

Jeevan Rakshak (Plan No. - 827)



- ✓ Ideal for Regular Savings & Life Cover.
- ✓ **Lowest premium** in its category.
- ✓ **Discount in Premium** for Sum Assured over Rs. 1,50,000, for mode Half yearly & Yearly modes of payment.
- ✓ Life Cover to the extent of **Sum Assured + Loyalty Addition** (as applicable after 5 years)
- ✓ Life Cover continues for 2 years even if the premiums are in arrears
- ✓ **Loan Available** after 3 full years of premium payment
- ✓ On Maturity, **Sum Assured + Loyalty Addition** (as applicable) will be paid.
- ✓ Can be easily aligned with your family objective with its **wide choice of term**.
- ✓ Available without any medical tests
- ✓ Optional Benefit:
 - Policy can be start from Back Date within same financial year
 - Double Accident Benefit - LIC's Accidental Death is available as an optional rider by payment of additional premium during the policy term (@ 50p only per 1000)
- ✓ **Free lookup** period for 30 Days
- ✓ Premium Paid are **eligible for tax savings** u/s 80 C & the Maturity Amount is Tax Free u/s 10 (10) (D).

Plan Parameters

Parameter	Min	Max
Age	8	55
Term	10	20
Sum Assured	75000	200000
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

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(age 33 years)

Benefits Illustration Summary

Sum Assured	Rs. 2,00,000
Term	20 years
Mode of Premium	Yearly
Installment Premium	First year Rs. 7,174 Subsequent Year Rs. 7,045
Tax Savings	Rs. 2,137 p.a. under 80C
Life Cover	Rs. 2,00,000 + Loyalty Addition (after 5 years)
Accidental Cover	Rs. 2,00,000
Maturity	Rs. 2,33,000

Forecast of Insurance Benefits

Year	Risk Cover	Premium	Cash Value	Loan Available
1	2,00,000	7,174	0	0
2	2,00,000	7,045	0	0
3	2,00,000	7,045	6,134	4,250
4	2,00,000	7,045	13,630	9,500
5	2,00,000	7,045	17,038	12,000
6	2,05,000	7,045	20,445	14,250
7	2,07,000	7,045	23,852	16,750
8	2,09,000	7,045	28,623	20,000
9	2,11,000	7,045	33,734	23,500
10	2,13,000	7,045	39,186	27,500
11	2,15,000	7,045	44,979	31,500
12	2,17,000	7,045	51,112	35,750
13	2,19,000	7,045	57,587	40,250
14	2,21,000	7,045	64,402	45,000
15	2,23,000	7,045	71,558	50,000
16	2,25,000	7,045	79,054	55,250
17	2,27,000	7,045	86,891	60,750
18	2,29,000	7,045	95,069	66,500
19	2,31,000	7,045	1,03,588	72,500
20	2,33,000	7,045	1,09,040	76,250
			1,41,029	

This 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 illustration shown above is based on @ 8% Scenario, actual benefits will depend upon the future performance of L.I.C. Of India with respect to this product.