

Invest in LIC's

Jeevan Umang

Plan No. 945

Special Features:

- Life long Risk Cover till age 100.
- Bonus throughout the term.
- Final addition Bonus (if any).
- Loan Facility.
- Premium Waiver Rider allowed.

Optional Riders:

- LIC's Accidental Death & Disability Benefit Rider.
- LIC's Accidental Benefit Rider.
- LIC's New Term Assurance Rider.
- LIC's New Critical Illness Benefit Rider.

Features:

- Age Eligibility : 90 Days to 55 Years
- Minimum Basic Sum Assured : 2,00,000
- Maximum Basic Sum Assured : No Limit
- Premium Paying Term : 15, 20, 25 & 30 Years
- Policy Term : (100 Minus age at entry) years

Get
GUARANTEED
Survival Benefit
equal to
8% of basic
Sum Assured
each year till Age 99
& lumpsum
maturity benefit on
survival to
Age 100.



Presented by:

Dhananjay Kumar Singh
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Table No.

945

Release Date

13/02/2020

Maturity Benefits

Maturity Benefit: On the life assured surviving to the end of the policy term, provided all due premiums have been paid, 'Sum Assured on Maturity' along with vested Simple shall be payable. Where Sum Assured on Maturity is equal to Basic Sum Assured. Reversionary Bonuses (as mentioned in 2 below) and Final Additional bonus, if any, shall be payable.

Death Benefits

On death of the Life Assured during the policy term, provided all due premiums have been paid then

1) On death before the commencement of Risk:

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

2) 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 2 below) and Final Additional bonus, if any, shall be payable.

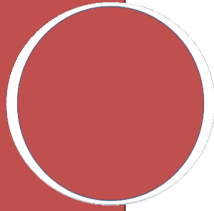
GSV & SSV Benefits

The Guaranteed Surrender Value shall be a percentage of total premiums paid (net of taxes) excluding any extra premiums and premiums for riders, if opted for. This percentage will depend on the policy term and policy year in which the policy is surrendered. Corporation may however, pay Special Surrender Value as applicable as on the date of surrender, provided the same is higher than Guaranteed Surrender Value.

LIC's Jeevan Umang plan 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.

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 benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

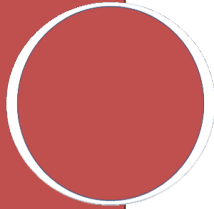
Plan Summary



Premium

First Year Premium Rs. 81,974

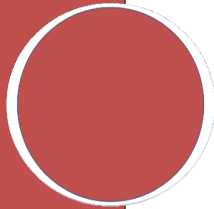
Rest Of Year Premium Rs. 80,209



Tax Saved

Total Term Premium Paid Rs. 12,04,900

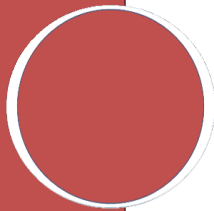
Total Tax Saved Rs. 0



Maximum Risk Cover

Maximum Risk Cover Rs. 67,21,000

Minimum Risk Cover 20,57,000



Returns

Total Amount Received Rs. 1,04,81,000

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This Presentation is Specially
Prepared For:

Name: Mr. a

Age: 38

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	Maturity Value
		Normal	Accidental						
2023	38	10,57,000	20,57,000	81,974	0	81,974	0	0	0
2024	39	11,14,000	21,14,000	80,209	0	80,209	47,066	42,359	0
2025	40	11,71,000	21,71,000	80,209	0	80,209	1,49,068	1,34,161	0
2026	41	12,28,000	22,28,000	80,209	0	80,209	2,14,290	1,92,861	0
2027	42	12,85,000	22,85,000	80,209	0	80,209	2,88,824	2,59,942	0
2028	43	13,42,000	23,42,000	80,209	0	80,209	3,67,884	3,31,096	0
2029	44	13,99,000	23,99,000	80,209	0	80,209	4,56,985	4,11,287	0
2030	45	14,56,000	24,56,000	80,209	0	80,209	5,58,182	5,02,364	0
2031	46	15,13,000	25,13,000	80,209	0	80,209	6,73,476	6,06,128	0
2032	47	15,70,000	25,70,000	80,209	0	80,209	8,05,688	7,25,119	0
2033	48	16,27,000	26,27,000	80,209	0	80,209	9,65,157	8,68,641	0
2034	49	16,84,000	26,84,000	80,209	0	80,209	11,21,459	10,09,313	0
2035	50	17,41,000	27,41,000	80,209	0	80,209	12,67,806	11,41,025	0
2036	51	17,98,000	27,98,000	80,209	0	80,209	14,29,562	12,86,606	0
2037	52	18,75,000	28,75,000	80,209	0	80,209	16,89,500	15,20,550	0
2038	53	19,08,000	29,08,000	0	0	0	17,17,200	4,20,000	80,000
2039	54	19,41,000	29,41,000	0	0	0	17,46,900	4,20,000	80,000
2040	55	19,74,000	29,74,000	0	0	0	17,76,600	4,20,000	80,000
2041	56	20,17,000	30,17,000	0	0	0	18,15,300	4,20,000	80,000
2042	57	20,65,000	30,65,000	0	0	0	18,58,500	4,20,000	80,000
2043	58	21,23,000	31,23,000	0	0	0	19,10,700	4,20,000	80,000
2044	59	22,01,000	32,01,000	0	0	0	19,80,900	4,20,000	80,000
2045	60	23,29,000	33,29,000	0	0	0	20,96,100	4,20,000	80,000
2046	61	24,57,000	34,57,000	0	0	0	22,11,300	4,20,000	80,000
2047	62	25,85,000	35,85,000	0	0	0	23,26,500	4,20,000	80,000
2048	63	27,13,000	37,13,000	0	0	0	24,41,700	4,20,000	80,000
2049	64	28,61,000	38,61,000	0	0	0	25,74,900	4,20,000	80,000
2050	65	30,09,000	40,09,000	0	0	0	27,08,100	4,20,000	80,000
2051	66	31,57,000	41,57,000	0	0	0	28,41,300	4,20,000	80,000
2052	67	33,75,000	43,75,000	0	0	0	30,37,500	4,20,000	80,000

To Be Continued...

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Age: 38

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	Maturity Value
		Normal	Accidental						
2053	68	36,03,000	46,03,000	0	0	0	32,42,700	4,20,000	80,000
2054	69	38,81,000	48,81,000	0	0	0	34,92,900	4,20,000	80,000
2055	70	41,59,000	51,59,000	0	0	0	37,43,100	4,20,000	80,000
2056	71	44,37,000	44,37,000	0	0	0	39,93,300	4,20,000	80,000
2057	72	47,15,000	47,15,000	0	0	0	42,43,500	4,20,000	80,000
2058	73	49,93,000	49,93,000	0	0	0	44,93,700	4,20,000	80,000
2059	74	52,71,000	52,71,000	0	0	0	47,43,900	4,20,000	80,000
2060	75	55,49,000	55,49,000	0	0	0	49,94,100	4,20,000	80,000
2061	76	58,27,000	58,27,000	0	0	0	52,44,300	4,20,000	80,000
2062	77	61,05,000	61,05,000	0	0	0	54,94,500	4,20,000	80,000
2063	78	61,33,000	61,33,000	0	0	0	55,19,700	4,20,000	80,000
2064	79	61,61,000	61,61,000	0	0	0	55,44,900	4,20,000	80,000
2065	80	61,89,000	61,89,000	0	0	0	55,70,100	4,20,000	80,000
2066	81	62,17,000	62,17,000	0	0	0	55,95,300	4,20,000	80,000
2067	82	62,45,000	62,45,000	0	0	0	56,20,500	4,20,000	80,000
2068	83	62,73,000	62,73,000	0	0	0	56,45,700	4,20,000	80,000
2069	84	63,01,000	63,01,000	0	0	0	56,70,900	4,20,000	80,000
2070	85	63,29,000	63,29,000	0	0	0	56,96,100	4,20,000	80,000
2071	86	63,57,000	63,57,000	0	0	0	57,21,300	4,20,000	80,000
2072	87	63,85,000	63,85,000	0	0	0	57,46,500	4,20,000	80,000
2073	88	64,13,000	64,13,000	0	0	0	57,71,700	4,20,000	80,000
2074	89	64,41,000	64,41,000	0	0	0	57,96,900	4,20,000	80,000
2075	90	64,69,000	64,69,000	0	0	0	58,22,100	4,20,000	80,000
2076	91	64,97,000	64,97,000	0	0	0	58,47,300	4,20,000	80,000
2077	92	65,25,000	65,25,000	0	0	0	58,72,500	4,20,000	80,000
2078	93	65,53,000	65,53,000	0	0	0	58,97,700	4,20,000	80,000
2079	94	65,81,000	65,81,000	0	0	0	59,22,900	4,20,000	80,000
2080	95	66,09,000	66,09,000	0	0	0	59,48,100	4,20,000	80,000
2081	96	66,37,000	66,37,000	0	0	0	59,73,300	4,20,000	80,000
2082	97	66,65,000	66,65,000	0	0	0	59,98,500	4,20,000	80,000

To Be Continued...

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Age: 38

Year	Age	Risk Cover		Annualized Premium	Tax Saved	Net Premium	Surrender Value	Loan Value	Maturity Value
		Normal	Accidental						
2083	98	66,93,000	66,93,000	0	0	0	60,23,700	4,20,000	80,000
2084	99	67,21,000	67,21,000	0	0	0	60,48,900	4,20,000	80,000
2085	100	0	0	0	0	0	0	0	67,21,000
Total				12,04,900	0	12,04,900			1,04,81,000

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Age: 38

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	27/08/2023	945	62	15	1000000	0	0 Years	81974	41407	20913	6971	0	224
Total					1000000	0	No	81974	41407	20913	6971	0	224

** : 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 :	5.59
Income Tax Rebate :	5.59

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.