

Plan - 715



# New Jeevan Anand

Combination of Endowment + While Life plan  
Specially prepared for **Mr.Karishma**  
(age 30 years)

**Presented by:**

Dinesh Mokha  
Datacomp Web tech PVT LTD.

2nd Floor, Techniplex II, Jn. Veer Savarkar Flyover &  
Goregaon(West), Mumbai - 400062. Landmark :  
Opp. Hotel Grand Sarovar Premier

## Key Features of the plan

1

It is a whole-life endowment plan ensures financial security for policyholders throughout their lifetime also provides wide range of term to suit financial needs.

2

During the term Risk coverage to the extent of 1.25 times of Basic Sum Assured + Bonus + FAB (as applicable).

3

After the end of the term, policyholder receives the maturity benefit, which includes the Basic Sum Assured + Bonus + FAB (as applicable).

4

Being a whole life plan, it ensures the risk coverage continues until the policyholder reaches the age of 100. During this period risk cover will be Basic Sum Assured.

5

This plan offers optional rider benefits for added protection, including coverage against Accidental Death and Accidental Death or Disability.

6

This plan offers the flexibility to take Maturity or Death Benefit in easy installments of 5, 10 OR 15 years as per your needs.

7

In case in any financial emergency, this plan also takes care of liquidity needs through Surrender and Loan facility.

8

Avail the Tax Benefit under section 80C against every Premium paid & also receive the Tax-Free Maturity amount u/s 10 (10) (D).

## Plan Parameters

Parameters	Min	Max
Age	18	50
Term	15	35
Sum Assured	200000	No Limit
Modes	SSS, Monthly, Quarterly, Half Yearly, Yearly,	

## Benefits Illustration Summary

<b>Quotation No.</b>	: SP0000000004	<b>Term/PPT</b>	: 15/15
<b>Sum Assured</b>	: 200000	<b>Riders Opted</b>	: Not Opted
<b>Mode</b>	: Yearly		

### Basic Premium

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
Basic	16885	8529	4307	1436

### Maturity Benefit

Year	Guraranteed	Bonus	Total
15	200000	118000	318000
100	168280		168280

### Life Cover

In this policy your life cover will start at **Rs. 257600**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 368000** when your age will be 45. Thereafter a cover of **Rs. 200000** will continue for lifetime.

### Liquidity

You have an option to surrender the policy & receive the cash value after payment of premiums for 1 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 9.5 % p.a.

### Tax Saving

You will save a tax of **Rs. 5217** under Sec.80C, against every premium paid.

## Benefits Illustration

Policy Year	Age	Risk Cover	Accidental Cover	Premium	Tax Saved	Net Premium	Returns from LIC	Net Cash Flow	Cash Value	Loan Available
1	31	257600	257600	16885	5217	11668	0	-16885	5460	2730
2	32	265200	265200	16885	5217	11668	0	-16885	11725	5862
3	33	272800	272800	16885	5217	11668	0	-16885	25231	18923
4	34	280400	280400	16885	5217	11668	0	-16885	37840	28380
5	35	288000	288000	16885	5217	11668	0	-16885	50993	38245
6	36	295600	295600	16885	5217	11668	0	-16885	66563	49922
7	37	303200	303200	16885	5217	11668	0	-16885	84176	63132
8	38	310800	310800	16885	5217	11668	0	-16885	104066	78049
9	39	318400	318400	16885	5217	11668	0	-16885	126476	94857
10	40	326000	326000	16885	5217	11668	0	-16885	151707	113780
11	41	333600	333600	16885	5217	11668	0	-16885	180051	135038
12	42	341200	341200	16885	5217	11668	0	-16885	211867	158900
13	43	348800	348800	16885	5217	11668	0	-16885	247526	185644
14	44	356400	356400	16885	5217	11668	0	-16885	287384	215538
15	45	368000	368000	16885	5217	11668	318000	301115	343660	257745
16	46	200000	200000	0	0	0	0	0	27140	0
17	47	200000	200000	0	0	0	0	0	28680	0
18	48	200000	200000	0	0	0	0	0	30300	0
19	49	200000	200000	0	0	0	0	0	31980	0
20	50	200000	200000	0	0	0	0	0	33700	0
21	51	200000	200000	0	0	0	0	0	35500	0
22	52	200000	200000	0	0	0	0	0	37340	0
23	53	200000	200000	0	0	0	0	0	39220	0
24	54	200000	200000	0	0	0	0	0	41160	0
25	55	200000	200000	0	0	0	0	0	43160	0
26	56	200000	200000	0	0	0	0	0	45180	0
27	57	200000	200000	0	0	0	0	0	47280	0
28	58	200000	200000	0	0	0	0	0	49440	0
29	59	200000	200000	0	0	0	0	0	51680	0

# LIC's NEW JEEVAN ANAND

Plan -715

Date of Report -28/04/2026

Specially prepared for

Mr.Karishma

Age : 30

30	60	200000	200000	0	0	0	0	0	53980	0
31	61	200000	200000	0	0	0	0	0	56360	0
32	62	200000	200000	0	0	0	0	0	58840	0
33	63	200000	200000	0	0	0	0	0	61400	0
34	64	200000	200000	0	0	0	0	0	64080	0
35	65	200000	200000	0	0	0	0	0	66840	0
36	66	200000	200000	0	0	0	0	0	69680	0
37	67	200000	200000	0	0	0	0	0	72640	0
38	68	200000	200000	0	0	0	0	0	75680	0
39	69	200000	200000	0	0	0	0	0	78800	0
40	70	200000	200000	0	0	0	0	0	82000	0
41	71	200000	200000	0	0	0	0	0	85260	0
42	72	200000	200000	0	0	0	0	0	88600	0
43	73	200000	200000	0	0	0	0	0	91980	0
44	74	200000	200000	0	0	0	0	0	95400	0
45	75	200000	200000	0	0	0	0	0	98880	0
46	76	200000	200000	0	0	0	0	0	102380	0
47	77	200000	200000	0	0	0	0	0	105900	0
48	78	200000	200000	0	0	0	0	0	109420	0
49	79	200000	200000	0	0	0	0	0	112960	0
50	80	200000	200000	0	0	0	0	0	116480	0
51	81	200000	200000	0	0	0	0	0	119980	0
52	82	200000	200000	0	0	0	0	0	123460	0
53	83	200000	200000	0	0	0	0	0	126880	0
54	84	200000	200000	0	0	0	0	0	130280	0
55	85	200000	200000	0	0	0	0	0	133600	0
56	86	200000	200000	0	0	0	0	0	136860	0
57	87	200000	200000	0	0	0	0	0	140040	0
58	88	200000	200000	0	0	0	0	0	143140	0
59	89	200000	200000	0	0	0	0	0	146160	0
60	90	200000	200000	0	0	0	0	0	149060	0
61	91	200000	200000	0	0	0	0	0	151880	0
62	92	200000	200000	0	0	0	0	0	154560	0

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63	93	200000	200000	0	0	0	0	0	157160	0
64	94	200000	200000	0	0	0	0	0	159620	0
65	95	200000	200000	0	0	0	0	0	161960	0
66	96	200000	200000	0	0	0	0	0	164200	0
67	97	200000	200000	0	0	0	0	0	166300	0
68	98	200000	200000	0	0	0	0	0	168280	0
69	99	200000	200000	0	0	0	0	0	168280	0
70	100	200000	200000	0	0	0	168280	168280	0	0
				<b>253275</b>	<b>78255</b>	<b>175020</b>	<b>486280</b>	<b>233005</b>		

**Key Assumptions****Personal Data :** DOB: 28-04-1996**Income Tax :** Sec. 80C Limit Available: 150000 Sec. 80D Limit Available: 25000  
Tax Savings on premiums will be @ 30.90% u/s 80C and @ 30.90% u/s 80D**Projections Bonus:** The last declared reversionary bonus of similar discontinued base plan has been considered for the purpose of Projected Riskcover and Returns.**Terminal Bonus :** Last declared terminal bonus of their respective matching discontinued plans has also been considered.**Age and Returns** shown are at the end of the specific year**Disclaimer:** - This personalized 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 non-guaranteed benefits will depend upon the future performance of L.I.C. of India with respect to this**Presented by:**Dinesh Mokha  
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