

**B.Sundaresan**

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



Policy Name : Jeevan Anurag (168)  
Recommended to : X  
Highlights : Money back plan designed to support children during high demanding periods of their life. The flexibility in term allows one to choose his choice.



Sum Assured : ₹ 500000 Term-PPT: 21 - 21 Plan Commences on: 19-8-2012  
Yearly Premium : ₹ 25249 Age : 20 Maturity On: 19-8-2033

**Survival & Maturity Benefits** (in ₹) **Risk Cover** (Including optional term rider cover)

		At 21st year		Risk		Normal Risk	Accident Risk
		40% of SA		At	Yrs.	Cover	Cover #
At 18th year	100000		200000	Age	20	500000	1000000
At 19th year	100000	Bonus	462000	Age	30	500000	1000000
At 20th year	100000	FAB	50000	Age	35	500000	1000000
<b>Total Sum at Maturity:</b>		<b>712000</b>		Age	41	500000	1000000
<b>Total income out of this pla</b>		<b>1012000</b>					

**Features of the Plan**

# - Subject to eligibility conditions

1. A policy that comes with assured benefit at the last 4 years before the maturity date which can be best utilised for child's higher education, marriage, gifts etc.,
2. In case of risk during the term of the policy One Full Sum Assured is paid to the family and future premiums are waived. Even after this payment, the policy continues and benefits at last 4 yrs as above are paid.
3. Loan can be raised against the policy from LIC at a very low rate of Interest.
4. Additional Rider benefits viz., Term Rider Cover, Critical Illness Benefit and Premium Waiver benefits are available which are optional and chargeable.
5. Those who avail accident benefit which is available an extra premium upto age 70, are entitled for extended disability benefit.

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

Annual Premium : 25249 Payable Upto: 19-8-2032  
**Total Premium per Year : 25249**

Other Modes	Premium	TRB Premium	CIB Premium	PWB Premium	Total
Half Yearly	12756	+ 0	+ 0	+ 0	= 12756
Quarterly	6444	+ 0	+ 0	+ 0	= 6444

**Investment Per Day : ₹ 69****Income Tax Benefit****I.T. rebate u/sec.80(C)**

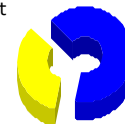
INCOME TAX SAVED @20.00% EVERY YEAR IS ₹ 5050

Total I.T. saved during the entire term ₹ 106050

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

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

■ Total Sum at Maturity 1012000  
■ Investment 530229



:: Bonus per 1000 sum Assured assumed @ 44

:: 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