B.Sundaresan

Insurance Adviser,

E-6, Devi Flat,

Alappakkam Main Road

Near Devi Accademy School

Valasravakkam

LIC

भारतीय जीवन बीमा निगम

LIFE INSURANCE CORPORATION OF INDIA

Policy Name	:	Jeevan Shree-I (162)
Recommended To	:	**X**
Highlights	:	A revolutionary product of LIC. Premium payment completing early and guaranteed addition are attracting features of the plan.

Sum Assured	: ₹ **500000**	Term-PPT:	20 - 1	Plan Commences on:	22-8-2012
Single Premium	: ₹ 289200	Age	: 20	Maturity On	22-8-2032

Maturity Benefit   (in ₹)

Sum Assured	:	500000
Bonus-from 6th Year	:	345000
Guaranteed Additions	:	125000
Total Sum at Maturity:		**970000**

Risk Cover   (Including optional term rider cover)   (in ₹)

Risk increases At	Yrs.	Normal Risk Cover	Accident Risk Cover #
Age	20	500000	1000000
Age	31	786000	1286000
Age	36	901000	1401000
Age	40	970000	1470000

Features of the Plan

- Subject to eligibility conditions

1. Most popular among Life Insurance Plans since it takes care of High Risk cover and huge return together.
2. Guaranteed additions of Rs.50/- per thousand sum assured is paid for the first five years and bonus from 6th years onwards.
3. Premium is paid only once in the begining. But the benefits of life cover & bonus are available for the entire term.
4. If opted for accident cover, one more additional benefit viz., disability Benefit becomes available with payment of a simple extra. This benefit is available upto age 70.
5. Additonal Rider benefits viz., critical illness benefits and premium waiver benefit are available which are

Premium Payable   (in ₹)

Single Premium	289200
Total Premium per Year	**289200**

Income Tax Benefit

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

INCOME TAX SAVED @20.00% IS ₹ 20,000

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	970000
■ Investment	289200

:: Bonus per 1000 sum Assured assumed   46   :: Guaranteed Addition per 1000 SA @ 50

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