

Trusted & Reliable

Family Insurance



Special Insurance Plan

JEEVAN LABH

Plan No. 736



- Death Benefit
- Rebate
- Profit Participation
- Income Tax Benefit
- Maturity Benefit
- Loans
- Ideal Plan
- Life Cover

"The money you keep in the bank can only give you simple interest. LIC gives you insurance as well as higher interest than the bank."

Develop the habit of saving, choose LIC.....



GOVT OF INDIA



SECTION 37
LIC ACT 1956



98.62%



INSURANCE
COMPANY



Presented by:
SUBHASH BENIWAL
Branch Manager Club Member

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Mutual Fund Vs LIC Life Labh

Mutual Fund

- Pure unsystematic investment only.
- 10% long term capital gains tax on maturity or exit.
- Investments are subject to market risk; if the market falls, your investment will also fall.
- no guarantee.
- Long term investment is impossible due to cash withdrawal at any time.
- The basis of investment is uncertain.
- No accident, disability and critical illness cover available.

LIC Jeevan Labh

- Returns and insurance protection along with investment.
- Income savings on investment and maturity completion is income tax free.
- Guaranteed returns, no market.
- Government of India guarantee on investment.
- Disciplined and guaranteed long term investment.
- Best for future needs like children marriage, education and pension.
- Double the premium on accidental death, disability or critical illness.

736

Jeevan Labh



LIC's **Jeevan Labh** is a Non-Linked, Participating, Individual, Life Assurance saving plan which offers an attractive combination of protection and savings features. This combination provides financial support for the family of the deceased policyholder in case of unfortunate death of the policyholder any time before maturity and a lump sum amount at the time of maturity for the surviving policyholder. This plan also takes care of liquidity needs through its loan facility.

Maturity Benefits



On Life Assured surviving to the end of 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



Death benefit payable in case of death of the Life Assured during the policy term, provided the policy is in-force (i.e. all due premiums have been paid) shall be **“Sum Assured on Death”** along with vested Simple Reversionary Bonuses and Final Additional bonus, if any. Where, **“Sum Assured on Death”** is defined as the higher of Basic Sum Assured or 7 times of annualised premium.

This death benefit 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.

Participation in Profits



The policy shall **participate in profits** of the Corporation and shall be entitled to receive Simple Reversionary Bonuses declared as per the experience of the Corporation, provided the policy is in- force.

Final (Additional) Bonus may also be declared under the policy in the year when the policy results into a claim either by death or maturity Final Additional Bonus shall not be payable under paid-up policies.

The actual allocation to policyholders, out of the surplus emerging from the actuarial investigation, shall be as approved by Central Government in accordance with provisions in this regard under LIC Act, 1956.



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



PLAN SUMMARY

PREMIUM

First Year Premium Rs. 1,12,099

Rest Of Year Premium Rs. 1,09,686

TAX SAVED

Total Term Premium Paid Rs. 17,57,389

Total Tax Saved Rs. 527220

MAXIMUM RISK COVER

Maximum Risk Cover Rs. 69,85,000

Minimum Risk Cover 45,03,400

RETURNS

Total Amount Received Rs. 57,75,000



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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	23,03,400	45,03,400	1,12,099	33,630	78,469	0	0	0
2025	36	24,06,800	46,06,800	1,09,686	32,906	76,780	62,647	56,382	0
2026	37	25,10,200	47,10,200	1,09,686	32,906	76,780	1,57,031	1,41,328	0
2027	38	26,13,600	48,13,600	1,09,686	32,906	76,780	2,72,601	2,45,341	0
2028	39	27,17,000	49,17,000	1,09,686	32,906	76,780	3,41,424	3,07,281	0
2029	40	28,20,400	50,20,400	1,09,686	32,906	76,780	4,10,763	3,69,687	0
2030	41	29,23,800	51,23,800	1,09,686	32,906	76,780	4,80,743	4,32,669	0
2031	42	30,27,200	52,27,200	1,09,686	32,906	76,780	5,66,855	5,10,170	0
2032	43	31,30,600	53,30,600	1,09,686	32,906	76,780	6,57,037	5,91,334	0
2033	44	32,34,000	54,34,000	1,09,686	32,906	76,780	7,53,489	6,78,140	0
2034	45	33,37,400	55,37,400	1,09,686	32,906	76,780	8,55,767	7,70,190	0
2035	46	34,40,800	56,40,800	1,09,686	32,906	76,780	9,54,864	8,59,377	0
2036	47	35,44,200	57,44,200	1,09,686	32,906	76,780	10,59,943	9,53,949	0
2037	48	36,47,600	58,47,600	1,09,686	32,906	76,780	11,70,540	10,53,486	0
2038	49	37,51,000	59,51,000	1,09,686	32,906	76,780	12,85,583	11,57,025	0
2039	50	38,54,400	60,54,400	1,09,686	32,906	76,780	12,85,583	11,57,000	0
2040	51	39,57,800	61,57,800	0	0	0	14,08,638	12,67,750	0
2041	52	40,61,200	62,61,200	0	0	0	14,66,466	13,19,750	0
2042	53	41,64,600	63,64,600	0	0	0	15,30,328	13,77,250	0
2043	54	42,68,000	64,68,000	0	0	0	15,99,081	14,39,000	0
2044	55	43,71,400	65,71,400	0	0	0	16,72,615	15,05,250	0
2045	56	44,74,800	66,74,800	0	0	0	17,55,605	15,80,000	0
2046	57	45,78,200	67,78,200	0	0	0	18,47,840	16,63,000	0
2047	58	46,81,600	68,81,600	0	0	0	19,49,944	17,54,750	0
2048	59	47,85,000	69,85,000	0	0	0	20,80,954	18,72,750	0
2049	60	0	0	0	0	0	0	0	57,75,000
Total				17,57,389	5,27,220	12,30,169			57,75,000

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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	736	25	16	2200000	0	0 Years	112099	56647	28623	9541	0	307
Total					2200000	0	No	112099	56647	28623	9541	0	307

*** : 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, LIPIDOGRAM, RUA, ELISA for HIV, Hb%

Internal Rate of Return(IRR) :-

Normal :	6.76
Income Tax Rebate :	8.77

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.