

# New Jeevan Nidhi (Plan No. - 818)



- ✓ Conventional Deferred Retirement Plan
- ✓ Allows moderate regular savings to build a sizeable corpus on maturity
- ✓ **Life Cover** to the extent of Sum Assured + accrued Guaranteed Additions + Bonus + Final Additional Bonus (as applicable)
- ✓ On **Maturity** of the term, Sum Assured + accrued Guaranteed Additions + Bonus + Final Additional Bonus (as applicable) will be available for purchasing annuity
- ✓ Options available on maturity:
  - Purchase immediate annuity OR
  - Purchase deferred annuity
- ✓ **Optional Benefit:**  
LIC's Accidental Death and Disability Benefit Rider is available as an optional rider
- ✓ Premium paid are **Tax Exempted** u/s 80 C

## Plan Parameters

Parameter	Min	Max
Age	20	60
Term	5	35
Sum Assured	100000	No Limit
Modes	Yly, Hly, Qly, Mly, Sng, SSS	

Presented by

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Illustration specially prepared for

## Mr. Gireesh Singh

(age 33 years)

## Benefits Illustration Summary

<b>Sum Assured</b>	Rs. 1,00,00,000
<b>Term</b>	32 years
<b>Premium</b>	Your Yearly premium under this policy is Rs. 3,09,798. In 32 years you will pay a total of Rs. 97,39,967.

### Annuity Benefit

Year	Annuity	Description
33	21,07,650	For Life

**Life Cover**  
In this policy your life cover will start at Rs. 1,05,00,000. By virtue of bonus getting added every year, your risk cover will grow to Rs. 4,04,20,000 when your age will be 64.

**Tax Saving**  
You can save a tax of Rs. 46,350 under Sec.80 CCE, against every premium paid

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 actual benefits will depend upon the future performance of L.I.C. Of India with respect to this product.