

B.Sundaresan

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



Policy Name : Jeevan Shree-I (162)
Recommended To : **X**
Highlights : A revolutionary product of LIC. Premium payment completing early and guaranteed addition are attracting features of the plan.



Sum Assured : ₹ **500000** Term-PPT : 25 - 16 Plan Commences on: 19-8-2012
Yearly Premium : ₹ 25102 Age : 20 Maturity On: 19-8-2037

Maturity Benefit (in ₹)		Risk Cover (Including optional term rider cover) (in ₹)		
Sum Assured	: 500000	Risk increases	Normal Risk Cover	Accident Risk Cover #
Bonus-from 6th Year	: 500000	At Yrs.		
Guaranteed Additions	: 125000	Age 20	500000	1000000
Total Sum at Maturity:	1125000	Age 33	850000	1350000
		Age 39	1000000	1500000
		Age 45	1125000	1625000

Features of the Plan

- Subject to eligibility conditions

1. Most popular among Life Insurance Plans since it takes care of High Risk cover and huge return together.
2. Flexible term and restricted Premium Paying Term gives choices to pay the premium in their most productive years.
3. Guaranteed additions of Rs.50/- per thousand sum assured is paid for the first five years and bonus from 6th years onwards.
4. Even after all premiums are paid, this plan allows the Policy Holder to enjoy the benefits till the date of maturity.
5. Disability Benefit is additional to those who avail Accident Benefit on extra payment up to age 70.
6. Critical Illness Rider & Premium Waiver Benefit are optional and chargeable.

Premium Payable (in ₹) Payable Upto

Annual Premium : 25102

19-8-2027

Other Modes	Premium	TRB Premium	CIB Premium	PWB Premium	Total		
Half Yearly	12676	+	0	+	0	=	12676
Quarterly	6400	+	0	+	0	=	6400



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

INCOME TAX SAVED @20.00% EVERY YEAR IS ₹ 5020

Total I.T. saved during the entire term ₹ 80320

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 1125000
 Investment 401632



:: Bonus per 1000 sum Assured assumed @ 50

:: Guaranteed Addition per 1000 SA @ 50

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