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भारतीय जीवन बीमा निगम
 LIFE INSURANCE CORPORATION OF INDIA

Policy Name : Money Back Plan 20 years (75)

Recommended to : **X**

Highlights : Money paid at regular intervals. One can perfectly plan his future financial necessities well in advance.



Sum Assured : ₹ **500000** Term - PPT: 20 - 20 Plan Commences on: 22-8-2012

Yearly Premium : ₹ 31098 Age 20 Maturity on : 22-8-2032

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

| | | At 20th Year | | Risk increases | | Normal Risk | Accident Risk |
|--|--------|---------------|--------|---------------------------------------|------|-------------|---------------|
| | | | | At | Yrs. | Cover | Cover # |
| 5th Year (20%) | 100000 | SB Final Due | 200000 | Age : | 20 | 500000 | 1000000 |
| 10th Year (20%) | 100000 | Bonus | 390000 | Age : | 30 | 695000 | 1195000 |
| 15th Year (20%) | 100000 | FAB | 20000 | Age : | 35 | 812500 | 1312500 |
| | | Total | 610000 | Age : | 40 | 910000 | 1410000 |
| Overall Income Out of this Plan | | 910000 | | # - 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 | : | 31098 | 22-8-2031 | | |
| Total Premium per Year | : | 31098 | | | |
| Other Modes | Premium | TRB Premium | CIB Premium | PWB Premium | Total |
| Half Yearly | : 15793 | + 0 | + 0 | + 0 | = 15793 |
| Quarterly | : 8019 | + 0 | + 0 | + 0 | = 8019 |

Investment Per Day : ₹ 85**Income Tax Benefit****I.T. rebate u/sec.80(C)**

INCOME TAX SAVED @20.00% EVERY YEAR IS ₹ 6220

Total I.T. saved during the entire term ₹ 124400

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 910000

Investment 621960



:: Bonus per 1000 sum Assured assumed @ 39.00

:: Final Additional Bonus per 1000 SA assumed @ 40.00

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