



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

# LIC Plans All-in-One



**Jitendra Kumar Chaurasia**  
Development Officer/SBA/Delhi

✉ [jitendrachaurasia209@gmail.com](mailto:jitendrachaurasia209@gmail.com)  
☎ +91 99104 78707

🌐 <http://www.careeratlic.in>  
🌐 <https://www.linkedin.com/in/jitendra-chaurasia-4b10a153/>  
🌐 <https://www.facebook.com/jitendra.chaurasia.338>

## 814 (New Endowment)

- ❖ Most successful Product
- ❖ Moderate Costing, Good Returns
- ❖ Proven Track Record in erstwhile Table-14
- ❖ Min Age: 8      Max Age: 55
- ❖ Min SA: 1,00,000      Max SA: No Limit
- ❖ Terms: 12 to 35
- ❖ Any Age Proof acceptable
- ❖ Target Market is WIDE

# Benefits in 814



☞ Maturity Benefits

☞ Death Benefits

☞ Other Benefits

# Maturity Benefits

Illustration:

Age: 30                      814-25              SA: 10,00,000              Yearly: Rs.39,107

Maturity: Sum Assured + Bonus + FAB

Sum Assured: 10,00,000

Yly Bonus : 12,00,000 (Rs.48 per thousand SA)

FAB : 4,50,000 (Rs.450 per thousand SA)

-----

26,50,000

-----

Total Premium: Rs.9,77,675              Returns: 26,50,000              Gain: 16,72,325

# Death Benefits

Illustration:

Age: 30      814/25      SA: 10,00,000      Yly: Rs.39,107

Assume, LA dies in the 4<sup>th</sup> year:

(1) Natural Death:

SA + Bonus for 4 years = 10,00,000 + 1,92,000 = Rs.11,92,000

Amount paid: 1,56,428

Claim Received = Rs.11,92,000

(2) Accidental Death:

SA + AB + Bonus for 4 years = 20,00,000 + 1,92,000 = Rs.21,92,000

Amount paid: 1,56,428

Claim Recd = Rs.21,92,000

# Other Benefits



- ✓ AD & DB Rider
  - Addl SA in the event of death due to Accident
  - Disability Benefit
  
- ✓ Policy Loan after 3 years
- ✓ Surrender Value too after 3 years

## 815 (New Jeevan Anand)

- ✍ Combination of Endowment + Whole Life
- ✍ Very Popular Product
- ✍ This is like Fruit Salad + Ice Cream
- ✍ Min Age: 18      Max Age: 50
- ✍ Min SA: 1,00,000      Max SA: No Limit
- ✍ Terms: 15 to 35
- ✍ Any Age Proof acceptable

# Benefits in 815

 Maturity Benefits

 Death Benefits

 Other Benefits



# Maturity Benefits



Illustration:

Age: 30                      815-25                      SA: 10,00,000                      Yly: Rs.45,169

Maturity: Sum Assured + Bonus + FAB

Sum Assured: 10,00,000

Yly Bonus : 12,00,000 (Rs.48 per thousand SA)

FAB : 4,50,000 (Rs.450 per thousand SA)

-----  
26,50,000  
-----

Total Premium: Rs.11,29,225                      Returns: 26,50,000                      Gain: 15,20,775

# Death Benefits

## Illustration:

Age: 30      815/25      SA: 10,00,000      Yly: Rs.45,169

Assume, LA dies in the 4<sup>th</sup> year:

### (1) Natural Death:

1.25 SA + Bonus for 4 years = 12,50,000 + 1,92,000 = Rs.14,42,000

Amount paid: 1,80,676

Claim Received = Rs.14,42,000

### (2) Accidental Death:

1.25 SA + AB + Bonus for 4 years = 22,50,000 + 1,92,000 = Rs.24,42,000

Amount paid: 1,80,676

Claim Recd = Rs.24,42,000

## Other Benefits

- ❖ AD & DB Rider
  - Addl SA in the event of death due to Accident
  - Disability Benefit
- ❖ Policy Loan after 3 years
- ❖ Surrender Value too after 3 years
- ❖ Full SA available as Risk Cover throughout LIFE
- ❖ It can be surrendered for CASH VALUE

## 816 – BIMA BACHAT

- Single Premium With Profits Money back
- Money back of 15% SA every 3 years
- **On Maturity, Capital returned + Loyalty**
- Terms available: 9/12/15
- Min Age: 15 Max Age: 66/63/60 (9/12/15)
- Min SA: 35,000/50,000/70,000 (9/12/15)
- All Age Proof acceptable
- Loan after 1 year; Surrender allowed anytime
- Death within 5 years, SA only payable
- Death after 5 years, SA + Loyalty Addition payable

# 817 – Single Premium Endowment



- Single Premium, non linked, With Profits policy
- **Ideal for Gift purposes by Grand Parents/Parents**
- Min Age: 90 days Max Age: 65 Max Mat Age: 75
- Terms available: 10 to 25 years
- Min SA: 50,000 Max SA: No Limit
- All Age Proof acceptable
- Loan after 1 year; Surrender allowed anytime
- On Death, SA + Bonus + FAB (if any)

## 818 – Jeevan Nidhi

- Deferred Annuity Plan with RISK COVER
- GA of Rs.50 for first 5 years; thereafter Bonus
- Min Age: 20 Max Age: 60 (for Sin) 58 (Regular Prem)
- Terms available: 5 to 35 years
- Min SA: 1,00,000 (RP) 1,50,000 (Single Prem)
- All Age Proof acceptable
- Loan not available; Surrender (LA to opt for Pension only)
- On Death, SA + GA (5 yrs) + Bonus(from 6<sup>th</sup> yr) +FAB
- On Vesting, 1/3<sup>rd</sup> commutation allowed. Balance 2/3<sup>rd</sup> pension only (as per options avlble in Jeevan Akshay)
- **RATE OF PENSION is NOT guaranteed as of Today**

## 820 – Money Back 20 years

- Money back sells by itself
- Ltd Payment concept
- Term: 20 years      Premium payment: 15
- Min Age: 13    Max Age: 50    Max Mat:70
- Min SA: 1,00,000      Max SA: No Limit
- All Age Proof acceptable

# Benefits in 820

- 😊 Maturity Benefits (including SB)
- 😊 Death Benefits
- 😊 Other Benefits



# Maturity benefits in 820

## Illustration

Age: 30      820/20(15)      SA: Rs.10,00,000      Yly: Rs.78058

### Benefits:

At the end of 5 years : Rs. 2,00,000

At the end of 10 years: Rs. 2,00,000

At the end of 15 years: Rs. 2,00,000

At the end of 20 years: Rs.12,20,000\*

\* Balance SA of 4 Lacs + Bonus of 7.8 Lacs + FAB of 40,000

# Death Benefits



## Illustration:

Age: 30      820/20      SA: 10,00,000      Yly: Rs.78,058

Assume, LA dies in the 4<sup>th</sup> year:

### (1) Natural Death:

1.25 SA + Bonus for 4 years = 12,50,000 + 1,56,000 = Rs.14,06,000

Amount paid: 3,12,232

Claim Received = Rs.14,06,000

### (2) Accidental Death:

1.25 SA + AB + Bonus for 4 years = 22,50,000 + 1,56,000 = Rs.24,06,000

Amount paid: 3,12,232

Claim Recd = Rs.24,06,000

Highlight: Death SA is paid in full without deduction of already paid SB amount

# Other Benefits

## AD & DB Rider

- ✓ Addl SA in the event of death due to Accident
- ✓ Disability Benefit

## Policy Loan after 3 years

## Surrender Value too after 3 years

## 821 – Money Back 25 years

- ✍ Ltd Payment concept
- ✍ Term: 25 years      Premium payment: 20
- ✍ Min Age: 13    Max Age: 45    Max Mat:65
- ✍ Min SA: 1,00,000      Max SA: No Limit
- ✍ All Age Proof acceptable

# Benefits in 821

- ★ Maturity Benefits (including SB)
- ★ Death Benefits
- ★ Other Benefits

# Maturity benefits in 821

## Illustration

Age: 30      821/25(20)      SA: Rs.10,00,000      Yly: Rs.60175

### Benefits:

At the end of 5 years : Rs. 1,50,000

At the end of 10 years: Rs. 1,50,000

At the end of 15 years: Rs. 1,50,000

At the end of 20 years: Rs. 1,50,000

At the end of 25 years: Rs.17,25,000\*

\* Balance SA of 4 Lacs + Bonus of 11 Lacs + FAB of 2,25,000

# 822 – Anmol Jeevan



- ✍ Regular Premium Pure Term Insurance Plan
- ✍ **Very Low Premium; Very Huge Risk Cover**
- ✍ Min Age: 18    Max Age: 55    Max Maturity:65
- ✍ Min SA: 6,00,000        Max SA: 24,00,000
- ✍ Terms: 5 to 35 years; Compulsory MEDICAL
- ✍ Modes allowed: Yearly & Half-Yearly only
- ✍ Only Std AP can be submitted
- ✍ On Death during the Term, SA becomes payable
- ✍ No Loan, No Surrender Value, No Maturity

# 823 – Amulya Jeevan



- ✍ Regular Premium Pure Term Insurance Plan
- ✍ **Very Low Premium; Very Huge Risk Cover**
- ✍ Min Age: 18 Max Age: 60 Max Maturity:70
- ✍ Min SA: 25,00,000 Max SA: NO LIMIT
- ✍ Terms: 5 to 35 years; Compulsory MEDICAL
- ✍ Modes allowed: Yearly & Half-Yearly only
- ✍ Only Std AP can be submitted
- ✍ On Death during the Term, SA becomes payable
- ✍ No Loan, No Surrender Value, No Maturity



# 827 – Jeevan Rakshak



- ✍ Regular Premium With Profits Endowment Type
- ✍ Ideal for people with very little income
- ✍ Can be given to Std Lives without Medical Exam
- ✍ **This is a STAND-ALONE Policy**
- ✍ Min Age: 8    Max Age: 55    Max Mat:70
- ✍ Min SA: 75,000        Max SA: 2,00,000
- ✍ All Age Proof acceptable

# Maturity benefits in 827



## Illustration

Age: 30

827/20

SA: Rs.75,000

Yly: Rs.2801

## Maturity Benefits:

SA + Loyalty Addition which will be:

$$75000 + 39375 = \text{Rs.}1,14,375$$

Total Premium Payable : Rs. 54,861

Total Maturity Receivable: Rs.1,14,375

NET GAIN: Rs. 59,514

# Death Benefits



## Illustration:

Age: 30      827/20      SA: 75,000      Yly: Rs.2,801

Assume, LA dies in the 4<sup>th</sup> year:

### (1) Natural Death:

SA only (No Loyalty Addition) = 75,000

Amount paid: Rs.11,021

Claim Received = Rs.75,000

### (2) Accidental Death:

2 times SA (No Loyalty Addition) = 1,50,000

Amount paid: 3,12,232

Claim Received = Rs.1,50,000

Highlight: Death SA is paid in full without deduction of already paid SB amount

## 830 (Ltd Payment Endowment)

- ✘ Endowment with Very Limited PPT
- ✘ Suitable for Clients who wants very short term
- ✘ Min Age: 18    Max Age: 62    Max Mat Age: 75
- ✘ Terms Allowed: 12/16/21
- ✘ PPT: 8/9 years
- ✘ Min SA: 3,00,000    Max SA: No Limit
- ✘ Std and Non-Std acceptable

# Benefits in 830



☞ Maturity Benefits

☞ Death Benefits

☞ Other Benefits

# Maturity Benefits

Illustration:

Age: 30                      830/21(9)                      SA: 10,00,000                      Yly: Rs.75,498

Maturity: Sum Assured + Bonus + FAB

Sum Assured: 10,00,000

Yly Bonus : 10,50,000 (Rs.50 per thousand SA)

FAB : 1,00,000 (Rs.100 per thousand SA)

-----  
21,50,000  
-----

Total Premium: Rs.6,66,482                      Returns: 21,50,000                      Gain: 14,83,518

# Death Benefits

Illustration:

Age: 30      830/21(9)      SA: 10,00,000      Yly: Rs.75,498

Assume, LA dies in the 4th year:

(1) Natural Death:

$1.25 \text{ SA} + \text{Bonus for 4 years} = 12,50,000 + 2,00,000 = \text{Rs.}14,50,000$

Amount paid: 3,01,992

Claim Received = Rs.14,50,000

(2) Accidental Death:

$1.25 \text{ SA} + \text{AB} + \text{Bonus for 4 years} = 22,50,000 + 2,00,000 = \text{Rs.}24,50,000$

Amount paid: 3,01,992

Claim Recd = Rs.24,50,000

# Children's Money Back (832)

✎ **Popular Plan** on the life of Children

✎ With Profits Money Back type

✎ Regular Premium



# Features of C.M.B

- ✓ Age at Entry: 0 to 12 years
- ✓ Maturity Age: 25
- ✓ Term: 25 – Age of the Child
- ✓ Min Sum Assured: 1 Lac      Max SA: NO LIMIT
- ✓ Modes: Yly/Hly/Qly/ECS/SSS
- ✓ Risk on the Life of Child; Proposer can avail Premium Waiver Benefit (PWB)
- ✓ Commencement of Risk is 2-years from DOC or Age:8 whichever is earlier
- ✓ For example, if Age at entry is 0, then risk covers from Age:2
- ✓ If Age at entry is 7, then risk covers from Age:8

# Survival/Maturity Benefits in CMB

- The following Survival Benefits are payable in CMB
  - 20% of the SA on completion of Age 18
  - 20% of the SA on completion of Age 20
  - 20% of the SA on completion of Age 22

Maturity at Age:25 which would be:

Balance 40% SA + Bonus + FAB

## Special Feature:

SB Amount can be taken at a later date by the LA for which LIC would be adding Interest. This ensures that Money reaches the LA at needy time.

# Illustration of 832

Age of the Child: 0    Age of the Father: 30    SA: 10,00,000 (with PWB)

Annual Premium: Rs.42,964

## Benefits:

- (1) At the Age 18 of the Child: 2,00,000
- (2) At the Age 20 of the Child: 2,00,000
- (3) At the Age 22 of the Child: 2,00,000
- (4) At the Age 25 of the Child: 20,50,000

# JEEVAN TARUN (834)



👉 1 more Plan for Children

👉 With Profits Ltd Payment Money Back type

👉 Regular Premium

# Features of JEEVAN TARUN

- ✓ Age at Entry: 90 DAYS completed to 12 years
- ✓ Maturity Age: 25
- ✓ Term: 25 – Age of the Child
- ✓ PPT: 20 – Age of the Child
- ✓ Min Sum Assured: 1 Lac      Max SA: NO LIMIT
- ✓ Modes: Yly/Hly/Qly/ECS/SSS
- ✓ Risk on the Life of Child; Proposer can avail Premium Waiver Benefit (PWB)
- ✓ Commencement of Risk is 2-years from DOC or Age:8 whichever is earlier
- ✓ For example, if Age at entry is 0, then risk covers from Age:2
- ✓ If Age at entry is 7, then risk covers from Age:8
- ✓ S.U.C is 1.25 times which please note

# Survival/Maturity Benefits in Tarun



- The following Survival/Maturity Benefits to be chosen at Proposal Stage:

Option	SB from Age 20 to 24	Maturity at Age 25
1	No Survival Benefit	100% of SA
2	5% of SA every year for 5 years	75% of SA
3	10% of SA every year for 5 years	50% of SA
4	15% of SA every year for 5 years	25% of SA

## Special Note:

SB Option once chosen cannot be changed at a later date

# Jeevan Lakshya (833)



- 🚩 **Finest Policy in the entire Universe**
- 🚩 With Profits, Ltd Premium Endowment type
- 🚩 An emotional Policy with lot of **Guarantees**
- 🚩 Is a **SUPERHIT Plan**

# Features of Jeevan Lakshya (833)

- Anybody aged 18 to 50 years can take this Plan
- Min Sum Assured: 1 Lac      Max: No Limit
- Terms allowed: 13 to 25
- Premium paying term: Term – 3 years
- All modes Yly/Hly/Qly/ECS/SSS allowed
- AD & DB Rider as well as Term Rider allowed



# Benefits of Jeevan Lakshya (833)



❖ Maturity Benefits

❖ Death Benefits

❖ Other Benefits

# Maturity Benefit



Sum Assured + Bonus + FAB

- This is a With-Profits Plan that participates in the annual valuation of LIC's with profit assurances
- Bonus rates would be transparent

# Illustration in 833



Age: 30

833/25

SA: 10,00,000

Yly Premium: Rs.43,049

## Maturity Benefit:

SA + Bonus + FAB\*

$10,00,000 + 12,00,000 + 4,50,000 = 26,50,000$

\*(Bonus & FAB of Table-14 is considered)

## Death Benefit:

1,00,000 every year till maturity (10% of SA)

On the date of maturity, 110% SA + Bonus + FAB

$11,00,000 + 12,00,000 + 4,50,000 = 27,50,000$

(If TR is opted, 1-SA is payable immediately)

## 835 (Endowment Plus)

- ✘ **Unit Linked Policy which offers investment/risk cover**
- ✘ Client decides premium based on which cover issued
- ✘ 4 Types of Fund: Bond/Secured/Balanced/Growth
- ✘ Min Age: 90 days    Max Age: 50    Max Mat Age: 60
- ✘ Terms: 10 to 20 years
- ✘ Min Prem: 20,000/13,000/8000/3000 (Y/H/Q/ECS)
- ✘ Std and Non-Std acceptable
- ✘ Risk Cover is 10 times of Annualised Premium
- ✘ On Death, Basic SA or Bid Value (whichever is higher)
- ✘ On Maturity, Bid Value settled.
- ✘ Surrender (including Partial) allowed after 5 years; No LOAN

# Jeevan Labh (836)



✚ With Profits, Ltd Premium Endowment type

✚ **Easy to understand**

✚ It has become a **SUPERHIT Plan**

## Features of Jeevan Labh (836)

- Anybody aged 8 to 59 years can take this Plan
- Min Sum Assured: 2 Lacs      Max: No Limit
- Terms allowed: 16/21/25
- Premium paying term: 10/15/16 respectively
- Maximum Maturity Age: 75
- All modes Yly/Hly/Qly/ECS/SSS allowed
- All Age Proofs acceptable
- AD & DB Rider as well as Term Rider allowed

# Benefits of Jeevan Lakshya (836)

❖ Maturity Benefits

❖ Death Benefits

❖ Other Benefits

# Maturity Benefits



Illustration:

Age: 30

836/25(16)

SA: 10,00,000

Yly: Rs.47,514

Maturity: Sum Assured + Bonus + FAB

Sum Assured: 10,00,000

Yly Bonus : 12,50,000 (Rs.50 per thousand SA)

FAB : 4,50,000 (Rs.450 per thousand SA)

-----  
27,00,000  
-----

Total Premium: Rs.7,44,879

Returns: 27,00,000

Gain: 19,55,121



# Death Benefits

Illustration:

Age: 30      836/25(16)      SA: 10,00,000      Yly: Rs.47,514

Assume, LA dies in the 4<sup>th</sup> year:

(1) Natural Death:

SA + Bonus for 4 years	= 10,00,000 + 2,00,000	= Rs.12,00,000
Amount paid: 1,90,056	Claim Received	= Rs.12,00,000

(2) Accidental Death:

SA + AB + Bonus for 4 years	= 20,00,000 + 2,00,000	= Rs.22,00,000
Amount paid: 1,90,056	Claim Recd	= Rs.22,00,000

# 838 (JEEVAN PRAGATI)



## ✍ **Endowment with increasing RISK COVER**

- ✍ Risk Cover increases by 25% every 5 years
- ✍ Min Age: 12    Max Age: 45    Max Mat Age: 65
- ✍ Terms Allowed: 12 to 20 Years
- ✍ Min SA: 1,50,000    Max SA: No Limit
- ✍ Std and Non-Std acceptable

# Benefits of Jeevan Pragati(838)



❖ Maturity Benefits

❖ Death Benefits

❖ Other Benefits

# Maturity Benefits



Illustration:

Age: 30

838/20

SA: 10,00,000

Yly: Rs.50,667

Maturity: Sum Assured + Bonus + FAB

Sum Assured: 10,00,000

Yly Bonus : 8,00,000 (Rs.40 per thousand SA pa)

FAB : 70,000 (Rs.70 per thousand SA)

-----  
18,70,000  
-----

Total Premium: Rs.9,92,611

Returns: 18,70,000

Gain: 8,77,389

# Death Benefits

Illustration:

Age: 30      838/20      SA: 10,00,000      Yly: Rs.50,667

Assume, LA dies in the 8<sup>th</sup> year:

(1) Natural Death:

1.25 SA + Bonus for 8 years = 12,50,000 + 32,000 = Rs.12,82,000  
 Amount paid: 4,05,336      Claim Received = Rs.12,82,000

(2) Accidental Death:

1.25 SA + AB + Bonus for 8 years = 22,50,000 + 32000 = Rs.22,82,000  
 Amount paid: 4,05,336      Claim Recd = Rs.22,82,000

## 842 (Pradhan Mantri Vaya Vandana Yojana)

### ✂ **Govt Subsidised FD Scheme**

- ✂ Assured Return of 8% pa payable monthly
- ✂ Min Age: 60    Max Age: No limit; Term: 10 yrs
- ✂ Mode of Pension: Yly/Hly/Qly/Mly
- ✂ Rate of Pension: 8.3/8.13/8.05/8 respectively
- ✂ Max Investment: 15 Lacs    Max Pension: 10000 pm
- ✂ Loan upto 75% allowed after 3 years
- ✂ Surrender allowed only on Critical Illness

## 843 – Aadhar Stambh

- With Profits Endowment Plan
- Only Standard MALE Lives with Aadhar Card**
- No Medical Examination
- Min Age: 8      Max Age: 55      Max Mat Age: 70
- Min SA: 75,000      Max SA: 3,00,000
- All Age Proof acceptable
- If 3 yrs premium paid, 6 months AUTO COVER
- If 5 yrs premium paid, 2 years AUTO COVER
- This is a STAND-ALONE Product**

# Benefits of Aadhar Stambh(843)



❖ Maturity Benefits

❖ Death Benefits

❖ Other Benefits



# Maturity Benefits



Illustration:

Age: 30

843/20

SA: 3,00,000

Yly: Rs.10,959

Maturity: Sum Assured + Loyalty Addition

Sum Assured: 3,00,000

Loyalty Addn : 1,57,500

-----  
4,57,500  
-----

Total Premium: Rs.2,14,696

Returns: 4,57,500

Gain: 2,42,804

# Death Benefits

Illustration:

Age: 30      843/20      SA: 3,00,000      Yly: Rs.10,959

Assume, LA dies in the 8<sup>th</sup> year:

(1) Natural Death:

SA + LA for 8 years      =      3,00,000 + 42,900 = Rs. 3,42,900  
 Amount paid: 87,672      Claim Received = Rs. 3,42,900

(2) Accidental Death:

SA + AB + LA for 8 years      =      6,00,000 + 42,900 = Rs. 6,42,900  
 Amount paid: 87,672      Claim Recd = Rs. 6,42,900

## 844 – Aadhar Shila

- With Profits Endowment Plan
- **Only Standard FEMALE Lives with Aadhar Card**
- 10% Additional Basic Cover given in this Plan
- No Medical Examination
- Min Age: 8    Max Age: 55    Max Mat Age: 70
- Min SA: 75,000                      Max SA: 3,00,000
- All Age Proof acceptable
- If 3 yrs premium paid, 6 months AUTO COVER
- If 5 yrs premium paid, 2 years AUTO COVER
- **This is a STAND-ALONE Product**

# Maturity Benefits



Illustration:

Age: 30

844/20

SA: 3,00,000

Yly: Rs.10,943

Maturity: Sum Assured + Loyalty Addition

Sum Assured: 3,00,000

Loyalty Addn : 1,57,500

-----  
4,57,500  
-----

Total Premium: Rs.2,14,395

Returns: 4,57,500

Gain: 2,43,205

# Death Benefits

Illustration:

Age: 30      844/20      SA: 3,00,000      Yly: Rs.10,943

Assume, LA dies in the 8<sup>th</sup> year:

(1) Natural Death:

SA + LA for 8 years      =      3,30,000 + 42,900 = Rs. 3,72,900  
 Amount paid: 87,544      Claim Received = Rs. 3,72,900

(2) Accidental Death:

SA + AB + LA for 8 years      =      6,30,000 + 42,900 = Rs. 6,72,900  
 Amount paid: 87,544      Claim Recd = Rs. 6,72,900

# 845 – JEEVAN UMANG



- **With Profits Whole Life Assurane Plan**
- Highly suitable for HNI Clients (more than 1 Cr SA)
- Providing Annual S.B.@ 8% of SA after PPT till maturity
- Term: 100 – Age at Entry; PPT: 15/20/25/30
- Min Age: 90 days Max Age: 55/50/45/40 (15/20/25/30)
- Min & Max Age at the end of PPT: 30/70
- On Death, SA + Bonus + FAB payable
- Loan and Surrender available after 3 years
- This Plan is being positioned as “100 years Plan” by LIC.

# Maturity Benefits

Illustration:

Age: 30

845/30

SA: 1,00,00,000

Yly: Rs.3,18,819

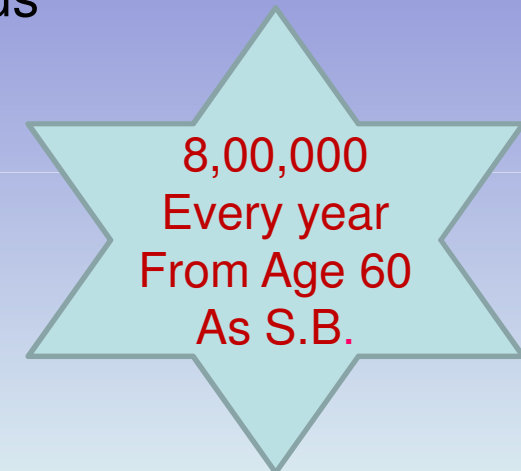
Maturity: Sum Assured + Bonus + Final Additional Bonus

Sum Assured: 1,00,00,000

Bonus : 4,89,90,000

FAB : 3,55,00,000

-----  
9,44,90,000  
-----



Total Premium: Rs.93,65,514

Returns: 9,44,90,000

# Death Benefits

Illustration:

Age: 30      845/30      SA: 1,00,00,000      Yly: Rs.3,18,819

Assume, LA dies in the 10<sup>th</sup> year:

(1) Natural Death:

SA + Bonus for 10 years      =      1,00,00,000 + 53,00,000 = Rs.1,53,00,000  
 Amount paid: 31,88,190      Claim Received = Rs.1,53,00,000

(2) Accidental Death:

2SA + Bonus for 10 years      =      2,00,00,000 + 53,00,000 = Rs.2,53,00,000  
 Amount paid: 31,88,190      Claim Received = Rs.2,53,00,000



# JEEVAN SHIROMANI 847

- Ltd Premium Money back saleable only to HNIs...
- **Min Sum Assured: 1 Crore (in multiples of 5 Lacs)**
- Terms allowed: 14/16/18/20
- *PPT: 10/12/14/16 (Premium Holiday during Last 4 Yrs)*
- Max Age at Entry: 55/51/58/45 for Terms 14/16/18/20
- *Inbuilt Critical Illness (15 diseases are covered)*
- *Policy acquires paid up Value after 1 year itself*
- DAB Rider (or) AD & DB Rider
- Optional Critical Illness Rider & Term Rider



Age 30 847/20(16) 1 Cr S.A. Yly: 7,36,568

16 <sup>th</sup> Year	45,00,000
18 <sup>th</sup> Year	45,00,000
20 <sup>th</sup> Year	10,00,000 + 25,00,000 (GA for 1 <sup>st</sup> five years) + 60,50,000 (GA for 6 <sup>th</sup> to 16 <sup>th</sup> year) + 39,00,000 (LA @ 8% as per B.I of LIC)
<b>Total Premium payable: 1,15,47,203</b>	<b>Total Maturity Receivable: 2,24,50,000</b>



# Death Benefits

Illustration:

Age: 30      847/20      SA: 1,00,00,000      Yly: Rs.7,36,568

Assume, LA dies in the 10<sup>th</sup> year:

(1) Natural Death:

1.25SA + GA for 10 years = 1,25,00,000 + 53,00,000 = Rs.1,77,50,000  
 Amount paid: 73,65,680      Claim Received = Rs.1,77,50,000

(2) Accidental Death:

1.25SA + AB + GA = 2,25,00,000 + 53,00,000 = Rs.2,77,50,000  
 Amount paid: 73,65,680      Claim Received = Rs.2,77,50,000

# 848 Bima Shree

- Younger Brother of Jeevan Shiromani (Identical features)
- Age Group: 8 to 55
- Terms allowed: 14/16/18/20
- PPT: 10/12/14/16
- Max Age at Entry: 55/51/58/45 for Terms 14/16/18/20
- Min Sum Assured: 10 Lacs (in multiples of 1 Lac)
- Max Sum Assured: No Limit
- DAB Rider (or) AD & DB Rider
- Optional Critical Illness Rider & Term Rider

**PLAN NO  
848**

Age 30    848/20(16)    10 Lacs S.A.    Yly: 74,630

16 <sup>th</sup> Year	4,50,000
18 <sup>th</sup> Year	4,50,000
20 <sup>th</sup> Year	1,00,000 + 2,50,000 (GA for 1 <sup>st</sup> five years) + 6,05,000 (GA for 6 <sup>th</sup> to 16 th year) + 3,90,000 (LA @ 8% as per B.I of LIC)
<b>Total Premium payable: 11,69,975</b>	<b>Total Maturity Receivable: 22,45,000</b>

# Death Benefits

Illustration:

Age: 30      848/20      SA: 10,00,000      Yly: Rs.74,630

Assume, LA dies in the 10<sup>th</sup> year:

(1) Natural Death:

1.25SA + GA for 10 years = 12,50,000 + 5,25,000 = Rs.17,75,000  
 Amount paid: 7,46,300      Claim Received = Rs.17,75,000

(2) Accidental Death:

1.25SA + AB + GA = 22,50,000 + 5,25,000 = Rs.27,75,000  
 Amount paid: 7,46,300      Claim Received = Rs.27,75,000

## 189 (Jeevan Akshay)

- **Jeevan Akshay is the Only Immediate Annuity Plan**
- It can be bought by paying LUMPSUM
- Min Age: 30 Max Age: 100
- Min Sum Assured: 1,00,000 Max SA: No Limit
- Modes of Pension can be YLY/HLY/QLY/MLY
- Various Options of Pension available to choose.
- **Option to get Return of Purchase Price would be the BEST**
- Surrender allowed only in the event of CRITICAL ILLNESS
- No LOAN facility
- **The Rate of Interest will remain CONSTANT throughout the Life of the Annuitant. This is the BEST FEATURE...**

# Jeevan Arogya (904)

- Jeevan Arogya is our Health Plan
- It can be given as a supplement to Existing Cashless Mediclaim
- It provides 4-types of Benefits namely Hospital Cash Benefit, Major Surgical Benefit, Day care & Others
- I shall be sending you PPT in your mail
- Read the same thoroughly & revert if you have doubts
- Arogya helps a great deal in CLUB MEMBERSHIP
- A Single Arogya Policy would give us 4-LIVES from a family of Husband-Wife with 2-Children
- **Attempt to do just 1-AROGYA a month. You will get 48-LIVES comfortably in a YEAR...**



# Arogya Illustration



Husband: 32 years    Wife: 27 years    Son: 5 years    Daughter: 2 years

Major Surgical Benefit (MSB) individually for all: 1,00,000

Half-yearly Premium: Rs.3,077      Monthly commitment: Just Rs.500

- (1) 4 types of Benefit available to everybody in the family
- (2) This Plan can run concurrently with any other Mediclaim
- (3) Arogya Benefits are Sum Assured based irrespective of actuals
- (4) By taking Arogya, a Client would get Cash Liquidity

**Even Parents & Parents-in-Law till Age:80 are covered. Bigger the size of Family, more will be the "NUMBER OF LIVES" to you from a SINGLE POLICY.**

# Cancer Cover (905)

- **Non Linked Health Insurance Plan covering CANCER only.**
- It covers against specified Early/Major Stage Cancer
- Min Age: 20 Max Age: 65 Max Cover ceasing age: 75
- Terms: 10 to 30; Sum Assured: Min is 10 Lacs; Max is 50 Lacs
- I shall be sending you PPT in your mail
- Read the same thoroughly & revert if you have doubts
- This Plan can be focused using 80 D route
- CANCER creates FINANCIAL DIASTER.
- **CANCER COVER immunises clients from such a Diaster...**



What  
Next





**Jitendra Kumar Chaurasia**  
Development Officer/SBA/Delhi

✉ [jitendrachaurasia209@gmail.com](mailto:jitendrachaurasia209@gmail.com)  
☎ +91 99104 78707

🌐 <https://www.careeratlic.in>  
🌐 <https://www.linkedin.com/in/jitendra-chaurasia-4b10a153/>  
🌐 <https://www.facebook.com/jitendra.chaurasia.338>

We Are the  
**CHAMPIONS**



*Thanks a ton!*

