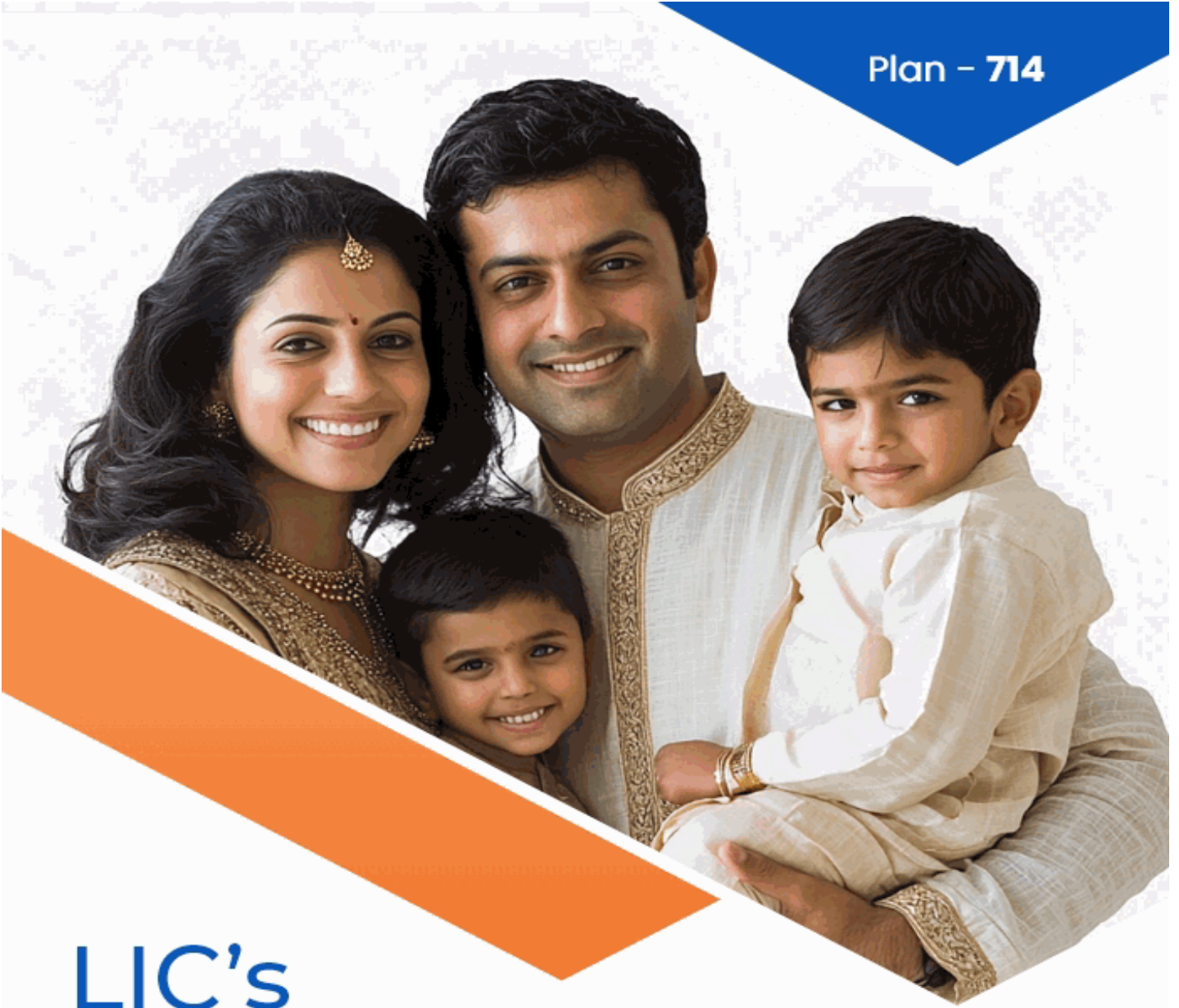


Plan - 714



# LIC's NEW ENDOWMENT

An ideal plan for Savings & Protection  
Specially prepared for **Mr.Suman**  
(age 30 years)

**Presented by:**

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Goregaon(West), Mumbai - 400062. Landmark :  
Opp. Hotel Grand Sarovar Premier

## Key Features of the plan

1

This is Participating, Non-linked plan which offers attractive combination of Protection and Savings.

2

Life cover for the entire policy term to secure your loved ones financially in case of an unfortunate event.

3

Can be easily aligned with your family objectives with its wide choice of term which offers moderate premium.

4

On Maturity OR on Death you will get Sum Assured + Bonus + Final Additional Bonus (as applicable)

5

This plan offers the flexibility to take Maturity or Death Benefit in easy installments of 5, 10 OR 15 years as per your needs.

6

Enhanced Risk cover by opting additional riders such as (ADDDB, AB and Term Rider) by paying extra premium amount.

7

This plan also takes care of liquidity needs through Surrender and Loan facility.

8

Avail the Tax Benefit under section 80C against every Premium paid & also receive the Tax-Free Maturity amount u/s 10 (10) (D).

### Plan Parameters

Parameters	Min	Max
Age	8	50
Term	12	35
Sum Assured	200000	No Limit
Modes	SSS, Monthly, Quarterly, Half Yearly, Yearly,	

## Benefits Illustration Summary

<b>Quotation No.</b>	: SP0000000006	<b>Term/PPT</b>	: 12/12
<b>Sum Assured</b>	: 200000	<b>Riders Opted</b>	: Not Opted
<b>Mode</b>	: Yearly		

### Basic Premium

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
Basic	18228	9207	4650	1550

### Maturity Benefit

Year	Guraranteed	Bonus	Total
12	200000	84000	284000

#### Life Cover

In this policy your life cover will start at **Rs. 207000**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 284000** when your age will be 42.

#### 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.

#### Tax Saving

You will save a tax of **Rs. 5632** under Sec.80C, against every premium paid.

**LIC's NEW ENDOWMENT**

Plan -714

Date of Report -28/04/2026

Specially prepared for

Mr.Suman

Age : 30

**Benefits Illustration**

Policy Year	Age	Risk Cover	Accidental Cover	Premium	Tax Saved	Net Premium	Returns from LIC	Net Cash Flow	Cash Value	Loan Available
1	31	207000	207000	18228	5632	12596	0	-18228	7445	3722
2	32	214000	214000	18228	5632	12596	0	-18228	16010	8005
3	33	221000	221000	18228	5632	12596	0	-18228	33062	24796
4	34	228000	228000	18228	5632	12596	0	-18228	48708	36531
5	35	235000	235000	18228	5632	12596	0	-18228	66533	49900
6	36	242000	242000	18228	5632	12596	0	-18228	86791	65093
7	37	249000	249000	18228	5632	12596	0	-18228	109766	82324
8	38	256000	256000	18228	5632	12596	0	-18228	135747	101810
9	39	263000	263000	18228	5632	12596	0	-18228	165047	123785
10	40	270000	270000	18228	5632	12596	0	-18228	198065	148549
11	41	277000	277000	18228	5632	12596	0	-18228	235245	176434
12	42	284000	284000	18228	5632	12596	284000	265772	284000	213000
				<b>218736</b>	<b>67584</b>	<b>151152</b>	<b>284000</b>	<b>65264</b>		

**Key Assumptions****Personal Data :** DOB: 28-04-1996**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 Bonus:** The last declared reversionary bonus of similar discontinued base plan has been considered for the purpose of Projected Riskcover and Returns.**Terminal Bonus :** Last declared terminal bonus of their respective matching discontinued plans has also been considered.**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**Presented by:**Dinesh Mokha  
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