B.Sundaresan

Insurance Adviser, E-6, Devi Flat,

Alappakkam Main Road

Near Devi Accademy School

Valasravakkam



Policy Name : New Janaraksha (91)

Recommended To : X

Highlights : An economical plan suitable for various professionals

including self employed. Relaxed norms makes this

plan very special.

Sum Assured : ₹ **500000** Term-PPT : 21 - 21 Plan Commences on: 19-8-2012 Yearly Premium : ₹ 23104 Age : 20 Maturity On 19-8-2033

Maturity Benefit (in ₹)		Risk Co	(in ₹)		
Sum Assured	:	500000	Risk ir At	icreases Yrs.	Normal Risk Cover	Accident Risk Cover #
Bonus	:	504000	Age	20	500000	1000000
Final Additional Bonus	:	50000	Age	30	740000	1240000
			Age	35	910000	1410000
Total Sum at Maturity:		1054000	Age	41	1054000	1554000

Features of the Plan

- # Subject to eligibility conditions
- 1. Only plan where in risk cover continues even after non payment of premium for 3 years when 2 years premium is paid.
- This policy comes with in-built Accident cover. Hence no extra premium is charged for this benefit. Accident Benefit is available upto age 70.
- 3. Loan can be raised against the policy from LIC at a very low rate of Interest.

Premium Payable	(in ₹) Payable Upto										
Annual Premium	:		23104			19-8-2032		.032			
Other Modes	Premium		TRB Premium		CIB Pren	nium		PWB Premium			Total
Half Yearly	11739	+	0	+	0	+		0		=	11739
Quarterly	5962	+	0	+	0	+		0		=	5962

Investment Per Day : ₹ 63

Income Tax Benefit

I.T. rebate u/sec.80(C)

INCOME TAX SAVED @0.00% EVERY YEAR IS ₹ 0

Total I.T. saved during the entire term ₹ 0

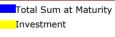
I.T. exemption u/sec.10(10D)

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

:: Bonus per 1000 sum Assured assumed @ 48

:: Final Additional Bonus per 1000 SA assumed @ 100

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 specifc reference with regard to the highlights, the policy bond issued by LIC of India will only hold



1054000 485184

