

**B.Sundaresan**

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



Policy Name : Jeevan Tarang (178)  
Recommended To : X  
Highlights : A whole life with the combination of money back is distinctive in this plan. The money back payments are paid every year after accumulation period till age 100.



Sum Assured : ₹ **500000**      Accumulation Period - PPT: 20 - 1      Plan Commences on: 22-8-2012  
Single Premium : ₹ 267750      Age : 20      Maturity on: 22-8-2032

| 1.Survival Benefit (in ₹)                                   | 2.Maturity Benefit @ age (in ₹)   | 3.Risk Cover (in ₹)    |
|---|-----------------------------------|------------------------|
| (a) At the end of accumulation period 480000                | Sum Assured 500000                | Normal Risk 500000     |
| (b) After accumulation period EVERY YEAR till age 100 27500 | Loyalty Additions (assumed) 25000 | Accidental Risk 500000 |
|   | <b>Total 525000</b>               | Term Rider Cover 0     |

**Features of the Plan**

1. Money back payments year after year apart from a lump sum Bonus at the end of accumulation period is the golden feature of this plan.
2. Maturity benefit of one full sum assured with loyalty additions(if any) is paid at age 100 of the life assured on survival.
3. Loan can be raised against the policy from LIC at a very low rate of Interest.
4. Other optional rider benefits viz., Term Assurance cover and Critical Illness Benefit are also available under the

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

Single Premium 267750  
**Total Premium : 267750**

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

INCOME TAX SAVED @20.00% ₹ 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 Income excl. SB | 1005000 |
| ■ Investment            | 267750  |

**Risk cover for Minor lives under age 12**

Risk cover starts from the specified date viz., "the date of commencement of risk". For more details, please refer benefit and highlights

:: Bonus per 1000 sum Assured assumed @ 48

:: Loyalty Addition per 1000 sum Assured assumed @ 50

The benefit shown above as at the end of accumulation period and Loyalty Additions under Maturity Benefit are with assumed future bonuses and subject to change