

Tarun Bansal

lets be winner in any case

B-14, Neelamber Apts., Sainik Vihar  
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## Jeevan Saral Plan Presentation

Date : 06/06/2009

### HIGHLIGHTS

LIC's Jeevan Saral is a unique plan having good features of the conventional plans and the flexibility of unit linked plans. To the policyholder it provides —

- higher cover
- a smooth return,
- liquidity and
- a lot of flexibility

### BENEFITS:

On death:

- 250 times the monthly premium, plus
- return of premiums excluding extra/rider premium and first year premium, plus
- the loyalty addition, if any.

On Maturity:

- Maturity sum assured, plus
- The Loyalty Additions, if any

### Special Features:

- High risk cover at low premium
- Extended risk cover for one year after 3 years premium payment.
- Optional higher cover through Term Riders
- The policyholder can choose a maximum term but can surrender at any time without any surrender penalty or loss after 5 years
- Any number of withdrawals through partial surrendering

### ELIGIBILITY CONDITIONS AND OTHER RESTRICTIONS:

- Age at entry : Minimum 12 (completed) and maximum 60 years nearest
- Age at maturity: Maximum 70 years.
- Term : All terms from 10 to 35 years.
- Premium : Minimum premium of Rs.250/- per month for entry age upto 49 years and Rs.400/- per month for entry age 50 years and above. There will be no limit on the maximum premium per month.
- Mode : Yearly, Half-yearly, Quarterly and Monthly under Salary Saving Scheme

In case of term rider, minimum and maximum age at entry will be 18 and 50 years respectively. Further minimum sum assured will be Rs.1 lakh.

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## Jeevan Saral Plan Presentation

Jeevan Saral Plan Continued ...

Pg. 2

<p>N: Mr. Ram Singh T 30 Years Premium Budget p. m. : 1050 Term Rider : 0 DAB : 262500 Total Installment Premium : 12610 Section 80 CCE Invst. Limit : 100000</p>	<p>Age : 25 years Mode : Yearly Installment Premium : 12348 Term Rider Premium : 0 DAB Premium : 262 Total Annual Premium : 12610 Section 80 CCE Tax Savings : 30.60 %</p>
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### Risk Cover Benefits

Year	Age	Annual Premium	Tax Saved	Nett Premium	Total Premium Paid	DEATH BENEFIT				
						Guaranteed	Variable		Total	
						Scenario1	Scenario2	Scenario1	Scenario2	
2009	25	12610	3859	8751	8751	262500	0	0	262500	262500
2010	26	12610	3859	8751	17502	275100	0	0	275100	275100
2011	27	12610	3859	8751	26253	287700	0	0	287700	287700
2012	28	12610	3859	8751	35004	300300	0	0	300300	300300
2013	29	12610	3859	8751	43755	312900	0	0	312900	312900
2014	30	12610	3859	8751	52506	325500	0	0	325500	325500
2015	31	12610	3859	8751	61257	338100	0	0	338100	338100
2016	32	12610	3859	8751	70008	350700	0	0	350700	350700
2017	33	12610	3859	8751	78759	363300	0	0	363300	363300
2018	34	12610	3859	8751	87510	375900	18375	47250	394275	423150
2019	35	12610	3859	8751	96261	388500	21000	52500	409500	441000
2020	36	12610	3859	8751	105012	401100	23888	60375	424988	461475
2021	37	12610	3859	8751	113763	413700	27038	72188	440738	485888
2022	38	12610	3859	8751	122514	426300	30450	87938	456750	514238
2023	39	12610	3859	8751	131265	438900	34125	107625	473025	546525
2024	40	12610	3859	8751	140016	451500	38850	129938	490350	581438
2025	41	12610	3859	8751	148767	464100	45150	156188	509250	620288
2026	42	12610	3859	8751	157518	476700	53550	186375	530250	663075
2027	43	12610	3859	8751	166269	489300	64575	221812	553875	711112
2028	44	12610	3859	8751	175020	501900	78750	262500	580650	764400
2029	45	12610	3859	8751	183771	514500	94500	308438	609000	822938
2030	46	12610	3859	8751	192522	527100	111562	359625	638662	886725
2031	47	12610	3859	8751	201273	539700	129938	417375	669638	957075
2032	48	12610	3859	8751	210024	552300	149625	481688	701925	1033988
2033	49	12610	3859	8751	218775	564900	170625	553875	735525	1118775
2034	50	12610	3859	8751	227526	577500	191888	633938	769388	1211438
2035	51	12610	3859	8751	236277	590100	213412	721875	803512	1311975
2036	52	12610	3859	8751	245028	602700	235200	817688	837900	1420388
2037	53	12610	3859	8751	253779	615300	257250	921375	872550	1536675
2038	54	12610	3859	8751	262530	627900	279562	1032938	907462	1660838
		378300	115770	262530						

Note : The figures in columns Scenario 1 and Scenario 2 above are non-guaranteed. They are estimated on the assumption of LIC's projected investment rate of return of 6% and 10% respectively on the investible portion of the premium.

The Investible portion of the premium is calculated as per LIC's benefit Illustration.

The above statement is based on certain assumptions which are liable to change according to Government/Corporation's policies.

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### Maturity / Surrender Value Benefits

Year	Age	Annual Premium	Tax Saved	Nett Premium	Total Premium Paid	MATURITY / SURRENDER VALUE BENEFIT				
						Guaranteed	Variable		Total	
						Scenario1	Scenario2	Scenario1	Scenario2	
2009	25	12610	3859	8751	8751	0	0	0	0	0
2010	26	12610	3859	8751	17502	0	0	0	0	0
2011	27	12610	3859	8751	26253	21554	0	0	21554	21554
2012	28	12610	3859	8751	35004	34492	0	0	34492	34492
2013	29	12610	3859	8751	43755	49738	0	0	49738	49738
2014	30	12610	3859	8751	52506	61929	0	0	61929	61929
2015	31	12610	3859	8751	61257	74624	0	0	74624	74624
2016	32	12610	3859	8751	70008	87885	0	0	87885	87885
2017	33	12610	3859	8751	78759	101882	0	0	101882	101882
2018	34	12610	3859	8751	87510	116770	18375	47250	135145	164020
2019	35	12610	3859	8751	96261	132752	21000	52500	153752	185252
2020	36	12610	3859	8751	105012	148890	23888	60375	172778	209265
2021	37	12610	3859	8751	113763	166089	27038	72188	193127	238277
2022	38	12610	3859	8751	122514	184706	30450	87938	215156	272644
2023	39	12610	3859	8751	131265	205076	34125	107625	239201	312701
2024	40	12610	3859	8751	140016	221938	38850	129938	260788	351876
2025	41	12610	3859	8751	148767	239085	45150	156188	284235	395273
2026	42	12610	3859	8751	157518	256494	53550	186375	310044	442869
2027	43	12610	3859	8751	166269	274155	64575	221812	338730	495967
2028	44	12610	3859	8751	175020	292047	78750	262500	370797	554547
2029	45	12610	3859	8751	183771	309866	94500	308438	404366	618304
2030	46	12610	3859	8751	192522	327862	111562	359625	439424	687487
2031	47	12610	3859	8751	201273	346017	129938	417375	475955	763392
2032	48	12610	3859	8751	210024	363982	149625	481688	513607	845670
2033	49	12610	3859	8751	218775	382042	170625	553875	552667	935917
2034	50	12610	3859	8751	227526	399808	191888	633938	591696	1033746
2035	51	12610	3859	8751	236277	417596	213412	721875	631008	1139471
2036	52	12610	3859	8751	245028	435393	235200	817688	670593	1253081
2037	53	12610	3859	8751	253779	452739	257250	921375	709989	1374114
2038	54	12610	3859	8751	262530	470012	279562	1032938	749574	1502950
		<u>378300</u>	<u>115770</u>	<u>262530</u>						

Note : The figures in columns Scenario 1 and Scenario 2 above are non-guaranteed. They are estimated on the assumption of LIC's projected investment rate of return of 6% and 10% respectively on the investible portion of the premium.

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