

# Jeevan Labh (Plan No. - 836)



- ✓ **Ideal** for Savings & protection
- ✓ **Moderate** Premiums
- ✓ **Limited** Premium Payment
- ✓ **Multiple** premium payment frequency to choose from
- ✓ **Premium Discount** is available for higher Sum Assured
- ✓ **Life Cover** to the extent of Basic Sum Assured + Bonus + Final Additional Bonus (As applicable)
  - **Accident Death & Disability Benefit Rider option** is available
  - **Term Rider option** is available
- ✓ **Life cover** will start immediately after the policy start date
- ✓ **Maturity benefit: Sum Assured + Bonus + Final Additional Bonus** (as applicable) will be paid at the end of policy term
- ✓ **Loan is Available** any time after 3 full years premium payment
- ✓ Policy **can be back dated** within the same financial year to match your need
- ✓ Premium Paid is **TAX EXEMPTED** u/s 80 C.
- ✓ All returns from the policy are **TAX FREE** u/s 10 (10) (D)
- ✓ **Free lookup** period for 15 days

## Plan Parameters

Parameter	Min	Max
Age	8	59
Term	16	25
Sum Assured	200000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

**Gireesh Singh**

GRASP Investments

Insurance & Investment Advisory

Associated with LIC OF INDIA

MOB- 9873370570

E-MAIL : gireesh@graspinvestments.in

Illustration specially prepared for

**Mr. Gireesh Singh**

(age 33 years)

## Benefits Illustration Summary

<b>Sum Assured</b>	Rs. 1,00,00,000
<b>Term</b>	25 years
<b>Premium</b>	Your Yearly premium under this policy is Rs. 4,99,564. In 16 years you will pay a total of Rs. 78,57,589.
<b>Maturity Benefits</b>	A total of Rs.2,99,90,000 (estimated) can be expected through the term of this policy
<b>Life Cover</b>	In this policy your life cover will start at Rs. 1,30,00,000. By virtue of bonus getting added every year, your risk cover will grow to Rs. 3,24,70,000 when your age will be 58.
<b>Liquidity</b>	You have an option to surrender the policy & receive the cash value after payment of premiums for 3 years. Alternately, you can even avail of loan on this policy once the policy has acquired cash value. The current prevailing rate of loan is 10 % p.a.
<b>Tax Saving</b>	You will save a tax of Rs. 50,764 under Sec.80C.

This illustration contains guaranteed and non-guaranteed benefits. The purpose of this illustration is solely to help you understand the projected benefits that may be possible in future. The presenter in no manner is promising or giving a guarantee about such projected benefits. The actual benefits will depend upon the future performance of L.I.C. Of India with respect to this product.