Jeevan Umang Expert Analysis

An Exclusive Plan for Saving and Retirement Planning

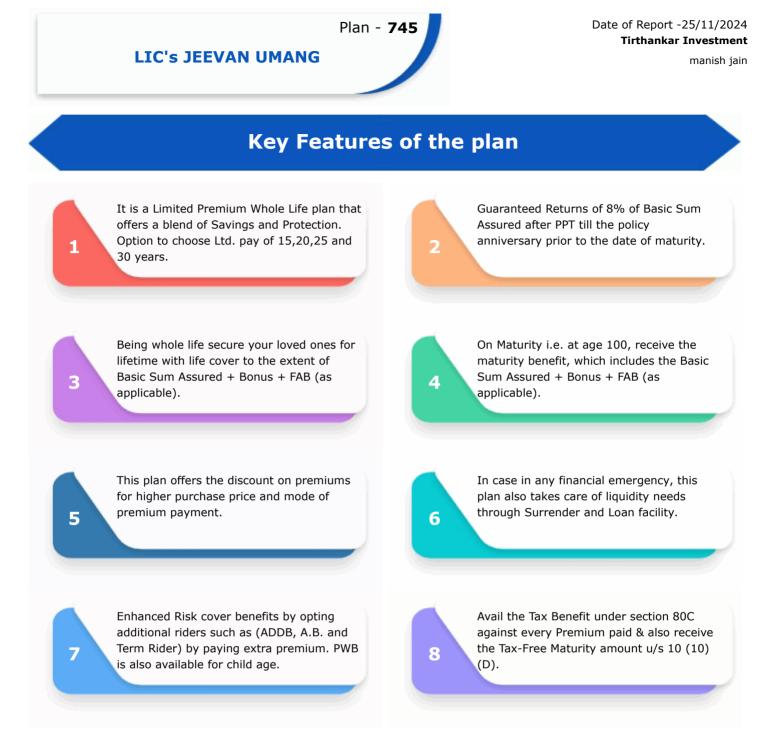
Specially prepared for Mr.Sukanya

(age 30 years)

Presented by: Tirthankar Investment manish jain

17, Sanghavi Memsion, 3rd Floor, Flat No. 301,

Plan - 745



Plan Parameters

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

LIC's JEEVAN UMANG

Benefits Illustration Summary

Quotation No.	: SP000000001	Term/PPT : 70/15
Sum Assured	: 200000	Riders Opted : DAB,Term Rider
Mode	: Yearly	

Basic Premium

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
Basic	18163	9173	4632	1545

Premium (with GST)

Year/Mode	Yearly	Half Yearly	Quarterly	Monthly
1st Year	18980	9586	4840	1615
2nd Year	18572	9379	4736	1580

Daily Premium - Rs. 52 (for indicative purpose only. Formula used: Yearly Premium/365)

Note: - GST rate considered for first year is @4.50 % and 2.25% from second year onwards.

Life Cover

In this policy your life cover will start at **Rs. 411400**. By virtue of bonus getting added every year, your risk cover will grow to **Rs. 1394500** when your age will be 100.

Tax Saving

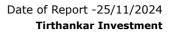
You will save a tax of **Rs. 5612** under Sec.80C, against every premium paid.

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.

Additional Benefits

Additional **Rs. 200000** payable on accidental death during the premium paying term.



Plan - **745**

LIC's JEEVAN UMANG

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	411400	611400	18980	5612	13368	0	-18980	1074	0
2	32	422800	622800	18572	5612	12960	0	-18572	10898	5449
3	33	434200	634200	18572	5612	12960	0	-18572	23247	17435
4	34	445600	645600	18572	5612	12960	0	-18572	42049	31537
5	35	457000	657000	18572	5612	12960	0	-18572	52755	39566
6	36	468400	668400	18572	5612	12960	0	-18572	63538	47653
7	37	479800	679800	18572	5612	12960	0	-18572	74399	55799
8	38	491200	691200	18572	5612	12960	0	-18572	86282	64711
9	39	502600	702600	18572	5612	12960	0	-18572	98462	73846
10	40	514000	714000	18572	5612	12960	0	-18572	110972	83229
11	41	525400	725400	18572	5612	12960	0	-18572	123773	92830
12	42	536800	736800	18572	5612	12960	0	-18572	136907	102680
13	43	548200	748200	18572	5612	12960	0	-18572	150331	112748
14	44	559600	759600	18572	5612	12960	0	-18572	164091	123068
15	45	575000	775000	18572	5612	12960	16000	-2572	236809	177607
16	46	581700	781700	0	0	0	16000	16000	240155	80000
17	47	588400	788400	0	0	0	16000	16000	243623	80000
18	48	595100	795100	0	0	0	16000	16000	247257	80000
19	49	603800	803800	0	0	0	16000	16000	253024	80000
20	50	613500	813500	0	0	0	16000	16000	259926	80000
21	51	625200	825200	0	0	0	16000	16000	269004	80000
22	52	640900	840900	0	0	0	16000	16000	282217	80000
23	53	666600	866600	0	0	0	16000	16000	305688	80000
24	54	692300	892300	0	0	0	16000	16000	329289	80000
25	55	718000	918000	0	0	0	16000	16000	353101	80000
26	56	743700	943700	0	0	0	16000	16000	377125	80000
27	57	773400	973400	0	0	0	16000	16000	405450	80000
28	58	803100	1003100	0	0	0	16000	16000	433946	80000
29	59	832800	1032800	0	0	0	16000	16000	462707	80000

Page 4 of 6

Plan - **745**

LIC's JEEVAN UMANG

30	60	876500	1076500	0	0	0	16000	16000	505738	80000
31	61	922200	1122200	0	0	0	16000	16000	551053	80000
32	62	977900	1177900	0	0	0	16000	16000	606658	80000
33	63	1033600	1233600	0	0	0	16000	16000	662477	80000
34	64	1089300	1289300	0	0	0	16000	16000	718660	80000
35	65	1145000	1345000	0	0	0	16000	16000	775082	80000
36	66	1000700	1200700	0	0	0	16000	16000	831804	80000
37	67	1056400	1256400	0	0	0	16000	16000	888689	80000
38	68	1112100	1312100	0	0	0	16000	16000	946003	80000
39	69	1167800	1367800	0	0	0	16000	16000	1003458	80000
40	70	1223500	1423500	0	0	0	16000	16000	1061220	80000
41	71	1229200	1229200	0	0	0	16000	16000	1069201	80000
42	72	1234900	1234900	0	0	0	16000	16000	1077462	80000
43	73	1240600	1240600	0	0	0	16000	16000	1085858	80000
44	74	1246300	1246300	0	0	0	16000	16000	1094508	80000
45	75	1252000	1252000	0	0	0	16000	16000	1103369	80000
46	76	1257700	1257700	0	0	0	16000	16000	1112341	80000
47	77	1263400	1263400	0	0	0	16000	16000	1121486	80000
48	78	1269100	1269100	0	0	0	16000	16000	1130814	80000
49	79	1274800	1274800	0	0	0	16000	16000	1140277	80000
50	80	1280500	1280500	0	0	0	16000	16000	1149765	80000
51	81	1286200	1286200	0	0	0	16000	16000	1159395	80000
52	82	1291900	1291900	0	0	0	16000	16000	1169053	80000
53	83	1297600	1297600	0	0	0	16000	16000	1178739	80000
54	84	1303300	1303300	0	0	0	16000	16000	1188565	80000
55	85	1309000	1309000	0	0	0	16000	16000	1198405	80000
56	86	1314700	1314700	0	0	0	16000	16000	1202667	80000
57	87	1320400	1320400	0	0	0	16000	16000	1206929	80000
58	88	1326100	1326100	0	0	0	16000	16000	1211191	80000
59	89	1331800	1331800	0	0	0	16000	16000	1215453	80000
60	90	1337500	1337500	0	0	0	16000	16000	1219715	80000
61	91	1343200	1343200	0	0	0	16000	16000	1223976	80000
62	92	1348900	1348900	0	0	0	16000	16000	1228238	80000

Page 5 of 6



LIC's JEEVAN UMANG

63	93	1354600	1354600	0	0	0	16000	16000	1232500	80000
64	94	1360300	1360300	0	0	0	16000	16000	1236762	80000
65	95	1366000	1366000	0	0	0	16000	16000	1241024	80000
66	96	1371700	1371700	0	0	0	16000	16000	1245286	80000
67	97	1377400	1377400	0	0	0	16000	16000	1249548	80000
68	98	1383100	1383100	0	0	0	16000	16000	1253810	80000
69	99	1388800	1388800	0	0	0	16000	16000	1258072	80000
70	100	1394500	1394500	0	0	0	1394500	1394500	1262333	0
			· · · · · ·	278988	84180	194808	2274500	1995512		

Key Assumptions

 Personal Data:
 DOB: 25-11-1994

 Income Tax
 Sec. 80C Limit Available: 150000 Sec. 80D Limit Available: 25000

 :
 Dob: 25-11-1994

 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

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 L.I.C. of India with respect to this product.

Presented by: Tirthankar Investment manish jain

17, Sanghavi Memsion, 3rd Floor, Flat No. 301,