

**B.Sundaresan**

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



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 - 20      Plan Commences on: 22-8-2012  
Yearly Premium : ₹ 24110      Age 0      Maturity on : 22-8-2112

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

**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., Accident Benefit, Term Assurance cover, Critical Illness Benefit Premium waiver benefit are also available under the plan.

Premium Payable (in ₹)	Payable Upto				
Annual Premium : 24110	22-8-2031				
<b>Total Premium per Year : 24110</b>					
Other Modes	Premium	TRB Premium	CIB Premium	PWB Premium	Total
Half Yearly	12184	0	0	0	12184
Quarterly	6156	0	0	0	6156

**Investment Per Day : ₹ 66**

\*(one time payment)

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

INCOME TAX SAVED @20.00% EVERY YEAR IS ₹ 4822  
Total I.T. saved during the entire term ₹ 96440

Total Income excl. SB 980000  
Investment 482200

**I.T. exemption**

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

**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 @ 0

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