

**B.Sundaresan**

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



Policy Name : Endowment Limited Payment Plan(48)  
Recommended To : X  
Highlights : An interesting option to pay premium only once and enjoy the life cover upto the term of the Policy.



Sum Assured : ₹ 500000 Term-PPT: 20 - 1 Plan Commences on: 22-8-2012  
Single Premium : ₹ 302725 Age : 20 Maturity On: 22-8-2032

Maturity Benefit (in ₹)		Risk Cover (Including optional term rider cover) (in ₹)		
Sum Assured	: 500000	<b>Risk increases</b>		
Bonus	: 440000	<b>At</b>	<b>Yrs.</b>	<b>Normal Risk Cover</b>
Final Additional Bonus	: 35000	Age 20		500000
<b>Total Sum at Maturity:</b>	<b>975000</b>	Age 30		720000
		Age 35		865000
		Age 40		975000
				<b>Accident Risk</b>
				500000
				720000
				865000
				975000

**Features of the Plan**

1. A policy with a most attractive feature of flexible PREMIUM PAYING TERM.
2. Though the premium is paid only once, the bonus is paid for the entire term.
3. Maturity Benefits as stated above are paid at the end of the Term.
4. Additional rider benefit viz., Term Rider Cover, Critical Illness Benefit and Premium Waiver Benefit are available which are optional. A simple extra is to be paid along with premium.
5. Loan can be raised against the policy from LIC at a very low rate of Interest.
6. Accident Benefit is available upto age 70. If opted for, additional benefit viz., Disability Benefit will also be available.

**Premium Payable (in ₹)**

Single Premium 302725

**Income Tax Benefit****I.T. rebate u/sec.80(C)**

INCOME TAX SAVED @20.00% is ₹ 20000

**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 975000  
Investment 302725



:: Bonus per 1000 sum Assured assumed @ 44

:: Final Additional Bonus per 1000 SA assumed @ 70

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