

Plan – 717



Single Premium Endowment

Single Premium Savings cum Protection Plan
Specially prepared for **Mr.Kohinoor Raj**
(age 30 years)

Presented by:

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Opp. Hotel Grand Sarovar Premier

Key Features of the plan

1

An Endowment plan with One-time investment which serves dual purpose savings and protection. An Ideal plan for Educational Needs or Marriage Savings.

2

One-time investment relieves the financial stress of paying it throughout the policy term also negates the possibility of policy lapsation due to nonpayment of premium.

3

During the policy term, secure your loved ones with the life cover to the extent of Basic Sum Assured + Bonus + FAB (as applicable).

4

Upon term end, policyholders receive the maturity benefit, which includes the Basic Sum Assured + Bonus + FAB (as applicable).

5

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

6

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

7

Enhanced Risk cover benefits by opting additional riders such as (AB Rider and Term Rider) by paying one-time extra premium amount.

8

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

Plan Parameters

Parameters	Min	Max
Age	0	65
Term	10	25
Sum Assured	100000	No Limit
Modes	Single	

Benefits Illustration Summary

Quotation No.	: SP0000000001	Term/PPT	: 10/1
Sum Assured	: 100000	Riders Opted	: Not Opted
Mode	: Single		

Basic Premium

Year/Mode	Single
Basic	78010

Maturity Benefit

Year	Guraranteed	Bonus	Total
10	100000	38000	138000

Life Cover

In this policy your life cover will start at **Rs. 103800**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 138000** when your age will be 40.

Liquidity

Loan is available on this policy from Ist year onwards.

Tax Saving

You will save a tax of **Rs. 3090** 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	103800	103800	78010	3090	74920	0	-78010	58508	29254
2	32	107600	107600	0	0	0	0	0	59237	29618
3	33	111400	111400	0	0	0	0	0	64309	32154
4	34	115200	115200	0	0	0	0	0	72586	36293
5	35	119000	119000	0	0	0	0	0	79705	39852
6	36	122800	122800	0	0	0	0	0	88600	53160
7	37	126600	126600	0	0	0	0	0	98398	59039
8	38	130400	130400	0	0	0	0	0	109197	65518
9	39	134200	134200	0	0	0	0	0	121099	72659
10	40	138000	138000	0	0	0	138000	138000	138000	110400
				78010	3090	74920	138000	59990		

Key Assumptions

Personal Data : DOB: 28-04-1996

Income Tax : Sec. 80C Limit Available: 150000 Sec. 80D Limit Available: 0
Tax Savings on premiums will be @ 30.90% u/s 80C and @ 0.00% 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

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