



Plan - 736

Jeevan Labh

A limited premium Endowment Plan ideal for Savings & Protection
Specially prepared for **Mr.Krishnan Iyer**
(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 Limited Premium Endowment plan that offers a blend of Savings and Protection. Ltd. payment of 10, 15 and 16 years as per the term selected.

2

Being with profits plan, makes it an ideal choice for savings, increased returns, and insurance protection, all in one product.

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, policyholder receives 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 (ADDDB, A.B. and Term Rider) by paying extra premium. PWB is also available for child age.

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	8	59
Term	16	25
Sum Assured	200000	No Limit
Modes	Yearly, SSS, Monthly, Quarterly, Half Yearly,	

Benefits Illustration Summary

Quotation No.	: SP0000000002	Term/PPT	: 16/10
Sum Assured	: 200000	Riders Opted	: Not Opted
Mode	: Yearly		

Basic Premium

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
Basic	17767	8974	4532	1511

Maturity Benefit

Year	Guraranteed	Bonus	Total
16	200000	133000	333000

Life Cover

In this policy your life cover will start at **Rs. 208000**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 333000** when your age will be 46.

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. 5490** 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	208000	208000	17767	5490	12277	0	-17767	6728	3364
2	32	216000	216000	17767	5490	12277	0	-17767	14456	7228
3	33	224000	224000	17767	5490	12277	0	-17767	29511	23609
4	34	232000	232000	17767	5490	12277	0	-17767	43389	34711
5	35	240000	240000	17767	5490	12277	0	-17767	59176	47341
6	36	248000	248000	17767	5490	12277	0	-17767	77088	61670
7	37	256000	256000	17767	5490	12277	0	-17767	97365	77892
8	38	264000	264000	17767	5490	12277	0	-17767	120269	96215
9	39	272000	272000	17767	5490	12277	0	-17767	146058	116846
10	40	280000	280000	17767	5490	12277	0	-17767	175250	140200
11	41	288000	288000	0	0	0	0	0	193996	155197
12	42	296000	296000	0	0	0	0	0	214640	171712
13	43	304000	304000	0	0	0	0	0	237304	189843
14	44	312000	312000	0	0	0	0	0	262266	209813
15	45	324000	324000	0	0	0	0	0	289759	231807
16	46	333000	333000	0	0	0	333000	333000	333000	266400
				177670	54900	122770	333000	155330		

LIC's JEEVAN LABH

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Date of Report -28/04/2026

Specially prepared for

Mr.Krishnan Iyer

Age : 30

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

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