

Plan - 745



Jeevan Umang Expert Analysis

An Exclusive Plan for Saving and Retirement Planning

Specially prepared for **Mr.Kishore Kumar**
(age 30 years)

Presented by:

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Goregaon(West), Mumbai - 400062. Landmark :
Opp. Hotel Grand Sarovar Premier

Key Features of the plan

1

It is a Limited Premium Whole Life plan that offers a blend of Savings and Protection. Option to choose Ltd. pay of 15,20,25 and 30 years.

2

Guaranteed Returns of 8% of Basic Sum Assured after PPT till the policy anniversary prior to the date of maturity.

3

Being whole life secure your loved ones for lifetime with life cover to the extent of Basic Sum Assured + Bonus + FAB (as applicable).

4

On Maturity i.e. at age 100, receive the maturity benefit, which includes the Basic Sum Assured + Bonus + FAB (as applicable).

5

This plan offers the discount on premiums for higher purchase price and mode of premium payment.

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	0	55
Term	45	100
Sum Assured	200000	No Limit
Modes	SSS, Yearly, Half Yearly, Monthly, Quarterly,	

Benefits Illustration Summary

Quotation No.	: SP0000000006	Term/PPT	: 70/15
Sum Assured	: 500000	Riders Opted	: Not Opted
Mode	: Yearly		

Basic Premium

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
Basic	40106	20264	10237	3412

Life Cover

In this policy your life cover will start at **Rs. 529500**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 3521375** when your age will be 100.

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. 12393** 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	529500	529500	40106	12393	27713	0	-40106	2540	1270
2	32	559000	559000	40106	12393	27713	0	-40106	24064	12032
3	33	588500	588500	40106	12393	27713	0	-40106	49315	36986
4	34	618000	618000	40106	12393	27713	0	-40106	91319	68489
5	35	647500	647500	40106	12393	27713	0	-40106	115475	86606
6	36	677000	677000	40106	12393	27713	0	-40106	139832	104874
7	37	706500	706500	40106	12393	27713	0	-40106	164390	123292
8	38	736000	736000	40106	12393	27713	0	-40106	198743	149057
9	39	765500	765500	40106	12393	27713	0	-40106	240521	180391
10	40	795000	795000	40106	12393	27713	0	-40106	287438	215578
11	41	824500	824500	40106	12393	27713	0	-40106	339981	254986
12	42	854000	854000	40106	12393	27713	0	-40106	398744	299058
13	43	883500	883500	40106	12393	27713	0	-40106	464471	348353
14	44	913000	913000	40106	12393	27713	0	-40106	537835	403376
15	45	952500	952500	40106	12393	27713	40000	-106	589580	442185
16	46	962375	962375	0	0	0	40000	40000	599213	200000
17	47	987000	987000	0	0	0	40000	40000	609291	200000
18	48	996875	996875	0	0	0	40000	40000	617039	200000
19	49	1026500	1026500	0	0	0	40000	40000	633024	200000
20	50	1043875	1043875	0	0	0	40000	40000	648816	200000
21	51	1081000	1081000	0	0	0	40000	40000	673244	200000
22	52	1113375	1113375	0	0	0	40000	40000	704685	200000
23	53	1185500	1185500	0	0	0	40000	40000	765270	200000
24	54	1242875	1242875	0	0	0	40000	40000	822543	200000
25	55	1315000	1315000	0	0	0	40000	40000	884170	200000
26	56	1372375	1372375	0	0	0	40000	40000	942356	200000
27	57	1454500	1454500	0	0	0	40000	40000	1015464	200000
28	58	1521875	1521875	0	0	0	40000	40000	1084674	200000
29	59	1604000	1604000	0	0	0	40000	40000	1159090	200000

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Date of Report -28/04/2026

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Mr.Kishore Kumar**Age : 30**

30	60	1706375	1706375	0	0	0	40000	40000	1264471	200000
31	61	1828500	1828500	0	0	0	40000	40000	1380507	200000
32	62	1960875	1960875	0	0	0	40000	40000	1517146	200000
33	63	2108000	2108000	0	0	0	40000	40000	1659694	200000
34	64	2240375	2240375	0	0	0	40000	40000	1797586	200000
35	65	2387500	2387500	0	0	0	40000	40000	1941910	200000
36	66	2519875	2519875	0	0	0	40000	40000	2080948	200000
37	67	2667000	2667000	0	0	0	40000	40000	2226707	200000
38	68	2799375	2799375	0	0	0	40000	40000	2367021	200000
39	69	2946500	2946500	0	0	0	40000	40000	2514491	200000
40	70	3078875	3078875	0	0	0	40000	40000	2655709	200000
41	71	3101000	3101000	0	0	0	40000	40000	2679787	200000
42	72	3108375	3108375	0	0	0	40000	40000	2697032	200000
43	73	3130500	3130500	0	0	0	40000	40000	2722447	200000
44	74	3137875	3137875	0	0	0	40000	40000	2740437	200000
45	75	3160000	3160000	0	0	0	40000	40000	2767310	200000
46	76	3167375	3167375	0	0	0	40000	40000	2785880	200000
47	77	3189500	3189500	0	0	0	40000	40000	2813754	200000
48	78	3196875	3196875	0	0	0	40000	40000	2832988	200000
49	79	3219000	3219000	0	0	0	40000	40000	2861942	200000
50	80	3226375	3226375	0	0	0	40000	40000	2881351	200000
51	81	3248500	3248500	0	0	0	40000	40000	2910993	200000
52	82	3255875	3255875	0	0	0	40000	40000	2930612	200000
53	83	3278000	3278000	0	0	0	40000	40000	2960652	200000
54	84	3285375	3285375	0	0	0	40000	40000	2980479	200000
55	85	3307500	3307500	0	0	0	40000	40000	3011154	200000
56	86	3314875	3314875	0	0	0	40000	40000	3016668	200000
57	87	3337000	3337000	0	0	0	40000	40000	3033211	200000
58	88	3344375	3344375	0	0	0	40000	40000	3038725	200000
59	89	3366500	3366500	0	0	0	40000	40000	3055268	200000
60	90	3373875	3373875	0	0	0	40000	40000	3060782	200000
61	91	3396000	3396000	0	0	0	40000	40000	3077325	200000
62	92	3403375	3403375	0	0	0	40000	40000	3082839	200000

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63	93	3425500	3425500	0	0	0	40000	40000	3099382	200000
64	94	3432875	3432875	0	0	0	40000	40000	3104897	200000
65	95	3455000	3455000	0	0	0	40000	40000	3121439	200000
66	96	3462375	3462375	0	0	0	40000	40000	3126954	200000
67	97	3484500	3484500	0	0	0	40000	40000	3143497	200000
68	98	3491875	3491875	0	0	0	40000	40000	3149011	200000
69	99	3514000	3514000	0	0	0	40000	40000	3165554	200000
70	100	3521375	3521375	0	0	0	3521375	3521375	3171068	0
				601590	185895	415695	5721375	5119785		

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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