

New Moneyback 25 Years (Plan No. - 821)



- ✓ 25 years Money Back Plan with **TAX FREE** returns every 5 years as survival benefits.
- ✓ **Limited payment** for 20 years only
- ✓ **Life Cover** to the extent of 1.25 times of Sum Assured + Bonus + Final Additional Bonus (as applicable)
- ✓ **Maturity** : On completion of the term, full Sum Assured + Bonus + Final Additional Bonus (as applicable) will be paid.
- ✓ **Optional Benefit:**
LIC's Accidental Death and Disability Benefit Rider is available as an optional rider for 25 years with payment for 20 years only
- ✓ Premium paid are **Tax Exempted** u/s 80 C & the Maturity amount is **Tax Free** u/s 10 (10) (D)

Plan Parameters

Parameter	Min	Max
Age	13	45
Term	25 years / 20 prem.term	
Sum Assured	100000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

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(age 33 years)

Benefits Illustration Summary

Sum Assured	Rs. 1,00,00,000
Term	25 years with premium term of 20 years only
Premium	Your Yearly premium under this policy is Rs. 6,38,289 for a period of 20 years only. In 20 years you will pay a total of Rs. 1,25,46,596.

Cash Flow Benefits

Policy Year	Guaranteed	Bonus	Description
5	15,00,000	0	Survival Benefit
10	15,00,000	0	Survival Benefit
15	15,00,000	0	Survival Benefit
20	15,00,000	0	Survival Benefit
25	40,00,000	1,32,50,000	Maturity
Total	1,00,00,000	1,32,50,000	Total Rs.2,32,50,000

Life Cover
In this policy your life cover will start at Rs. 1,54,40,000. By virtue of bonus getting added every year, your risk cover will grow to Rs. 2,82,50,000 when your age will be 58.

Liquidity
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.

Tax Saving
You can save a tax of Rs. 50,207 under Sec.80 CCE, against every premium paid

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.