



Plan – 771

Jeevan Utsav

Lifetime Riskcoverage with Lifetime Guaranteed Returns

Specially prepared for **Mr.RAJESH**

(age 30 years)

Presented by:

Tirthankar Investment
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3rd Floor, Flat No. 301,

Key Features of the plan

1

It is an individual cum Savings, Whole Life Insurance plan ideally suitable for all the age groups starting from new born babies to senior citizens

2

This plan offers the Guaranteed Addition @ Rs. 40 per 1000 Sum Assured during PPT.

3

This plan also offers Survival Benefit in the form of either Regular Income Benefit or Flexi Income Benefit.

4

Under Regular Income Benefit income will be received @ 10% of Sum Assured and under Flexi Option it can be deferred and accumulate @ 5.5% compounding int.

5

Option to withdraw 75% of accumulated amount once in a year under Flexi Income Benefit option.

6

In case in any financial emergency, this plan also takes care of liquidity needs through Surrender and Loan facility.

7

Limited Premium Paying Term plan with PPT from 5 years to 16 years with premium modes as Yearly, Half Yearly, Quarterly and Monthly.

8

Sum Assured on Death" is defined as Basic Sum Assured OR 7 times of Annual Premium whichever is higher with Accrued Guaranteed Additions.

Plan Parameters

Parameters	Min	Max
Age	0	65
Term	5	16
Sum Assured	500000	No Limit
Modes	SSS, Yearly, Half Yearly, Monthly, Quarterly,	

Benefits Illustration Summary

Quotation No.	: SP0000000001	Term/PPT	: 70/5
Sum Assured	: 500000	Riders Opted	: DAB,Term Rider
Mode	: Half Yearly		

Basic Premium

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
Basic	119351	60677	30563	10256

Premium (with GST)

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
1st Year	124722	63407	31938	10718
2nd Year	122036	62042	31251	10487

Daily Premium - Rs. 342 (for indicative purpose only. Formula used: Yearly Premium/365)

Note: - GST rate considered for first year is @4.50 % and 2.25% from second year onwards.

Life Cover

In this policy your life cover will start at **Rs. 1291050**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 871050** when your age will be 100.

Tax Saving

You will save a tax of **Rs. 37498** under Sec.80C, against every premium paid.

Liquidity

You have an option to surrender the policy & receive the cash value after payment of premiums for 1 years. Alternately, you can even avail of loan on this policy once the policy has acquired cash value. The current prevailing rate of loan is 9.5 % p.a.

Additional Benefits

Additional **Rs. 500000** payable on accidental death during the premium paying term.

Benefits Illustration

Policy Year	Age	Risk Cover	Accidental Cover	Premium	Tax Saved	Net Premium	Regular Income Benefit	Net Cash Flow	Cash Value	Loan Available
1	31	1291050	1791050	126814	37498	89316	0	-126814	13275	9956
2	32	1311050	1811050	124084	37498	86586	0	-124084	89143	66857
3	33	1331050	1831050	124084	37498	86586	0	-124084	163141	122356
4	34	1351050	1851050	124084	37498	86586	0	-124084	261939	196454
5	35	1371050	1871050	124084	37498	86586	0	-124084	466490	349867
6	36	1371050	1871050	0	0	0	0	0	501650	376237
7	37	1371050	1871050	0	0	0	0	0	539603	404702
8	38	1371050	1871050	0	0	0	0	0	580478	435358
9	39	1371050	1871050	0	0	0	0	0	624514	468385
10	40	1371050	1871050	0	0	0	0	0	672059	504044
11	41	1371050	1871050	0	0	0	50000	50000	673314	250000
12	42	1371050	1871050	0	0	0	50000	50000	674596	250000
13	43	1371050	1871050	0	0	0	50000	50000	676002	250000
14	44	1371050	1871050	0	0	0	50000	50000	677449	250000
15	45	1371050	1871050	0	0	0	50000	50000	678865	250000
16	46	1371050	1871050	0	0	0	50000	50000	680439	250000
17	47	1371050	1871050	0	0	0	50000	50000	681926	250000
18	48	1371050	1871050	0	0	0	50000	50000	683581	250000
19	49	1371050	1871050	0	0	0	50000	50000	685245	250000
20	50	1371050	1871050	0	0	0	50000	50000	686913	250000
21	51	1371050	1871050	0	0	0	50000	50000	688658	250000
22	52	1371050	1871050	0	0	0	50000	50000	690382	250000
23	53	1371050	1871050	0	0	0	50000	50000	692229	250000
24	54	1371050	1871050	0	0	0	50000	50000	694098	250000
25	55	1371050	1871050	0	0	0	50000	50000	696050	250000
26	56	1371050	1871050	0	0	0	50000	50000	698056	250000
27	57	1371050	1871050	0	0	0	50000	50000	700187	250000
28	58	1371050	1871050	0	0	0	50000	50000	702346	250000
29	59	1371050	1871050	0	0	0	50000	50000	704601	250000

30	60	1371050	1871050	0	0	0	50000	50000	706869	250000
31	61	1371050	1871050	0	0	0	50000	50000	709325	250000
32	62	1371050	1871050	0	0	0	50000	50000	711805	250000
33	63	1371050	1871050	0	0	0	50000	50000	714323	250000
34	64	1371050	1871050	0	0	0	50000	50000	716981	250000
35	65	1371050	1871050	0	0	0	50000	50000	719636	250000
36	66	871050	1371050	0	0	0	50000	50000	722384	250000
37	67	871050	1371050	0	0	0	50000	50000	725086	250000
38	68	871050	1371050	0	0	0	50000	50000	727947	250000
39	69	871050	1371050	0	0	0	50000	50000	730730	250000
40	70	871050	1371050	0	0	0	50000	50000	733639	250000
41	71	871050	871050	0	0	0	50000	50000	736448	250000
42	72	871050	871050	0	0	0	50000	50000	739362	250000
43	73	871050	871050	0	0	0	50000	50000	742153	250000
44	74	871050	871050	0	0	0	50000	50000	744939	250000
45	75	871050	871050	0	0	0	50000	50000	747755	250000
46	76	871050	871050	0	0	0	50000	50000	750370	250000
47	77	871050	871050	0	0	0	50000	50000	752998	250000
48	78	871050	871050	0	0	0	50000	50000	755500	250000
49	79	871050	871050	0	0	0	50000	50000	757808	250000
50	80	871050	871050	0	0	0	50000	50000	759880	250000
51	81	871050	871050	0	0	0	50000	50000	761737	250000
52	82	871050	871050	0	0	0	50000	50000	763230	250000
53	83	871050	871050	0	0	0	50000	50000	764208	250000
54	84	871050	871050	0	0	0	50000	50000	764600	250000
55	85	871050	871050	0	0	0	50000	50000	764160	250000
56	86	871050	871050	0	0	0	50000	50000	764160	250000
57	87	871050	871050	0	0	0	50000	50000	764160	250000
58	88	871050	871050	0	0	0	50000	50000	764160	250000
59	89	871050	871050	0	0	0	50000	50000	764160	250000
60	90	871050	871050	0	0	0	50000	50000	764160	250000
61	91	871050	871050	0	0	0	50000	50000	764160	250000
62	92	871050	871050	0	0	0	50000	50000	764160	250000

63	93	871050	871050	0	0	0	50000	50000	764160	250000
64	94	871050	871050	0	0	0	50000	50000	764160	250000
65	95	871050	871050	0	0	0	50000	50000	764160	250000
66	96	871050	871050	0	0	0	50000	50000	764160	250000
67	97	871050	871050	0	0	0	50000	50000	764160	250000
68	98	871050	871050	0	0	0	50000	50000	764160	250000
69	99	871050	871050	0	0	0	50000	50000	764160	250000
70	100	871050	871050	0	0	0	1450000	1450000	871050	0
				623150	187490	435660	4400000	3776850		

Key Assumptions

Personal Data : DOB: 19-11-1994

Income Tax : Sec. 80C Limit Available: 150000 Sec. 80D Limit Available: 25000
Tax Savings on premiums will be @ 30.90% u/s 80C and @ 30.90% u/s 80D

Projections **Age and Returns** shown are at the end of the specific year

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.

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