

**B.Sundaresan**

Insurance Adviser,  
E-6, Devi Flat,  
Alappakkam Main Road  
Near Devi Accademy School  
Valasravakkam



Policy Name : Jeevan Surabhi – 25 years (108)  
Recommended To : X  
Highlights : A different and unique Money Back Plan. Money Back at uncommon intervals makes this different and risk cover creases by 50% every 5 years makes this unique.



Sum Assured : ₹ 500000 Term - PPT: 25 - 18 Plan Commences on: 22-8-2012  
Yearly Premium : ₹ 37524 Age 20 Maturity on : 22-8-2037

**Increasing Risk Cover (in ₹)** **Tax Free Survival Benefit & Maturity Benefit (in ₹)**

Duration	Normal Risk *	Accidental Risk * #		25th Year	
From 1st to 5th	500000	1000000	4th Year(20%)	100000	
From 6th to 10th Year(150%)	750000	1250000	8th Year(20%)	100000	<b>Bonus</b> 625000
From 11th to 15th	1000000	1500000	12th Year(20%)	100000	<b>FAB</b> 50000
From 16th to 20th	1250000	1750000	15th Year(20%)	100000	<b>Total</b> 675000
From 21st to 25th	1500000	2000000	18th Year(20%)	100000	
* + Accrued Bonus # - available up to PPT only			<b>Total income out of this plan</b>		<b>1175000</b>

**Features of the Plan**

1. Assured Money back payments at regular intervals ensures preparedness and confidence to meet any urgent financial requirement.
2. Increasing Risk Cover by 50% every 5 years is another salient feature here.
3. Premium Paying Term less than actual term reduces burden of paying premium for longer term. Bonus calculated for entire term even though PPT is lesser.
4. In case of risk after receipt of one or more Money Back Payments, FULL SUM ASSURED + accrued bonus is paid without deducting earlier payments.
5. If opted for accident cover, one more additional benefit viz., disability Benefit will also be available upto age 70.

**Premium Payable (in ₹)** **Payable Upto**

Annual Premium : 37524 Payable Upto 22-8-2029  
**Total Premium per Year : 37524**

Other Modes	Premium	TRB Premium	CIB Premium	PWB Premium	Total
Half Yearly	19056 +	0 +	0 +	0 +	= 19056
Quarterly	9675 +	0 +	0 +	0 +	= 9675

**Investment Per Day : ₹ 103****Income Tax Benefit****I.T. rebate u/sec.80(C)**

INCOME TAX SAVED @20.00% EVERY YEAR IS ₹ 7505  
Total I.T. saved during the entire term ₹ 135090

Total Income 1175000  
 Investment 675432

**I.T. exemption u/sec.10(10D)**

Maturity Benefits from this policy are exempted from Income Tax under the above provisions of IT Act.

:: Bonus per 1000 sum Assured assumed @ 50

:: Final Additional Bonus per 1000 SA assumed @ 100

The above maturity benefit is based on assumed future bonus rates and is subject to change depending on the policies of LIC/GOVT. For any specific reference with regard to the highlights, the policy bond issued by LIC of India will only hold