



A proposal for

Mr. Joseph

Based on LIC's New Jeevan Anand, Table No.
815

Prepared by

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**Protect your
family's future.**
Don't leave it to chance.



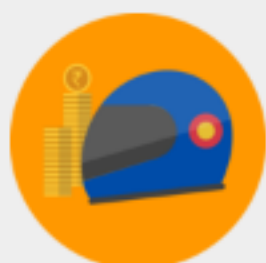
**Risk-free investment returns:
₹21,29,000 at age 56**



Only plan that gives life-long cover of
₹10,00,000 even after maturity



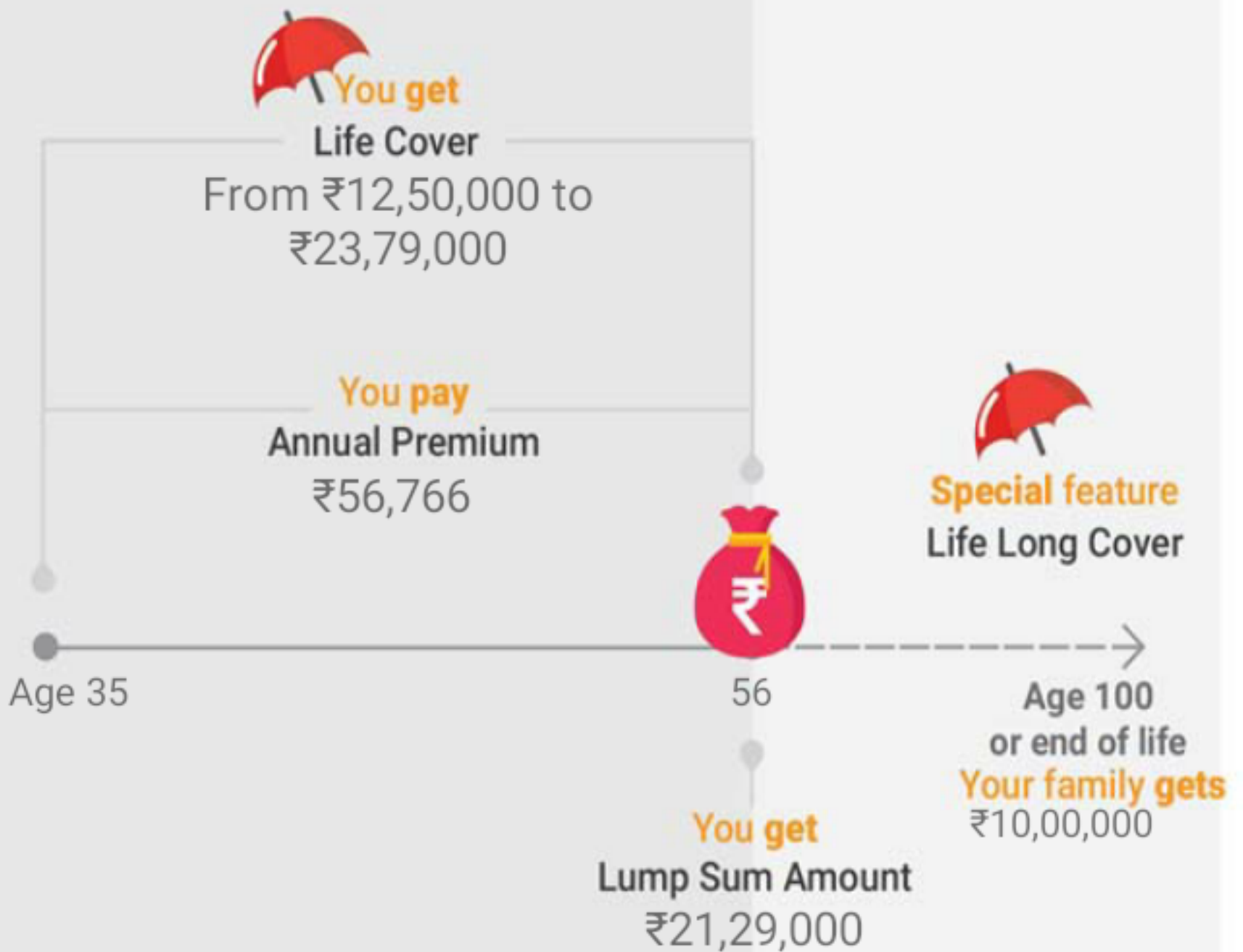
Tax saved on premium: ₹17,540/year
Tax saved on returns: ₹6,57,861



Cover starts at ₹12,50,000 & goes up to
₹23,79,000 with LIC's annual bonus

Premium: ₹57,811/yr in yr 1, ₹56,766/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
11,93,147	31,29,000	10,26,530

Additional Benefits

1. Enhanced Protection: You can choose Accidental Death and Disability Benefit Rider up to INR 1Cr
2. Liquidity options: After 3 yrs of premium payment
 - You can take a loan on your policy
 - You can surrender the policy for cash
3. After 3 yrs of premium payment, even if no further premiums are paid, the policy will be active with a paid-up value
4. Premiums can be paid Yrly/Half-Yrly/Qtrly or Monthly

Premium Mode	1st Year	2nd Year onwards
Yearly	57,811	56,766
Half-Yearly	29,211	28,683
Quarterly	14,758	14,491
Monthly	4,919	4,830

Disclaimer

Insurance is the subject matter of solicitation. All illustrations are for presentation purposes only. Annual premiums may vary based on your health and lifestyle. Returns may vary based on future performance of Life Insurance Corporation of India (LIC). Annual calculations wherever applicable are dependant on the mode of payment selected in the input. Calculations are based on income tax rate of 30.9% and bonus value of 49 per ₹ 1000 sum assured. The calculated premiums include a service tax of 3.75% for 1st year and service tax of 1.875% from 2nd year onwards, wherever applicable.

The insurer or the presenter does not guarantee the returns or benefits stated above. For details on risk factors, terms and conditions, please speak to your agent and read the official LIC sales brochure carefully. This presentation is made by the SuperAgent mobile app. SuperAgent is not affiliated to LIC or any of its partners. All standard LIC disclaimers apply.

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)

Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2016	35	57,811	17,862	12,50,000	22,50,000	0
2017	36	56,766	17,540	13,48,000	23,48,000	0
2018	37	56,766	17,540	13,97,000	23,97,000	0
2019	38	56,766	17,540	14,46,000	24,46,000	0
2020	39	56,766	17,540	14,95,000	24,95,000	0
2021	40	56,766	17,540	15,44,000	25,44,000	0
2022	41	56,766	17,540	15,93,000	25,93,000	0
2023	42	56,766	17,540	16,42,000	26,42,000	0
2024	43	56,766	17,540	16,91,000	26,91,000	0
2025	44	56,766	17,540	17,40,000	27,40,000	0
2026	45	56,766	17,540	17,89,000	27,89,000	0
2027	46	56,766	17,540	18,38,000	28,38,000	0
2028	47	56,766	17,540	18,87,000	28,87,000	0
2029	48	56,766	17,540	19,36,000	29,36,000	0
2030	49	56,766	17,540	19,85,000	29,85,000	0
2031	50	56,766	17,540	20,34,000	30,34,000	0
2032	51	56,766	17,540	20,83,000	30,83,000	0
2033	52	56,766	17,540	21,32,000	31,32,000	0
2034	53	56,766	17,540	21,81,000	31,81,000	0
2035	54	56,766	17,540	22,30,000	32,30,000	0
2036	55	56,766	17,540	23,79,000	33,79,000	0
2037	56	0	6,57,861	0	0	21,29,000

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)

Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2038	57	0	0	10,00,000	10,00,000	0
2039	58	0	0	10,00,000	10,00,000	0
2040	59	0	0	10,00,000	10,00,000	0
2041	60	0	0	10,00,000	10,00,000	0
2042	61	0	0	10,00,000	10,00,000	0
2043	62	0	0	10,00,000	10,00,000	0
2044	63	0	0	10,00,000	10,00,000	0
2045	64	0	0	10,00,000	10,00,000	0
2046	65	0	0	10,00,000	10,00,000	0
2047	66	0	0	10,00,000	10,00,000	0
2048	67	0	0	10,00,000	10,00,000	0
2049	68	0	0	10,00,000	10,00,000	0
2050	69	0	0	10,00,000	10,00,000	0
2051	70	0	0	10,00,000	10,00,000	0
2052	71	0	0	10,00,000	10,00,000	0
2053	72	0	0	10,00,000	10,00,000	0
2054	73	0	0	10,00,000	10,00,000	0
2055	74	0	0	10,00,000	10,00,000	0
2056	75	0	0	10,00,000	10,00,000	0
2057	76	0	0	10,00,000	10,00,000	0
2058	77	0	0	10,00,000	10,00,000	0
2059	78	0	0	10,00,000	10,00,000	0
2060	79	0	0	10,00,000	10,00,000	0
2061	80	0	0	10,00,000	10,00,000	0
2062	81	0	0	10,00,000	10,00,000	0

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)

Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2063	82	0	0	10,00,000	10,00,000	0
2064	83	0	0	10,00,000	10,00,000	0
2065	84	0	0	10,00,000	10,00,000	0
2066	85	0	0	10,00,000	10,00,000	0
2067	86	0	0	10,00,000	10,00,000	0
2068	87	0	0	10,00,000	10,00,000	0
2069	88	0	0	10,00,000	10,00,000	0
2070	89	0	0	10,00,000	10,00,000	0
2071	90	0	0	10,00,000	10,00,000	0
2072	91	0	0	10,00,000	10,00,000	0
2073	92	0	0	10,00,000	10,00,000	0
2074	93	0	0	10,00,000	10,00,000	0
2075	94	0	0	10,00,000	10,00,000	0
2076	95	0	0	10,00,000	10,00,000	0
2077	96	0	0	10,00,000	10,00,000	0
2078	97	0	0	10,00,000	10,00,000	0
2079	98	0	0	10,00,000	10,00,000	0
2080	99	0	0	10,00,000	10,00,000	0
2081	100	0	3,09,000	0	0	10,00,000

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