



THIS IS A GOOD
OPPORTUNITY TO EARN

10%

**10% PER ANNUM
OF SUM ASSURED**



Jeevan Utsav

- ✓ Fixed
- ✓ Life Time
- ✓ Tax Free
- ✓ Without Market Risk

- Bank interest 12% 15 years ago
- Current Bank Interest 6%
- Estimated bank interest after 15 years is 3%

GET 10% PROFIT TODAY BEFORE THIS SCHEME CLOSE



Presented by:
SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi -110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

It has been observed that

Every 10 years interest rates reduce by 3%.

If seen this way, in
2029..?

3%... maybe?

and in
2039..?

0%... maybe?

It's time to secure your long-term goals like retirement planning with LIC's Guaranteed Plan.

Countries like France, Australia, Japan currently have **0% interest rates.**

Why Jeevan Utsav???

10%

Guaranteed
Return
for Life Time

- Game Changer Plan **"JEEVAN UTSAV"** offers annual returns with life guarantee. Till age 100, life is the best option provided since the beginning of life, it is a premium paying option which starts only from 5 years.
- In the current economic scenario, bank interest rates are decreasing day by day and no one except LIC is ready to give assurance and guarantee of survival.
- LIC has decided to give 10% guaranteed lifetime insurance amount to Indians, we are recommending you to buy this policy as soon as possible. Best service and claims support year after year.
- Apart from LIC, no one can provide you with your secure, guaranteed plan, the future of your family is bright, now we want to tell you. We do not talk about the benefits of dying only in insurance, we want to live as long as possible and get benefits/payments from **"JEEVAN UTSAV"**.



INSURANCE

Plan No.

771

Jeevan Utsav



LIC's Jeevan Utsav- This plan provides financial support to family in case of unfortunate death of Life Assured and survival benefits in the form of Regular Income Benefit or Flexi Income Benefit as per the option chosen for surviving policyholder.

LIC's Jeevan Utsav is a non-participating product under which benefits payable on death or survival are guaranteed and fixed irrespective of actual experience. Hence the policy is not entitled to discretionary benefits like bonus etc. or share in Surplus.

Guaranteed Additions



Under an inforce policy, the Guaranteed Additions shall accrue at the rate of Rs. 40 per thousand Basic Sum Assured at the end of each policy year during the Premium Paying Term. There shall be no further accrual of Guaranteed Additions after Premium Paying Term. In case the premiums are not duly paid, the Guaranteed Additions shall cease to accrue under a policy.

Death Benefits



On death of the Life Assured after the date of commencement of risk, Death Benefit equal to **"Sum Assured on Death"** along with accrued Guaranteed Additions shall be payable, provided the policy is in-force. This Death Benefit shall not be less than 105% of total premiums paid up to the date of death.

"Sum Assured on Death" is defined as higher of 'Basic Sum Assured' or '7 times of Annualized Premium'.

Where,

- i. "Annualized Premium" shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- ii. "Total Premiums Paid" means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

However, in case of minor Life Assured, whose age at entry is below 8 years on death before the commencement of Risk (as specified in Para 2 above) the death benefit shall be refund of premium(s) paid (excluding taxes, any extra premium, rider premium(s), if any), without interest.

Survival Benefits



Survival Benefit in the form of Regular Income Benefit or Flexi Income Benefit as per the option chosen shall be as under:

Option I - Regular Income Benefit:

On survival of Life Assured, Regular Income Benefit equal to 10% of Basic Sum Assured shall be payable at the end of each policy year starting from the year as specified in Table 1 below, provided all due premium have been paid.

Option II - Flexi Income Benefit:

On survival of Life Assured, the policyholder shall be eligible for Flexi Income Benefit equal to 10% of Basic Sum Assured at the end of each policy year starting from the year as specified in Table 1 below, provided all due premium have been paid. Policyholder shall have the flexibility to defer and accumulate such Flexi Income Benefits.



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



PLAN SUMMARY

PREMIUM

First Year Premium Rs. 1,18,189

Rest Of Year Premium Rs. 1,15,645

TAX SAVED

Total Term Premium Paid Rs. 11,58,994

Total Tax Saved Rs. 0

MAXIMUM RISK COVER

Maximum Risk Cover Rs. 24,00,000

Minimum Risk Cover 14,00,000

RETURNS

Total Amount Received Rs. 53,00,000



SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi -110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

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	10,40,000	20,40,000	1,18,189	0	1,18,189	0	0	0
2025	36	10,80,000	20,80,000	1,15,645	0	1,15,645	67,860	50,895	0
2026	37	11,20,000	21,20,000	1,15,645	0	1,15,645	1,48,624	1,11,468	0
2027	38	11,60,000	21,60,000	1,15,645	0	1,15,645	3,07,864	2,30,898	0
2028	39	12,00,000	22,00,000	1,15,645	0	1,15,645	4,77,840	3,58,380	0
2029	40	12,40,000	22,40,000	1,15,645	0	1,15,645	5,87,760	4,40,820	0
2030	41	12,80,000	22,80,000	1,15,645	0	1,15,645	7,03,744	5,27,808	0
2031	42	13,20,000	23,20,000	1,15,645	0	1,15,645	8,25,792	6,19,344	0
2032	43	13,60,000	23,60,000	1,15,645	0	1,15,645	9,53,904	7,15,428	0
2033	44	14,00,000	24,00,000	1,15,645	0	1,15,645	10,88,080	8,16,060	0
2034	45	14,00,000	24,00,000	0	0	0	11,57,519	8,68,139	0
2035	46	14,00,000	24,00,000	0	0	0	11,57,660	8,68,245	0
2036	47	14,00,000	24,00,000	0	0	0	11,57,799	8,68,349	0
2037	48	14,00,000	24,00,000	0	0	0	11,57,939	5,25,000	1,00,000
2038	49	14,00,000	24,00,000	0	0	0	11,58,080	5,25,000	1,00,000
2039	50	14,00,000	24,00,000	0	0	0	11,58,220	5,25,000	1,00,000
2040	51	14,00,000	24,00,000	0	0	0	11,58,360	5,25,000	1,00,000
2041	52	14,00,000	24,00,000	0	0	0	11,58,500	5,25,000	1,00,000
2042	53	14,00,000	24,00,000	0	0	0	11,58,640	5,25,000	1,00,000
2043	54	14,00,000	24,00,000	0	0	0	11,58,780	5,25,000	1,00,000
2044	55	14,00,000	24,00,000	0	0	0	11,58,920	5,25,000	1,00,000
2045	56	14,00,000	24,00,000	0	0	0	11,59,059	5,25,000	1,00,000
2046	57	14,00,000	24,00,000	0	0	0	11,59,200	5,25,000	1,00,000
2047	58	14,00,000	24,00,000	0	0	0	11,59,339	5,25,000	1,00,000
2048	59	14,00,000	24,00,000	0	0	0	11,59,480	5,25,000	1,00,000
2049	60	14,00,000	24,00,000	0	0	0	11,59,620	5,25,000	1,00,000
2050	61	14,00,000	24,00,000	0	0	0	11,59,760	5,25,000	1,00,000
2051	62	14,00,000	24,00,000	0	0	0	11,59,899	5,25,000	1,00,000
2052	63	14,00,000	24,00,000	0	0	0	11,60,040	5,25,000	1,00,000
2053	64	14,00,000	24,00,000	0	0	0	11,60,180	5,25,000	1,00,000

To Be Continued...

SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi - 110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

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	14,00,000	24,00,000	0	0	0	11,60,320	5,25,000	1,00,000
2055	66	14,00,000	24,00,000	0	0	0	11,60,460	5,25,000	1,00,000
2056	67	14,00,000	24,00,000	0	0	0	11,60,599	5,25,000	1,00,000
2057	68	14,00,000	24,00,000	0	0	0	11,60,740	5,25,000	1,00,000
2058	69	14,00,000	24,00,000	0	0	0	11,60,880	5,25,000	1,00,000
2059	70	14,00,000	24,00,000	0	0	0	11,61,020	5,25,000	1,00,000
2060	71	14,00,000	14,00,000	0	0	0	11,61,160	5,25,000	1,00,000
2061	72	14,00,000	14,00,000	0	0	0	11,61,300	5,25,000	1,00,000
2062	73	14,00,000	14,00,000	0	0	0	11,61,439	5,25,000	1,00,000
2063	74	14,00,000	14,00,000	0	0	0	11,61,580	5,25,000	1,00,000
2064	75	14,00,000	14,00,000	0	0	0	11,61,720	5,25,000	1,00,000
2065	76	14,00,000	14,00,000	0	0	0	11,61,860	5,25,000	1,00,000
2066	77	14,00,000	14,00,000	0	0	0	11,62,000	5,25,000	1,00,000
2067	78	14,00,000	14,00,000	0	0	0	11,62,139	5,25,000	1,00,000
2068	79	14,00,000	14,00,000	0	0	0	11,62,280	5,25,000	1,00,000
2069	80	14,00,000	14,00,000	0	0	0	11,62,420	5,25,000	1,00,000
2070	81	14,00,000	14,00,000	0	0	0	11,62,560	5,25,000	1,00,000
2071	82	14,00,000	14,00,000	0	0	0	11,62,700	5,25,000	1,00,000
2072	83	14,00,000	14,00,000	0	0	0	11,62,840	5,25,000	1,00,000
2073	84	14,00,000	14,00,000	0	0	0	11,62,979	5,25,000	1,00,000
2074	85	14,00,000	14,00,000	0	0	0	11,63,120	5,25,000	1,00,000
2075	86	14,00,000	14,00,000	0	0	0	11,63,260	5,25,000	1,00,000
2076	87	14,00,000	14,00,000	0	0	0	11,63,399	5,25,000	1,00,000
2077	88	14,00,000	14,00,000	0	0	0	11,63,540	5,25,000	1,00,000
2078	89	14,00,000	14,00,000	0	0	0	11,63,680	5,25,000	1,00,000
2079	90	14,00,000	14,00,000	0	0	0	11,63,820	5,25,000	1,00,000
2080	91	14,00,000	14,00,000	0	0	0	11,63,960	5,25,000	1,00,000
2081	92	14,00,000	14,00,000	0	0	0	11,64,100	5,25,000	1,00,000
2082	93	14,00,000	14,00,000	0	0	0	11,64,240	5,25,000	1,00,000
2083	94	14,00,000	14,00,000	0	0	0	11,64,380	5,25,000	1,00,000

To Be Continued...

SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi - 110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

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	14,00,000	14,00,000	0	0	0	11,64,519	5,25,000	1,00,000
2085	96	14,00,000	14,00,000	0	0	0	11,64,660	5,25,000	1,00,000
2086	97	14,00,000	14,00,000	0	0	0	11,64,800	5,25,000	1,00,000
2087	98	14,00,000	14,00,000	0	0	0	11,64,939	5,25,000	1,00,000
2088	99	14,00,000	14,00,000	0	0	0	11,65,080	5,25,000	1,00,000
2089	100	14,00,000	14,00,000	0	0	0	11,65,220	5,25,000	1,00,000
Total				11,58,994	0	11,58,994			53,00,000

Flexible Returns

SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi - 110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

This Presentation is Specially
Prepared For:

Name: Mr. Beniwal

Age: 35

Year	Age	Yearly Premium	Annual Returns	Accumul Amount	Withdrawal Amount	Drawable: after amount	Accu Withdrawal
2024	35	1,18,189	0	0	0	0	0
2025	36	1,15,645	0	0	0	0	0
2026	37	1,15,645	0	0	0	0	0
2027	38	1,15,645	0	0	0	0	0
2028	39	1,15,645	0	0	0	0	0
2029	40	1,15,645	0	0	0	0	0
2030	41	1,15,645	0	0	0	0	0
2031	42	1,15,645	0	0	0	0	0
2032	43	1,15,645	0	0	0	0	0
2033	44	1,15,645	0	0	0	0	0
2034	45	0	0	0	0	0	0
2035	46	0	0	0	0	0	0
2036	47	0	0	0	0	0	0
2037	48	0	1,00,000	1,00,000	0	75,000	1,00,000
2038	49	0	1,00,000	2,05,500	0	1,54,125	2,05,500
2039	50	0	1,00,000	3,16,803	0	2,37,602	3,16,803
2040	51	0	1,00,000	4,34,227	0	3,25,670	4,34,227
2041	52	0	1,00,000	5,58,109	0	4,18,581	5,58,109
2042	53	0	1,00,000	6,88,805	0	5,16,603	6,88,805
2043	54	0	1,00,000	8,26,689	0	6,20,016	8,26,689
2044	55	0	1,00,000	9,72,157	0	7,29,117	9,72,157
2045	56	0	1,00,000	11,25,626	0	8,44,219	11,25,626
2046	57	0	1,00,000	12,87,535	0	9,65,651	12,87,535
2047	58	0	1,00,000	14,58,349	0	10,93,761	14,58,349
2048	59	0	1,00,000	16,38,558	0	12,28,918	16,38,558
2049	60	0	1,00,000	18,28,679	0	13,71,509	18,28,679
2050	61	0	1,00,000	20,29,256	0	15,21,942	20,29,256
2051	62	0	1,00,000	22,40,865	0	16,80,648	22,40,865
2052	63	0	1,00,000	24,64,113	0	18,48,084	24,64,113
2053	64	0	1,00,000	26,99,639	0	20,24,729	26,99,639

To Be Continued...

Disclaimer : The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The actual results may depend on the future performance of the insurer / corporation.

Flexible Returns

SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi -110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

This Presentation is Specially
Prepared For:

Name: Mr. Beniwal

Age: 35

Year	Age	Yearly Premium	Annual Returns	Accumul Amount	Withdrawal Amount	Drawable: after amount	Accu Withdrawal
2054	65	0	1,00,000	29,48,119	0	22,11,089	29,48,119
2055	66	0	1,00,000	32,10,266	0	24,07,699	32,10,266
2056	67	0	1,00,000	34,86,831	0	26,15,123	34,86,831
2057	68	0	1,00,000	37,78,607	0	28,33,955	37,78,607
2058	69	0	1,00,000	40,86,430	0	30,64,822	40,86,430
2059	70	0	1,00,000	44,11,184	0	33,08,388	44,11,184
2060	71	0	1,00,000	47,53,799	0	35,65,349	47,53,799
2061	72	0	1,00,000	51,15,258	0	38,36,443	51,15,258
2062	73	0	1,00,000	54,96,597	0	41,22,447	54,96,597
2063	74	0	1,00,000	58,98,910	0	44,24,182	58,98,910
2064	75	0	1,00,000	63,23,350	0	47,42,512	63,23,350
2065	76	0	1,00,000	67,71,134	0	50,78,350	67,71,134
2066	77	0	1,00,000	72,43,546	0	54,32,659	72,43,546
2067	78	0	1,00,000	77,41,941	0	58,06,455	77,41,941
2068	79	0	1,00,000	82,67,748	0	62,00,811	82,67,748
2069	80	0	1,00,000	88,22,474	0	66,16,855	88,22,474
2070	81	0	1,00,000	94,07,710	0	70,55,782	94,07,710
2071	82	0	1,00,000	1,00,25,134	0	75,18,850	1,00,25,134
2072	83	0	1,00,000	1,06,76,516	0	80,07,387	1,06,76,516
2073	84	0	1,00,000	1,13,63,724	0	85,22,793	1,13,63,724
2074	85	0	1,00,000	1,20,88,729	0	90,66,546	1,20,88,729
2075	86	0	1,00,000	1,28,53,609	0	96,40,206	1,28,53,609
2076	87	0	1,00,000	1,36,60,557	0	1,02,45,417	1,36,60,557
2077	88	0	1,00,000	1,45,11,888	0	1,08,83,916	1,45,11,888
2078	89	0	1,00,000	1,54,10,042	0	1,15,57,531	1,54,10,042
2079	90	0	1,00,000	1,63,57,594	0	1,22,68,195	1,63,57,594
2080	91	0	1,00,000	1,73,57,262	0	1,30,17,946	1,73,57,262
2081	92	0	1,00,000	1,84,11,911	0	1,38,08,933	1,84,11,911
2082	93	0	1,00,000	1,95,24,566	0	1,46,43,424	1,95,24,566
2083	94	0	1,00,000	2,06,98,417	0	1,55,23,812	2,06,98,417

To Be Continued...

Flexible Returns

SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi - 110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

This Presentation is Specially
Prepared For:

Name: Mr. Beniwal

Age: 35

Year	Age	Yearly Premium	Annual Returns	Accumul Amount	Withdrawal Amount	Drawable: after amount	Accu Withdrawal
2084	95	0	1,00,000	2,19,36,830	0	1,64,52,622	2,19,36,830
2085	96	0	1,00,000	2,32,43,356	0	1,74,32,517	2,32,43,356
2086	97	0	1,00,000	2,46,21,741	0	1,84,66,305	2,46,21,741
2087	98	0	1,00,000	2,60,75,937	0	1,95,56,952	2,60,75,937
2088	99	0	1,00,000	2,76,10,114	0	2,07,07,585	2,76,10,114
2089	100	0	1,00,000	2,92,28,670	0	2,19,21,502	2,92,28,670

SUBHASH BENIWAL
Branch Manager Club Member

12/56, Desh Bandhu Gupta Road,
Karol Bagh ,
New Delhi -110005
+91 9999392936, +91 9899147231
subhash.k2690@gmail.com

This Presentation is Specially
Prepared For:

Name: Mr. Beniwal

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/SSSSingle	** Daily	
1	09/11/2024	771	65	10	1000000	0	0 Years	118190	60128	30285	10169	0	323
Total					1000000	0	No	118190	60128	30285	10169	0	323

** : 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 : Nil

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.