



Plan – 873

# Index Plus

Unit linked assurance plan, which offers investment-cum-insurance  
Specially prepared for **Mr. Sanjeev**  
**(age 30 years)**

**Presented by:**

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## Key Features of the plan

1

It is a unit-linked life insurance plan whi offers life insurance coverage and saving throughout the policy term.

2

It provides flexibility in choosing investment funds based on risk appetite The funds available are 1.Flexi Growth Fund 2.Flexi Smart Growth Fund.

3

Guaranteed additions which is a percentage of annual premium shall be added and converted to units at pre-defined specific intervals.

4

Life cover will be 7 times of annual premium if age is above 55 and 10 time for other ages for the entire policy term secure your loved ones financially.

5

On Maturity the policyholder will get the amount equal to the Fund value of the unit.

6

Policy can be surrendered at any time during the policy term after completion 1 policy year. Also, it can be partially withdrawn after completion of five years

7

Option to choose Double Accidental Deat Benefit up to Rs.1 Crore.

8

Avail Tax Benefits under section 80C against every premium paid and also receive the Tax-Free Maturity amount u, 10/10 (D).

### Plan Parameters

Parameters	Min	Max
Age	0 (30 days)	60
Term	10	25
Sum Assured	210000	No Limit
Modes	Monthly, Quarterly, Half Yearly, Yearly	

<b>Installment Premium</b> : Rs. 200000	<b>Risk Covered</b>
<b>Mode of Premium</b> : Yearly	<b>Life Cover</b> : Rs. 1400000
<b>Term/PPT</b> : 10/10	<b>Accident Cover</b> : Rs. 0

**Growth of Flexi Growth Fund under Scenario I-4%\*\***

End of Policy Year	Age	Annual Premium	Total Premium Paid	Guar. Addition	Fund Value*	Death Benefit	Charge	GST	Total
1	31	200000	200000	0	187182	1400000	20098	0	20098
2	32	200000	400000	0	384606	1400000	17501	0	17501
3	33	200000	600000	0	587422	1400000	19961	0	19961
4	34	200000	800000	0	795795	1400000	22473	0	22473
5	35	200000	1000000	0	1009899	1400000	25032	0	25032
6	36	200000	1200000	10000	1241482	1400000	26158	0	26158
7	37	200000	1400000	0	1469308	1470000	29124	0	29124
8	38	200000	1600000	0	1703034	1703034	32280	0	32280
9	39	200000	1800000	0	1942794	1942794	35537	0	35537
10	40	200000	2000000	20000	2214746	2214746	38889	0	38889

# You will receive a maturity amount of **2214746** at the age of **40** years in **2037**.

**Age and Returns** shown are at the end of the specific year.

Guaranteed Addition as a percentage of premium, will be added to the Fund Value after completion of 5 years at specified intervals.

**Disclaimer: -**

i) The benefits shown in the illustration on subsequent pages are calculated on the assumption that the Projected Investment Rate of Return that LIC will be able to earn through policy will be 4% p.a. or 8% p.a., as the case may be. The Projected Investment Rate of Return is not guaranteed.

ii) The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of caution. The presenter has taken full care to give correct picture of benefits, the presenter does not undertake any responsibilities of inaccuracies that might have reflected in the illustration.

\* Conditions Applied.

## Details of Charges Under Scenario I-4 %

Year	Age	Risk Charges				Other Charges			GST	Total
		Life Cover		Accident Cover		Fund Mgmt.	Allocatio	Admin		
		Rate	Amount	Rate	Amount					
2028	31	1.32	1603	0.40	0	2495	16000	0	0	20098
2029	32	1.36	1387	0.40	0	5114	11000	0	0	17501
2030	33	1.41	1156	0.40	0	7805	11000	0	0	19961
2031	34	1.47	904	0.40	0	10569	11000	0	0	22473
2032	35	1.54	622	0.40	0	13410	11000	0	0	25032
2033	36	1.62	299	0.40	0	16358	8000	1500	0	26158
2034	37	1.72	35	0.40	0	19514	8000	1575	0	29124
2035	38	1.83	9	0.40	0	22617	8000	1654	0	32281
2036	39	1.96	0	0.40	0	25801	8000	1736	0	35537
2037	40	2.11	0	0.40	0	29066	8000	1823	0	38889

<b>Installment Premium</b> : Rs. 200000	<b>Risk Covered</b>
<b>Mode of Premium</b> : Yearly	<b>Life Cover</b> : Rs. 1400000
<b>Term/PPT</b> : 10/10	<b>Accident Cover</b> : Rs. 0

**Growth of Flexi Growth Fund under Scenario I-8%\*\***

End of Policy Year	Age	Annual Premium	Total Premium Paid	Guar. Addition	Fund Value*	Death Benefit	Charge	GST	Total
1	31	200000	200000	0	194415	1400000	20145	0	20145
2	32	200000	400000	0	407150	1400000	17689	0	17689
3	33	200000	600000	0	634108	1400000	20390	0	20390
4	34	200000	800000	0	876261	1400000	23252	0	23252
5	35	200000	1000000	0	1134656	1400000	26276	0	26276
6	36	200000	1200000	10000	1422069	1422069	27992	0	27992
7	37	200000	1400000	0	1718319	1718319	32007	0	32007
8	38	200000	1600000	0	2033921	2033921	36204	0	36204
9	39	200000	1800000	0	2370140	2370140	40675	0	40675
10	40	200000	2000000	20000	2753737	2753737	45436	0	45436

# You will receive a maturity amount of **2753737** at the age of **40** years in **2037**.

**Age and Returns** shown are at the end of the specific year.

Guaranteed Addition as a percentage of premium, will be added to the Fund Value after completion of 5 years at specified intervals.

**Disclaimer: -**

i) The benefits shown in the illustration on subsequent pages are calculated on the assumption that the Projected Investment Rate of Return that LIC will be able to earn through policy will be 4% p.a. or 8% p.a., as the case may be. The Projected Investment Rate of Return is not guaranteed.

ii) The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of caution. The presenter has taken full care to give correct picture of benefits, the presenter does not undertake any responsibilities of inaccuracies that might have reflected in the illustration.

\* Conditions Applied.

## Details of Charges Under Scenario I-8 %

Year	Age	Risk Charges				Other Charges			GST	Total
		Life Cover		Accident Cover		Fund Mgmt.	Allocatio	Admin		
		Rate	Amount	Rate	Amount					
2028	31	1.32	1599	0.40	0	2547	16000	0	0	20145
2029	32	1.36	1368	0.40	0	5321	11000	0	0	17689
2030	33	1.41	1109	0.40	0	8281	11000	0	0	20390
2031	34	1.47	813	0.40	0	11439	11000	0	0	23252
2032	35	1.54	467	0.40	0	14809	11000	0	0	26276
2033	36	1.62	57	0.40	0	18435	8000	1500	0	27992
2034	37	1.72	0	0.40	0	22432	8000	1575	0	32007
2035	38	1.83	0	0.40	0	26550	8000	1654	0	36204
2036	39	1.96	0	0.40	0	30938	8000	1736	0	40674
2037	40	2.11	0	0.40	0	35613	8000	1823	0	45436