



**774 LIC Amrit Baal**



# Why Invest in a Child Insurance Plan?



Presented by:  
**SUBHASH BENIWAL**  
Branch Manager Club Member

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



## PLAN SUMMARY

### PREMIUM

First Year Premium Rs. 1,35,888

Rest Of Year Premium Rs. 1,32,962

### TAX SAVED

Total Term Premium Paid Rs. 9,33,660

Total Tax Saved Rs. 280100

### MAXIMUM RISK COVER

Maximum Risk Cover Rs. 28,14,600

Minimum Risk Cover 9,74,600

### RETURNS

Total Amount Received Rs. 29,20,000



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This Presentation is Specially  
Prepared For:

**Name: Mr. Beniwal**

**Age: 1**

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	LIC Return
		Normal	Accidental						
2024	1	9,74,600	9,74,600	1,35,888	40,766	95,122	0	0	0
2025	2	10,54,600	10,54,600	1,32,962	39,889	93,073	0	0	0
2026	3	11,34,600	11,34,600	1,32,962	39,889	93,073	88,513	79,662	0
2027	4	12,14,600	12,14,600	1,32,962	39,889	93,073	1,36,169	1,22,552	0
2028	5	12,94,600	12,94,600	1,32,962	39,889	93,073	2,07,077	1,86,369	0
2029	6	13,74,600	13,74,600	1,32,962	39,889	93,073	2,59,515	2,33,564	0
2030	7	14,54,600	14,54,600	1,32,962	39,889	93,073	3,16,735	2,85,062	0
2031	8	15,34,600	15,34,600	0	0	0	3,78,335	3,40,502	0
2032	9	16,14,600	16,14,600	0	0	0	4,46,541	4,01,887	0
2033	10	16,94,600	16,94,600	0	0	0	5,22,193	4,69,974	0
2034	11	17,74,600	17,74,600	0	0	0	6,03,722	5,43,350	0
2035	12	18,54,600	18,54,600	0	0	0	6,94,084	6,24,676	0
2036	13	19,34,600	19,34,600	0	0	0	7,94,313	7,14,882	0
2037	14	20,14,600	20,14,600	0	0	0	9,05,662	8,15,096	0
2038	15	20,94,600	20,94,600	0	0	0	10,29,482	9,26,534	0
2039	16	21,74,600	21,74,600	0	0	0	11,59,045	10,43,141	0
2040	17	22,54,600	22,54,600	0	0	0	13,16,494	11,84,845	0
2041	18	23,34,600	23,34,600	0	0	0	14,61,387	13,15,248	0
2042	19	24,14,600	24,14,600	0	0	0	16,44,519	14,80,067	0
2043	20	24,94,600	24,94,600	0	0	0	18,47,630	16,62,867	0
2044	21	25,74,600	25,74,600	0	0	0	20,72,871	18,65,584	0
2045	22	26,54,600	26,54,600	0	0	0	23,22,543	20,90,289	0
2046	23	27,34,600	27,34,600	0	0	0	25,67,191	23,10,472	0
2047	24	28,14,600	28,14,600	0	0	0	29,20,000	26,28,000	0
2048	25	0	0	0	0	0	0	0	29,20,000
<b>Total</b>				9,33,660	2,80,100	6,53,560			29,20,000

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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	774	24	7	1000000	0	0 Years	135888	69167	34896	11700	0	372
Total					1000000	0	No	135888	69167	34896	11700	0	372

\*\* : 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 :	5.55
Income Tax Rebate :	7.33

# 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.