

LIC's

NEW JEEVAN ANAND

Plan No.
715



✓ Accidental and disability Benefit Rider by paying small Amount of Premium.

✓ • This is a High Bonus and High liquidity and whole life plan.

✓ Takes care of liquidity needs through loan facility

✓ Maturity Benefits and Death After Maturity



Why LIC of India...



Presented by:
SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
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MY RESPONSIBILITY MY FAMILY

LIFE INSURANCE

You are saying I don't need it, my family won't need it.

The bitter truth of life

A person takes life insurance as a last resort while he is alive, and after death the first priority that his dependents decide is how much the life insurance was worth.

A person spends only 20 percent of his income on himself. His family depends on the remaining 80 percent. If a person is no more, 20% of his income dies with him. But who will now arrange for the 80 percent that his family gets?

- Community members
- Close friends
- Close relatives
- Or none of these

Life insurance ensures reimbursement of the same.



NEW JEEVAN ANAND 715

Death Benefit



If the Insured person dies within the Policy Term then Nominee of the Policy will be given Death Benefit Sum Assured on Death + Simple Reversionary Bonus + final additional bonus if any.

Sum Assured on Death means 125% of Basic sum assured ($1.25 \times \text{BSA}$) or 7 times Annual Premium ($10 \times \text{AP}$) whichever is higher that amount will be paid to nominee. Death benefit paid should not be less than 105% of total premiums paid upto the date of death.

Maturity Benefit



On completion of Premium Paying term, LIC Jeevan Anand Provides Maturity which is equal to Basic Sum Assured + Simple Revisionary Bonus + Final Addition Bonus (FAB), if Any. LIC declares Simple Revesionary Bonus or simply Bonus for each policy year during policy term.

Rider Benefits



The following four optional riders are available under this plan by payment of additional premium. However, the policyholder can opt between either of the LIC's Accidental Death and Disability Benefit Rider or LIC's Accident Benefit Rider. Therefore, a maximum of three riders can be availed under a policy.

Payment of Premiums



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





The Best
**Life +
Insurance**
For your family



PLAN SUMMARY

PREMIUM

First Year Premium Rs. 1,31,554

Rest Of Year Premium Rs. 1,28,722

TAX SAVED

Total Term Premium Paid Rs. 19,33,662

Total Tax Saved Rs. 580104

MAXIMUM RISK COVER

Maximum Risk Cover Rs. 42,60,000

Minimum Risk Cover 15,00,000

RETURNS

Total Amount Received Rs. 38,85,000



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This Presentation is Specially
Prepared For:

Name: Mr. Beniwal

Age: 35

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	LIC Return
		Normal	Accidental						
2024	35	19,32,000	34,32,000	1,31,554	39,466	92,088	0	0	0
2025	36	19,89,000	34,89,000	1,28,722	38,617	90,105	74,633	67,170	0
2026	37	20,46,000	35,46,000	1,28,722	38,617	90,105	1,60,807	1,44,726	0
2027	38	21,03,000	36,03,000	1,28,722	38,617	90,105	2,89,476	2,60,528	0
2028	39	21,60,000	36,60,000	1,28,722	38,617	90,105	3,62,729	3,26,456	0
2029	40	22,17,000	37,17,000	1,28,722	38,617	90,105	4,36,779	3,93,101	0
2030	41	22,74,000	37,74,000	1,28,722	38,617	90,105	5,11,890	4,60,701	0
2031	42	23,31,000	38,31,000	1,28,722	38,617	90,105	6,31,127	5,68,014	0
2032	43	23,88,000	38,88,000	1,28,722	38,617	90,105	7,62,652	6,86,387	0
2033	44	24,45,000	39,45,000	1,28,722	38,617	90,105	9,07,252	8,16,527	0
2034	45	25,02,000	40,02,000	1,28,722	38,617	90,105	10,65,255	9,58,730	0
2035	46	25,59,000	40,59,000	1,28,722	38,617	90,105	12,37,555	11,13,799	0
2036	47	26,16,000	41,16,000	1,28,722	38,617	90,105	14,24,788	12,82,310	0
2037	48	26,73,000	41,73,000	1,28,722	38,617	90,105	18,06,701	16,26,031	0
2038	49	27,60,000	42,60,000	1,28,722	38,617	90,105	19,78,502	17,80,651	0
2039	50	15,00,000	30,00,000	0	0	0	3,54,600	0	23,85,000
2040	51	15,00,000	15,00,000	0	0	0	3,73,050	0	0
2041	52	15,00,000	15,00,000	0	0	0	3,92,100	0	0
2042	53	15,00,000	15,00,000	0	0	0	4,08,600	0	0
2043	54	15,00,000	15,00,000	0	0	0	4,31,550	0	0
2044	55	15,00,000	15,00,000	0	0	0	4,52,100	0	0
2045	56	15,00,000	15,00,000	0	0	0	4,72,950	0	0
2046	57	15,00,000	15,00,000	0	0	0	4,94,250	0	0
2047	58	15,00,000	15,00,000	0	0	0	5,16,000	0	0
2048	59	15,00,000	15,00,000	0	0	0	5,38,050	0	0
2049	60	15,00,000	15,00,000	0	0	0	5,60,400	0	0
2050	61	15,00,000	15,00,000	0	0	0	5,83,200	0	0
2051	62	15,00,000	15,00,000	0	0	0	6,06,000	0	0
2052	63	15,00,000	15,00,000	0	0	0	6,29,100	0	0
2053	64	15,00,000	15,00,000	0	0	0	6,52,350	0	0

To Be Continued...

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Age: 35

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	LIC Return
		Normal	Accidental						
2054	65	15,00,000	15,00,000	0	0	0	6,75,750	0	0
2055	66	15,00,000	15,00,000	0	0	0	6,99,300	0	0
2056	67	15,00,000	15,00,000	0	0	0	7,22,700	0	0
2057	68	15,00,000	15,00,000	0	0	0	7,46,100	0	0
2058	69	15,00,000	15,00,000	0	0	0	7,69,500	0	0
2059	70	15,00,000	15,00,000	0	0	0	7,92,750	0	0
2060	71	15,00,000	15,00,000	0	0	0	8,15,850	0	0
2061	72	15,00,000	15,00,000	0	0	0	8,38,800	0	0
2062	73	15,00,000	15,00,000	0	0	0	8,61,450	0	0
2063	74	15,00,000	15,00,000	0	0	0	8,83,800	0	0
2064	75	15,00,000	15,00,000	0	0	0	9,05,700	0	0
2065	76	15,00,000	15,00,000	0	0	0	9,27,300	0	0
2066	77	15,00,000	15,00,000	0	0	0	9,48,600	0	0
2067	78	15,00,000	15,00,000	0	0	0	9,69,300	0	0
2068	79	15,00,000	15,00,000	0	0	0	9,89,700	0	0
2069	80	15,00,000	15,00,000	0	0	0	10,09,500	0	0
2070	81	15,00,000	15,00,000	0	0	0	10,28,700	0	0
2071	82	15,00,000	15,00,000	0	0	0	10,47,450	0	0
2072	83	15,00,000	15,00,000	0	0	0	10,65,600	0	0
2073	84	15,00,000	15,00,000	0	0	0	10,83,150	0	0
2074	85	15,00,000	15,00,000	0	0	0	11,00,250	0	0
2075	86	15,00,000	15,00,000	0	0	0	11,16,600	0	0
2076	87	15,00,000	15,00,000	0	0	0	11,32,500	0	0
2077	88	15,00,000	15,00,000	0	0	0	11,47,800	0	0
2078	89	15,00,000	15,00,000	0	0	0	11,63,100	0	0
2079	90	15,00,000	15,00,000	0	0	0	11,77,800	0	0
2080	91	15,00,000	15,00,000	0	0	0	11,92,800	0	0
2081	92	15,00,000	15,00,000	0	0	0	12,07,650	0	0
2082	93	15,00,000	15,00,000	0	0	0	12,22,950	0	0
2083	94	15,00,000	15,00,000	0	0	0	12,42,450	0	0

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Age: 35

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	LIC Return
		Normal	Accidental						
2084	95	15,00,000	15,00,000	0	0	0	12,59,550	0	0
2085	96	15,00,000	15,00,000	0	0	0	12,91,950	0	0
2086	97	15,00,000	15,00,000	0	0	0	13,23,600	0	0
2087	98	15,00,000	15,00,000	0	0	0	13,96,500	0	0
2088	99	15,00,000	15,00,000	0	0	0	0	0	0
2089	100	15,00,000	15,00,000	0	0	0	0	0	15,00,000
Total				19,33,662	5,80,104	13,53,558			38,85,000

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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	09/11/2024	715	15	15	1500000	0	0 Years	131554	66472	33584	11195	0	360
Total					1500000	0	No	131554	66472	33584	11195	0	360

** : 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 : FMR

Internal Rate of Return(IRR) :-

Normal :	3.73
Income Tax Rebate :	7.03

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.