



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:
SUBHASH BENIWAL
Branch Manager Club Member

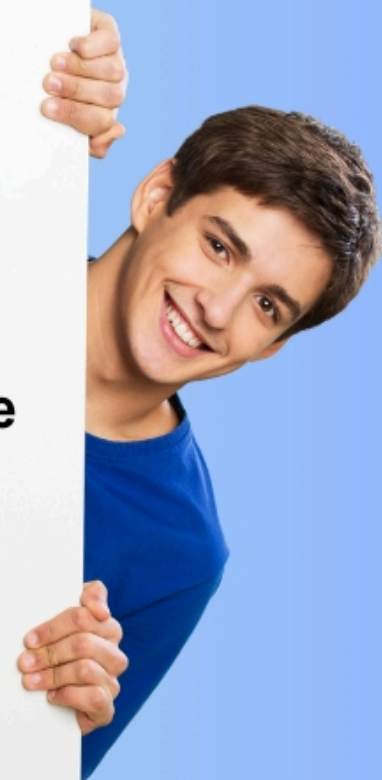
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If you want to sleep peacefully, buy life insurance



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. 1,01,735

Rest Of Year Premium Rs. 99,544

TAX SAVED

Total Term Premium Paid Rs. 21,92,159

Total Tax Saved Rs. 657644

MAXIMUM RISK COVER

Maximum Risk Cover Rs. 40,00,000

Minimum Risk Cover 40,00,000

RETURNS

Total Amount Received Rs. 52,00,000



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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	20,00,000	40,00,000	1,01,735	30,521	71,214	0	0	0
2025	36	20,00,000	40,00,000	99,544	29,863	69,681	51,212	46,091	0
2026	37	20,00,000	40,00,000	99,544	29,863	69,681	1,31,795	1,18,615	0
2027	38	20,00,000	40,00,000	99,544	29,863	69,681	2,27,454	2,04,708	0
2028	39	20,00,000	40,00,000	99,544	29,863	69,681	2,84,915	2,56,424	0
2029	40	20,00,000	40,00,000	99,544	29,863	69,681	3,42,836	3,08,553	0
2030	41	20,00,000	40,00,000	99,544	29,863	69,681	4,01,328	3,61,195	0
2031	42	20,00,000	40,00,000	99,544	29,863	69,681	4,72,813	4,25,532	0
2032	43	20,00,000	40,00,000	99,544	29,863	69,681	5,48,492	4,93,643	0
2033	44	20,00,000	40,00,000	99,544	29,863	69,681	6,28,598	5,65,738	0
2034	45	20,00,000	40,00,000	99,544	29,863	69,681	7,13,643	6,42,278	0
2035	46	20,00,000	40,00,000	99,544	29,863	69,681	7,96,546	7,16,891	0
2036	47	20,00,000	40,00,000	99,544	29,863	69,681	8,83,521	7,95,169	0
2037	48	20,00,000	40,00,000	99,544	29,863	69,681	9,74,963	8,77,467	0
2038	49	20,00,000	40,00,000	99,544	29,863	69,681	10,71,543	9,64,388	0
2039	50	20,00,000	40,00,000	99,544	29,863	69,681	11,73,491	10,56,142	0
2040	51	20,00,000	40,00,000	99,544	29,863	69,681	12,81,589	11,53,430	0
2041	52	20,00,000	40,00,000	99,544	29,863	69,681	13,96,437	12,56,793	0
2042	53	20,00,000	40,00,000	99,544	29,863	69,681	15,18,803	13,66,922	0
2043	54	20,00,000	40,00,000	99,544	29,863	69,681	16,49,760	14,84,784	0
2044	55	20,00,000	40,00,000	99,544	29,863	69,681	17,90,829	16,11,746	0
2045	56	20,00,000	40,00,000	99,544	29,863	69,681	25,71,383	23,14,000	0
2046	57	20,00,000	40,00,000	0	0	0	29,29,194	26,36,250	0
2047	58	20,00,000	40,00,000	0	0	0	33,32,534	29,99,250	0
2048	59	20,00,000	40,00,000	0	0	0	37,87,027	34,08,250	0
2049	60	0	0	0	0	0	0	0	52,00,000
Total				21,92,159	6,57,644	15,34,515			52,00,000

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Age: 35

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	35	20,00,000	2,00,000	24	48,00,000	23,00,000	9,00,000	22,00,000	1,22,00,000
2	36	20,00,000	2,00,000	23	46,00,000	23,00,000	9,00,000	22,00,000	1,20,00,000
3	37	20,00,000	2,00,000	22	44,00,000	23,00,000	9,00,000	22,00,000	1,18,00,000
4	38	20,00,000	2,00,000	21	42,00,000	23,00,000	9,00,000	22,00,000	1,16,00,000
5	39	20,00,000	2,00,000	20	40,00,000	23,00,000	9,00,000	22,00,000	1,14,00,000
6	40	20,00,000	2,00,000	19	38,00,000	23,00,000	9,00,000	22,00,000	1,12,00,000
7	41	20,00,000	2,00,000	18	36,00,000	23,00,000	9,00,000	22,00,000	1,10,00,000
8	42	20,00,000	2,00,000	17	34,00,000	23,00,000	9,00,000	22,00,000	1,08,00,000
9	43	20,00,000	2,00,000	16	32,00,000	23,00,000	9,00,000	22,00,000	1,06,00,000
10	44	20,00,000	2,00,000	15	30,00,000	23,00,000	9,00,000	22,00,000	1,04,00,000
11	45	20,00,000	2,00,000	14	28,00,000	23,00,000	9,00,000	22,00,000	1,02,00,000
12	46	20,00,000	2,00,000	13	26,00,000	23,00,000	9,00,000	22,00,000	1,00,00,000
13	47	20,00,000	2,00,000	12	24,00,000	23,00,000	9,00,000	22,00,000	98,00,000
14	48	20,00,000	2,00,000	11	22,00,000	23,00,000	9,00,000	22,00,000	96,00,000
15	49	20,00,000	2,00,000	10	20,00,000	23,00,000	9,00,000	22,00,000	94,00,000
16	50	20,00,000	2,00,000	9	18,00,000	23,00,000	9,00,000	22,00,000	92,00,000
17	51	20,00,000	2,00,000	8	16,00,000	23,00,000	9,00,000	22,00,000	90,00,000
18	52	20,00,000	2,00,000	7	14,00,000	23,00,000	9,00,000	22,00,000	88,00,000
19	53	20,00,000	2,00,000	6	12,00,000	23,00,000	9,00,000	22,00,000	86,00,000
20	54	20,00,000	2,00,000	5	10,00,000	23,00,000	9,00,000	22,00,000	84,00,000
21	55	20,00,000	2,00,000	4	8,00,000	23,00,000	9,00,000	22,00,000	82,00,000
22	56	20,00,000	2,00,000	3	6,00,000	23,00,000	9,00,000	22,00,000	80,00,000
23	57	20,00,000	2,00,000	2	4,00,000	23,00,000	9,00,000	22,00,000	78,00,000
24	58	20,00,000	2,00,000	1	2,00,000	23,00,000	9,00,000	22,00,000	76,00,000
25	59	20,00,000	2,00,000	0	0	23,00,000	9,00,000	22,00,000	74,00,000
2049	60	0	52,00,000	0	52,00,000	0	52,00,000	0	52,00,000

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Age: 35

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	733	25	22	2000000	0	0 Years	101735	51428	25994	8665	0	278
Total					2000000	0	No	101735	51428	25994	8665	0	278

** : 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, ECG, SBT-13, RUA, Hb%

Internal Rate of Return(IRR) :-

Normal :	5.69
Income Tax Rebate :	7.92

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.