



Plan No. 745

Long Life Guaranteed Benefit Plan
Special Insurance Plan

JEEVAN UMANG



- ✓ Long Life Regular Income
- ✓ Guaranteed Tax Free Returns
- ✓ Multiple Premium Payment Options
- ✓ Guaranteed Capital Protection



ONLY COMPANY OWNED BY



GOVT OF INDIA

Why LIC of India...

SOVEREIGN GUARANTEE



SECTION 37
LIC ACT 1956

CLAIM SETTLEMENT RATIO



98.62%

MOST TRUSTED



INSURANCE COMPANY

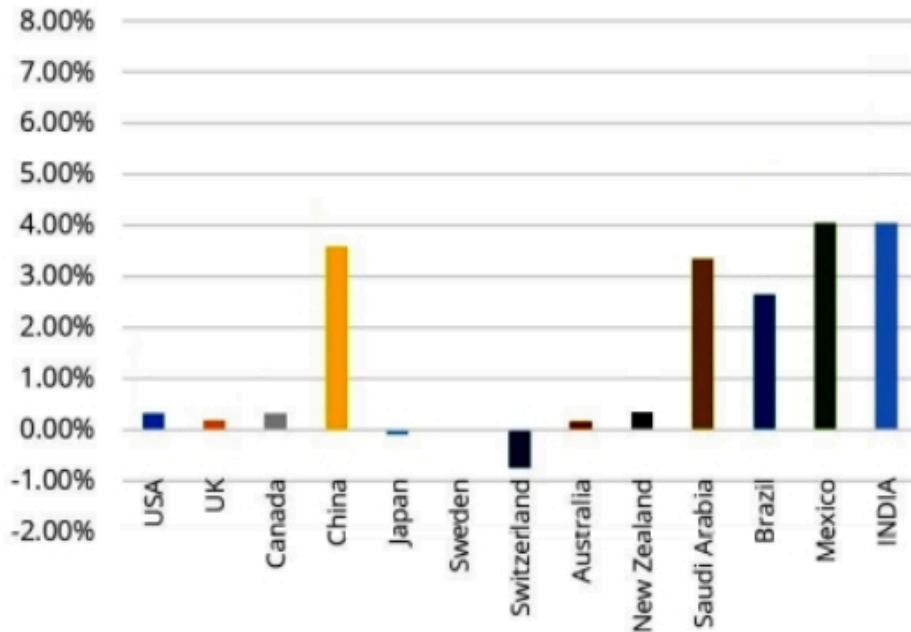


Presented by:
SUBHASH BENIWAL
Branch Manager Club Member

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Global Interest Rates

Developed and Developing nations



USA	0.25%
UK	0.10%
Canada	0.25%
China	3.85%
Japan	-0.10%
Sweden	0.00%
Switzerland	-0.75%
Australia	0.10%
New Zealand	0.25%
Saudi Arabia	3.50%
Brazil	2.750%
Mexico	4.00%
INDIA	4.00%

Why Jeevan Umang?

The unique feature of **LIC's Jeevan Umang** plan is that it offers a life long, **guaranteed**, pension and increasing insurance coverage to the **policyholder** and that too without any tax liability on pension amount.

In the current economic scenario, **bank interest rates are getting reduced day by day** and nobody is willing to offer any guaranteed interest rates for long periods.

We are proposing to you **L.I.C. of India's most popular** life insurance plan- **Jeevan Umang**. This is also industry's best guaranteed benefits plan that not only insures you for the whole of your life but also provides a **guaranteed tax free income of 8%** of sum assured per annum for your lifetime.

Insurance coverage and surrender value of the **plan increases steadily** after the premium paying term, providing high insurance **coverage and liquidity at a higher age**. Even though LIC would like to keep the **maturity at 100 years of age**, the policyholder can surrender the plan even earlier if he requires money.



INSURANCE

745

JEEVAN UMANG



LIC's Jeevan Umang is a non-linked, participating, individual, whole life assurance plan which offers a combination of income and protection to your family. This plan provides for annual survival benefits from the end of the premium paying term till maturity and a lump sum payment at the time of maturity or on death of the policyholder during the policy term.

In addition, this plan also takes care of liquidity needs through loan facility.

Maturity Benefits



On the 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 (as mentioned in (d) below) 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, provided the policy is in-force i.e. all due premiums have been paid shall be as under:

i. On death before the commencement of Risk:

Return of premium/s paid without interest shall be payable.

ii. On Death after the commencement of Risk:

Death Benefit, defined as sum of "**Sum Assured on Death**" and vested Simple Reversionary Bonuses (as mentioned in (d) below) and Final Additional bonus, if any, shall be payable.

Where "**Sum Assured on Death**" is defined as the higher of 7 times of annualised premium or Basic Sum Assured.

This death benefit shall not be less than 105% of the total premiums paid upto the date of death.

Premiums referred above shall not include any taxes, extra premium and rider premium(s), if any.

Survival Benefits



On the life assured surviving to the end of the **premium paying term**, provided all due premiums have been paid, a **survival benefit equal to 8%** of Basic Sum Assured shall be payable each year. The first survival benefit payment is payable at the end of **premium paying term** and thereafter on completion of each subsequent year till the **Life assured** survives or till the policy anniversary prior to the date of **maturity**, whichever is earlier.



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



PLAN SUMMARY

PREMIUM

First Year Premium Rs. 1,05,495

Rest Of Year Premium Rs. 1,03,224

TAX SAVED

Total Term Premium Paid Rs. 15,50,631

Total Tax Saved Rs. 465187

MAXIMUM RISK COVER

Maximum Risk Cover Rs. 85,06,250

Minimum Risk Cover 25,71,250

RETURNS

Total Amount Received Rs. 1,35,06,250



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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	13,21,250	25,71,250	1,05,495	31,649	73,846	0	0	0
2025	36	13,92,500	26,42,500	1,03,224	30,967	72,257	60,571	54,514	0
2026	37	14,63,750	27,13,750	1,03,224	30,967	72,257	1,86,335	1,67,702	0
2027	38	15,35,000	27,85,000	1,03,224	30,967	72,257	2,67,862	2,41,076	0
2028	39	16,06,250	28,56,250	1,03,224	30,967	72,257	3,61,029	3,24,926	0
2029	40	16,77,500	29,27,500	1,03,224	30,967	72,257	4,59,854	4,13,869	0
2030	41	17,48,750	29,98,750	1,03,224	30,967	72,257	5,71,232	5,14,109	0
2031	42	18,20,000	30,70,000	1,03,224	30,967	72,257	6,97,727	6,27,954	0
2032	43	18,91,250	31,41,250	1,03,224	30,967	72,257	8,41,845	7,57,661	0
2033	44	19,62,500	32,12,500	1,03,224	30,967	72,257	10,07,110	9,06,399	0
2034	45	20,33,750	32,83,750	1,03,224	30,967	72,257	12,06,446	10,85,801	0
2035	46	21,05,000	33,55,000	1,03,224	30,967	72,257	14,01,823	12,61,641	0
2036	47	21,76,250	34,26,250	1,03,224	30,967	72,257	15,84,757	14,26,281	0
2037	48	22,47,500	34,97,500	1,03,224	30,967	72,257	17,86,952	16,08,257	0
2038	49	23,43,750	35,93,750	1,03,224	30,967	72,257	21,11,875	19,00,688	0
2039	50	23,85,000	36,35,000	0	0	0	21,46,500	5,25,000	1,00,000
2040	51	24,26,250	36,76,250	0	0	0	21,83,625	5,25,000	1,00,000
2041	52	24,67,500	37,17,500	0	0	0	22,20,750	5,25,000	1,00,000
2042	53	25,21,250	37,71,250	0	0	0	22,69,125	5,25,000	1,00,000
2043	54	25,81,250	38,31,250	0	0	0	23,23,125	5,25,000	1,00,000
2044	55	26,53,750	39,03,750	0	0	0	23,88,375	5,25,000	1,00,000
2045	56	27,51,250	40,01,250	0	0	0	24,76,125	5,25,000	1,00,000
2046	57	29,11,250	41,61,250	0	0	0	26,20,125	5,25,000	1,00,000
2047	58	30,71,250	43,21,250	0	0	0	27,64,125	5,25,000	1,00,000
2048	59	32,31,250	44,81,250	0	0	0	29,08,125	5,25,000	1,00,000
2049	60	33,91,250	46,41,250	0	0	0	30,52,125	5,25,000	1,00,000
2050	61	35,76,250	48,26,250	0	0	0	32,18,625	5,25,000	1,00,000
2051	62	37,61,250	50,11,250	0	0	0	33,85,125	5,25,000	1,00,000
2052	63	39,46,250	51,96,250	0	0	0	35,51,625	5,25,000	1,00,000
2053	64	42,18,750	54,68,750	0	0	0	37,96,875	5,25,000	1,00,000

To Be Continued...

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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						
2054	65	45,03,750	57,53,750	0	0	0	40,53,375	5,25,000	1,00,000
2055	66	48,51,250	61,01,250	0	0	0	43,66,125	5,25,000	1,00,000
2056	67	51,98,750	64,48,750	0	0	0	46,78,875	5,25,000	1,00,000
2057	68	55,46,250	67,96,250	0	0	0	49,91,625	5,25,000	1,00,000
2058	69	58,93,750	71,43,750	0	0	0	53,04,375	5,25,000	1,00,000
2059	70	62,41,250	74,91,250	0	0	0	56,17,125	5,25,000	1,00,000
2060	71	65,88,750	65,88,750	0	0	0	59,29,875	5,25,000	1,00,000
2061	72	69,36,250	69,36,250	0	0	0	62,42,625	5,25,000	1,00,000
2062	73	72,83,750	72,83,750	0	0	0	65,55,375	5,25,000	1,00,000
2063	74	76,31,250	76,31,250	0	0	0	68,68,125	5,25,000	1,00,000
2064	75	76,66,250	76,66,250	0	0	0	68,99,625	5,25,000	1,00,000
2065	76	77,01,250	77,01,250	0	0	0	69,31,125	5,25,000	1,00,000
2066	77	77,36,250	77,36,250	0	0	0	69,62,625	5,25,000	1,00,000
2067	78	77,71,250	77,71,250	0	0	0	69,94,125	5,25,000	1,00,000
2068	79	78,06,250	78,06,250	0	0	0	70,25,625	5,25,000	1,00,000
2069	80	78,41,250	78,41,250	0	0	0	70,57,125	5,25,000	1,00,000
2070	81	78,76,250	78,76,250	0	0	0	70,88,625	5,25,000	1,00,000
2071	82	79,11,250	79,11,250	0	0	0	71,20,125	5,25,000	1,00,000
2072	83	79,46,250	79,46,250	0	0	0	71,51,625	5,25,000	1,00,000
2073	84	79,81,250	79,81,250	0	0	0	71,83,125	5,25,000	1,00,000
2074	85	80,16,250	80,16,250	0	0	0	72,14,625	5,25,000	1,00,000
2075	86	80,51,250	80,51,250	0	0	0	72,46,125	5,25,000	1,00,000
2076	87	80,86,250	80,86,250	0	0	0	72,77,625	5,25,000	1,00,000
2077	88	81,21,250	81,21,250	0	0	0	73,09,125	5,25,000	1,00,000
2078	89	81,56,250	81,56,250	0	0	0	73,40,625	5,25,000	1,00,000
2079	90	81,91,250	81,91,250	0	0	0	73,72,125	5,25,000	1,00,000
2080	91	82,26,250	82,26,250	0	0	0	74,03,625	5,25,000	1,00,000
2081	92	82,61,250	82,61,250	0	0	0	74,35,125	5,25,000	1,00,000
2082	93	82,96,250	82,96,250	0	0	0	74,66,625	5,25,000	1,00,000
2083	94	83,31,250	83,31,250	0	0	0	74,98,125	5,25,000	1,00,000

To Be Continued...

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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						
2084	95	83,66,250	83,66,250	0	0	0	75,29,625	5,25,000	1,00,000
2085	96	84,01,250	84,01,250	0	0	0	75,61,125	5,25,000	1,00,000
2086	97	84,36,250	84,36,250	0	0	0	75,92,625	5,25,000	1,00,000
2087	98	84,71,250	84,71,250	0	0	0	76,24,125	5,25,000	1,00,000
2088	99	85,06,250	85,06,250	0	0	0	76,55,625	5,25,000	1,00,000
2089	100	0	0	0	0	0	0	0	85,06,250
Total				15,50,631	4,65,187	10,85,444			1,35,06,250

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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	745	65	15	1250000	0	0 Years	105495	53299	26925	8975	0	289
Total					1250000	0	No	105495	53299	26925	8975	0	289

** : 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 :	5.4
Income Tax Rebate :	6.63

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.