

# Aadhaar Shila (Plan No. - 844)



## Synopsis:

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

- ✓ Exclusive endowment insurance plan specially designed for **FEMALE** 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 of **110 % of 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	

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Illustration specially prepared for

**Mrs. AMBALIKA SINGH**

(age 31 years)

## Benefits Illustration Summary

<b>Sum Assured</b>	Rs. 3,00,000
<b>Term</b>	20 years
<b>Mode of Premium</b>	Yearly
<b>Installment Premium</b>	First year Rs. 10,880 Subsequent Year Rs. 10,684
<b>Tax Savings</b>	Rs. 3,240 p.a. under 80C
<b>Life Cover</b>	Rs. 3,30,000 + Loyalty Addition (after 5 years)
<b>Accidental Cover</b>	Rs. 3,00,000
<b>Maturity</b>	Rs. 3,49,500

### Forecast of Insurance Benefits

Year	Risk Cover	Premium	Cash Value	Loan Available
1	3,30,000	10,880	0	0
2	3,30,000	10,684	0	0
3	3,30,000	10,684	9,303	8,250
4	3,30,000	10,684	20,674	18,500
5	3,30,000	10,684	25,842	23,250
6	3,37,500	10,684	31,011	28,000
7	3,40,500	10,684	36,180	32,500
8	3,43,500	10,684	43,415	39,000
9	3,46,500	10,684	51,168	46,000
10	3,49,500	10,684	59,438	53,500
11	3,52,500	10,684	68,224	61,500
12	3,55,500	10,684	77,528	69,750
13	3,58,500	10,684	87,348	78,500
14	3,61,500	10,684	97,685	88,000
15	3,64,500	10,684	1,08,538	97,750
16	3,67,500	10,684	1,19,909	1,08,000
17	3,70,500	10,684	1,31,797	1,18,500
18	3,73,500	10,684	1,44,201	1,29,750
19	3,76,500	10,684	1,57,122	1,41,500
20	3,79,500	10,684	1,65,392	1,48,750
			<u>2,13,876</u>	

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.