

B.Sundaresan

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



Policy Name : Komal Jeevan (159)

Recommended To :X

Name of the Child :

Highlights : An excellent option to give your child assured returns upto adult hood. Give them what they deserve. Guaranteed addition is a special feature of this plan.



Sum Assured : ₹ 500000

Term-PPT : 21 - 13

Plan Commences on: 19-8-2012

Yearly Premium : ₹ 50631

Age : 5

Maturity On 19-8-2033

Survival Benefit (Money Back Payments) (in ₹)

At Age 18 (20% of SA)	100000
At Age 20 (20% of SA)	100000
At Age 22 (30% of SA)	150000
At Age 24 (30% of SA)	150000

Maturity Benefit (in ₹)

At Age 26	
Guaranteed Addition	787500
Loyalty Addition	0
Total Sum at Maturity	787500
Over all out of this plan	1287500

Risk Cover**In the event of happening risk to Proposer**

PWB is an optional rider benefit available for which a simple extra is charged. If this benefit is availed, in the event of risk to the proposer the premiums from the date of risk till the child attaining age 18 is waived.

If TRB is availed, a sum equal to 20% of sum assured to a maximum of ₹ 100000/- is

In the event of happening risk to the Policy Holder (child)**(a) Before the date of commencement of Risk #**

Total premium paid excluding premium for premium rider benefit is returned and policy gets terminated.

(b) After the date of commencement of Risk #

One sum assured along with Guaranteed Addition accrued is

paid without deducting the Money Back payments paid

Please refer Benefit and Highlights report for date of commencement of

Features of the Plan:

1. This is a Children's Money Back Plan with Guaranteed Additions @ Rs. 75/- per 1000 Sum Assured.
2. By paying simple extra along with premium, Term Rider Benefits can be availed.
3. Money Back payments are carefully distributed at age 18,20,22,24 and 26 years so as to give maximum benefit when child moves from school to college, to join professional education, starting married life etc.,

Premium Payable (in ₹)

Annual Premium	50631
Total Premium per Year	50631

Payable Upto

19-8-2024

Other Modes

	Premium	TRB Premium	PWB Premium	Dating Back Interest *	Total
Half Yearly :	25577 +	0 +	0 +	0 =	25577
Quarterly :	12919 +	0 +	0 +	0 =	12919

Investment Per Day : ₹139

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

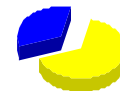
INCOME TAX SAVED @20.00% EVERY YEAR ₹ 10126

Total I.T. saved during the entire term ₹ 131638

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 1287500
Investment 658203



:: Guaranteed Addition 1000 SA @ 75

:: Loyalty Addition per 1000 SA assumed @ 0

Please refer Benefits and Highlights report for date of commencement of risk

The above Maturity Benefit is shown with assumed loyalty additions(if any) which may change based on the future experience of LIC. For any specific reference with regard to the highlights, policy bond issued by LIC of India will only hold good.