

# I have secured my future with smart planning



*My life, my way!*



LIC Term Plan



UIN: 512N355V01 | Plan No. 875

A Non-Participating, Non-Linked,  
Life Individual Term Risk Plan

## A pure risk plan, ensuring a risk-free tomorrow.



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



## LIC Yuva Term (UIN: 512N355V01)

**LIC's Yuva Term** is a Non-Par, Non-Linked, Life, Individual, Pure Risk Plan, which provides financial protection to the insured's family in case of his/her unfortunate death during the policy term.

This is a non-par product under which benefits payable on death are guaranteed and fixed irrespective of actual experience. Hence the policy is not entitled to any discretionary benefits like bonus etc. or share in Surplus.

This Plan can be purchased Offline through Licensed agents, Corporate agents, Brokers and Insurance Marketing Firms

### 1. Key Features

- Flexibility to choose from two Death Benefit options: Level Sum Assured and Increasing Sum Assured
- Flexibility to
  - o Choose from Single Premium, Regular Premium and Limited Premium Payment
  - o Choose the Policy Term/Premium Paying Term
  - o Opt for payment of benefit in instalments.
- Special rates for women.
- Benefit of attractive High Sum Assured Rebate.
- Two categories of premium rates namely (1) Non-Smoker rates and (2) Smoker rates. The application of Non-Smoker rates shall be based on the findings of the Urinary Cotinine test. In all other cases, the Smoker rates will be applicable.



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



## PLAN SUMMARY

### PREMIUM

First Year Premium Rs. 28,943

Rest Of Year Premium Rs. 28,943

### TAX SAVED

Total Term Premium Paid Rs. 11,57,720

Total Tax Saved Rs. 347320

### MAXIMUM RISK COVER

Maximum Risk Cover Rs. 1,00,00,000

Minimum Risk Cover 1,00,00,000

### RETURNS

Total Amount Received Rs. 0



**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	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2025	36	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2026	37	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2027	38	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2028	39	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2029	40	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2030	41	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2031	42	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2032	43	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2033	44	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2034	45	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2035	46	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2036	47	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2037	48	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2038	49	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2039	50	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2040	51	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2041	52	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2042	53	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2043	54	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2044	55	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2045	56	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2046	57	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2047	58	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2048	59	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2049	60	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2050	61	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2051	62	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2052	63	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2053	64	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0

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	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2055	66	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2056	67	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2057	68	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2058	69	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2059	70	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2060	71	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2061	72	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2062	73	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
2063	74	1,00,00,000	1,00,00,000	28,943	8,683	20,260	0	0	0
<b>Total</b>				<b>11,57,720</b>	<b>3,47,320</b>	<b>8,10,400</b>			<b>0</b>

**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	875	40	40	10000000	0	0 Years	28943	14761	0	0	0	79
Total					10000000	0	No	28943	14761	0	0	0	79

\*\* : 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, HEAMOGRAM, SBT-13, RUA

### 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.