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भारतीय जीवन बीमा निगम
 LIFE INSURANCE CORPORATION OF INDIA

Policy Name : Money Back Plan 25 years (93)

Recommended to : **X**

Highlights : The concept of money payable intermediately during the term was very popular then and till today. Financial balancing can be done at its best with a perfect planning.



Sum Assured : ₹ **500000** Term - PPT: 25 - 25 Plan Commences on: 22-8-2012

Yearly Premium : ₹ 25302 Age 20 Maturity on : 22-8-2037

Money Back & Maturity Benefits (in ₹) Risk Cover (Including optional term rider cover) (in ₹)

		At 25th Year		Risk increases			Normal Risk	Accident Risk
				At	Yrs.	Cover	Cover #	
5th Year (15%)	75000	SB Final Due	200000	Age :	20	500000	1000000	
10th Year (15%)	75000	Bonus	550000	Age :	32	764000	1264000	
15th Year (15%)	75000	FAB	112500	Age :	38	1008500	1508500	
20th Year (15%)	75000	Total	862500	Age :	45	1162500	1662500	
Overall Income Out of this Plan		1162500		# - Subject to eligibility conditions				

Features of the Plan

1. Money at regular intervals made this plan highly popular.
2. In case of risk during the term, full Sum Assured along with the accrued bonus is paid without deducting Survival Benefit paid earlier.
3. Term Rider, Critical Illness and Premium Waiver are optional chargeable benefits.
4. Even before the Survival Benefits become due, if required, loan can also be raised at low interest rate.
5. For those who avail accident benefit by paying a simple extra premium, extended disability benefit will also be available. This benefit is permissible upto age 70.

Premium Payable (in ₹) Payable Upto

Annual Premium	:	25302	22-8-2036		
Total Premium per Year	:	25302			
Other Modes	Premium	TRB Premium	CIB Premium	PWB Premium	Total
Half Yearly	:	12850 +	0 +	0 +	= 12850
Quarterly	:	6525 +	0 +	0 +	= 6525

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

INCOME TAX SAVED @20.00% EVERY YEAR IS ₹ 5060

Total I.T. saved during the entire term ₹ 126500

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 Income 1162500

■ Investment 632550



:: Bonus per 1000 sum Assured assumed @ 44.00

:: Final Additional Bonus per 1000 SA assumed @ 225.00

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