

Plan – 760



# Bima Jyoti

Savings cum Insurance plan with Guaranteed Benefits.

Specially prepared for **Mr.Sanddep Kale**  
(age 30 years)

**Presented by:**

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Opp. Hotel Grand Sarovar Premier

## 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

Provides financial security to the family in case of the unfortunate death of the policyholders during the policy term. Risk cover to the extent of 125% of Basic Sum Assured.

3

Guaranteed Addition of ₹50 per thousand of the Basic Sum Assured throughout the policy term.

4

This plan allows the policyholder to choose from different premium payment options such as yearly, half-yearly, quarterly, and monthly through NACH /SSS.

5

Liquidity through Loan and Surrender, which is Available any time after 1 policy years. The loan benefit can also be availed once the policy acquires the paid-up value.

6

On survival of policy term, receive the Maturity benefit as Basic Sum Assured + Accrued Guaranteed Additions.

7

Option to take maturity and death benefits in settlement option with 5, 10, 15 years of installments. Death Benefit can be enhanced by opting additional riders.

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	0	60
Term	15	20
Sum Assured	125000	No Limit
Modes	Yearly, Half Yearly, Quarterly, Monthly, SSS,	

## Benefits Illustration Summary

<b>Quotation No.</b>	: SP0000000002	<b>Term/PPT</b>	: 15/10
<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	24304	12276	6200	2067

#### Life Cover

In this policy your life cover will start at **Rs. 260000**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 400000** when your age will be 45.

#### 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. 7510** under Sec.80C, against every premium paid.

## 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	260000	260000	24304	7510	16794	0	-24304	10920	0
2	32	270000	270000	24304	7510	16794	0	-24304	23448	21103
3	33	280000	280000	24304	7510	16794	0	-24304	37782	34004
4	34	290000	290000	24304	7510	16794	0	-24304	55748	50173
5	35	300000	300000	24304	7510	16794	0	-24304	72665	65398
6	36	310000	310000	24304	7510	16794	0	-24304	93702	84332
7	37	320000	320000	24304	7510	16794	0	-24304	117467	105720
8	38	330000	330000	24304	7510	16794	0	-24304	144272	129845
9	39	340000	340000	24304	7510	16794	0	-24304	174433	156990
10	40	350000	350000	24304	7510	16794	0	-24304	208355	187519
11	41	360000	360000	0	0	0	0	0	231467	208320
12	42	370000	370000	0	0	0	0	0	256948	231253
13	43	380000	380000	0	0	0	0	0	285028	256525
14	44	390000	390000	0	0	0	0	0	315890	284301
15	45	400000	400000	0	0	0	350000	350000	350000	315000
				<b>243040</b>	<b>75100</b>	<b>167940</b>	<b>350000</b>	<b>106960</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** 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

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