1483	267	0	5004	130205	2023	128182	0	128182	128182	1000000	
18	0	0	0	1577	284	0	5050	131371	2042	129329	0	129329	129329	1000000	
19	0	0	0	1688	304	0	5093	132430	2059	130371	0	130371	130371	1000000	
20	0	0	0	1808	325	0	5131	133369	2075	131294	6000	137294	137294	1000000	
21	0	0	0	1940	349	0	5403	140407	2184	138223	0	138223	138223	1000000	
22	0	0	0	2111	380	0	5435	141168	2198	138970	0	138970	138970	1000000	
23	0	0	0	2307	415	0	5460	141708	2208	139500	0	139500	139500	1000000	

Policy year	Single premium	Premium allocation charge (PAC)	Single premium less PAC	Mortality charge	GST (excluding GST on FMC and discontinuance charge)	Gross yield (p.a.)		4.00%		FMC (including tax charge on FMC)	Fund after FMC	Guaranteed addition	Fund at end of year	Surrender value	Death benefit
						Policy admin charge	Addition to the fund	Fund before FMC	(11)=(9)-(10)						
(1)	(2)	(3)	(4)=(2)-(3)	(5)	(6)	(7)	(8)	(9)	(10)	(11)=(9)-(10)	(12)	(13)	(14)	(15)	
24	0	0	0	2530	455	0	5475	141991	2214	139777	0	139777	139777	1000000	
25	0	0	0	2787	502	0	5480	141968	2216	139752	7000	146752	146752	1000000	

Notes:

- Refer the sales literature for explanation of terms used in this illustration.
- The above illustrations are for indicative purpose. The annual charges shown above are sum total of charges deducted throughout the policy year as per the frequency/conditions detailed in sales brochure/policy document.
- This illustration is prepared by considering standard life (from medical, life style and occupation point of view) and assuming LIC's Linked Accidental Death Benefit rider is not opted for.
- Fund at the start shall be the amount available for investment in the first year and previous year's end fund for rest of the years.
- Above calculations have been performed considering deductions of mortality charge and tax charge on mortality charge at the start of each policy month and deduction of FMC and Tax charge on FMC at the end of each policy month.
- Tax charge (currently GST) is subject to change from time to time.
- Total death benefit is the amount payable immediately on death of the life assured, which is higher of (basic sum assured reduced by partial withdrawal made during the two years period immediately preceding the date of death) or unit fund value, where basic sum assured is $(1.25 * \text{single premium})$ for Option 1 and $(10 * \text{single premium})$ for Option 2.
- The death benefit has been calculated assuming that death occurs on completion of the policy year and the option of partial withdrawal has not been exercised.
- The above illustration assumes the policy is surrendered on completion of the policy year after addition of guaranteed addition in unit fund. In case the policy is surrendered on or before 5 years' lock-in-period, surrender value shown above equals unit fund value at the end of policy year minus discontinuance charge minus tax charge on discontinuance charge. This amount shall be transferred to the discontinued policy fund and the proceeds of the discontinued policy fund shall be payable on completion of 5 years' lock-in-period. In case the policy is surrendered after expiry of 5 years' lock-in-period, the surrender value shall be payable immediately.
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

I, _____ (name), have explained the premiums, charges and benefits under the product fully to the prospect/policyholder.

Place :

Date : Signature of agent/intermediary/official

I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Place :

Date : Signature of prospect/policyholder

Acknowledgement Number: [REDACTED]**Date of filing : 30-Jul-2023****INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT**

[Where the data of the Return of Income in Form ITR 1(SAHAJ), ITR 2, ITR 3, ITR 4(SUGAM), ITR 5, ITR 6, ITR 7
f ed and ver f ed]
(Please see Rule 12 of the Income tax Rules, 1962)

Assessment Year
2023-24

PAN	[REDACTED]		
Name	[REDACTED] [REDACTED]		
Address	[REDACTED]		
Status	Individua	Form Number	ITR 1
F ed u/s	139(1) On or before due date	e Filing Acknowledgement Number	[REDACTED]
Taxable Income and Tax Details	Current Year business loss, if any	1	0
	Total Income	2	[REDACTED]
	Book Profit under MAT, where applicable	3	0
	Adjusted Total Income under AMT, where applicable	4	0
	Net tax payable	5	0
	Interest and Fee Payable	6	0
	Total tax, interest and Fee payable	7	0
	Taxes Paid	8	0
	(+) Tax Payable /(-) Refundable (7-8)	9	0
Accrued Income and Tax Detail	Accrued Income as per section 115TD	10	0
	Additions to Tax payable u/s 115TD	11	0
	Interest payable u/s 115TE	12	0
	Additions to Tax and Interest payable	13	0
	Tax and Interest paid	14	0
	(+) Tax Payable /(-) Refundable (13-14)	15	0
	Income Tax Return submitted electronically on <u>30-Jul-2023 17:01:45</u> from IP address <u>[REDACTED]</u> and verified by <u>[REDACTED]</u> having PAN <u>[REDACTED]</u> on <u>30-Jul-2023</u> using paper ITR Verification Form /E electronic Verification Code <u>[REDACTED]</u> generated through <u>Aadhaar OTP</u> mode		
System Generated Barcode/QR Code <u>[REDACTED]</u>			
DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU			

Acknowledgement Number: [REDACTED]**Date of filing : 30-Jul-2023****INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT**

[Where the data of the Return of Income in Form ITR 1(SAHAJ), ITR 2, ITR 3, ITR 4(SUGAM), ITR 5, ITR 6, ITR 7
f ed and ver f ed]
(Please see Rule 12 of the Income tax Rules, 1962)

Assessment Year
2023-24

PAN	[REDACTED]		
Name	[REDACTED] [REDACTED]		
Address	[REDACTED]		
Status	Individua	Form Number	ITR 1
F ed u/s	139(1) On or before due date	e Filing Acknowledgement Number	[REDACTED]
Taxable Income and Tax Details	Current Year business loss, if any	1	0
	Total Income	2	[REDACTED]
	Book Profit under MAT, where applicable	3	0
	Adjusted Total Income under AMT, where applicable	4	0
	Net tax payable	5	0
	Interest and Fee Payable	6	0
	Total tax, interest and Fee payable	7	0
	Taxes Paid	8	0
	(+) Tax Payable /(-) Refundable (7-8)	9	0
Accrued Income and Tax Detail	Accrued Income as per section 115TD	10	0
	Additions to Tax payable u/s 115TD	11	0
	Interest payable u/s 115TE	12	0
	Additions to Tax and Interest payable	13	0
	Tax and Interest paid	14	0
	(+) Tax Payable /(-) Refundable (13-14)	15	0
	Income Tax Return submitted electronically on <u>30-Jul-2023 17:01:45</u> from IP address <u>[REDACTED]</u> and verified by <u>[REDACTED]</u> having PAN <u>[REDACTED]</u> on <u>30-Jul-2023</u> using paper ITR Verification Form /E electronic Verification Code <u>[REDACTED]</u> generated through <u>Aadhaar OTP</u> mode		
System Generated Barcode/QR Code		[REDACTED]	
DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU			