

Aadhaar Stambh (Plan No. - 843)



Synopsis:

An affordable regular premium endowment assurance plan exclusively designed for Male lives having Aadhaar Card issued by UIDAI.

- ✓ Exclusive endowment insurance plan specially designed for **MALE** lives without any medical.
- ✓ Ideal for Regular Savings & Life Cover.
- ✓ **Lowest premium** in its category.
- ✓ **Discount in Premium** for Sum Assured over Rs.2,00,000 Half yearly & Yearly modes of payment.
- ✓ Life Cover to the extent **Basic Sum Assured + Loyalty Addition** (as applicable after 5 years)
- ✓ **Auto Cover** - Life Cover continues for 2 years even if the premiums are in arrears.
- ✓ **Loan Available** after 3 full years of premium payment.
- ✓ On Maturity, **Sum Assured + Loyalty Addition** (as applicable) will be paid.
- ✓ Can be easily aligned with your family objective with its **wide choice of term**.
- ✓ Policy commencement can be backdated within the same financial year.
- ✓ **Double Accident Benefit** is available as an optional rider by payment of nominal additional premium during the policy term.
- ✓ **Free lookup** period for 15 Days.
- ✓ Premium Paid are **eligible for tax savings** u/s 80 C, Maturity Amount is Tax Free u/s 10 (10) (D).

Plan Parameters

Parameter	Min	Max
Age	8	55
Term	10	20
Sum Assured	75000	300000
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

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(age 32 years)

Benefits Illustration Summary

Sum Assured	Rs. 3,00,000
Term	20 years
Mode of Premium	Yearly
Installment Premium	First year Rs. 10,941 Subsequent Year Rs. 10,744
Tax Savings	Rs. 3,259 p.a. under 80C
Life Cover	Rs. 3,00,000 + Loyalty Addition (after 5 years)
Accidental Cover	Rs. 3,00,000
Maturity	Rs. 3,49,500

Forecast of Insurance Benefits

Year	Risk Cover	Premium	Cash Value	Loan Available
1	3,00,000	10,941	0	0
2	3,00,000	10,744	0	0
3	3,00,000	10,744	9,356	8,500
4	3,00,000	10,744	20,792	18,750
5	3,00,000	10,744	25,990	23,500
6	3,07,500	10,744	31,188	28,000
7	3,10,500	10,744	36,386	32,750
8	3,13,500	10,744	43,663	39,250
9	3,16,500	10,744	51,460	46,250
10	3,19,500	10,744	59,777	53,750
11	3,22,500	10,744	68,614	61,750
12	3,25,500	10,744	77,970	70,250
13	3,28,500	10,744	87,846	79,000
14	3,31,500	10,744	98,242	88,500
15	3,34,500	10,744	1,09,158	98,250
16	3,37,500	10,744	1,20,594	1,08,500
17	3,40,500	10,744	1,32,549	1,19,250
18	3,43,500	10,744	1,45,024	1,30,500
19	3,46,500	10,744	1,58,019	1,42,250
20	3,49,500	10,744	1,66,336	1,49,750
			2,15,077	

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.