

New Endowment Plus (Plan No. - 835)



- Double benefits of **Insurance** and **Investment**.
- You can choose to invest your money in any of the following **4 funds available**.
 - Bond Fund
 - Secured Fund
 - Balanced Fund
 - Growth Fund
- A policyholder can **partially withdraw** the units at any time after five policy years.
- Policy can be surrendered after completion of 5 years.
- **NO Surrender Charges**.
- **Four switches** will be allowed **free** of cost in a policy. Thereafter, Rs.100/- per Switch will be charged.
- Option to choose **Double Accidental Death Benefit** up to **Rs.1 Crore**. It can be availed by just paying **Rs. 40** per year per Lac.
- In case of Death of Policyholder, nominee will get the **Fund Value** or **Sum Assured** whichever is **higher**
- On Maturity the policyholder will get the amount equal to the Fund value of the units.
- Maturity returns can be amplified by exercising '**Settlement Option**', through which returns can be taken in installments.
- The **Maturity proceeds** under the plan will be **tax-free** under section 10(10D) of Income Tax Act.
- Enjoy **Income tax benefit on premiums paid** under section 80C of Income Tax Act.

Plan Parameters

Parameter	Min	Max
Age	0 (90 days)	50
Term	10	20
Sum Assured	2,00,000	No Limit
Modes	Yly, Hly, Qly, Mly (ECS)	

Presented by

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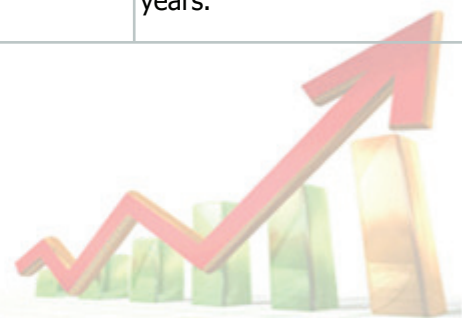
Illustration specially prepared for

Mr. Gireesh Singh

(Age 33 Years)

Benefits Illustration Summary

Sum Assured	Rs. 1,00,00,000
Term	20 years
Premium	Your Yearly premium under this policy is Rs. 10,00,000. In 20 years you will pay a total of Rs. 2,00,00,000
Maturity Benefit	After completion of 20 years you will receive estimated fund value of Rs. 4,22,44,972*
Life Cover	In this policy your life cover will be the higher of Rs. 1,00,00,000 or Fund Value.
Liquidity	You have an option to surrender the policy & receive the cash value after payment of premiums for 5 years.



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 throughout the term of the 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 quantification. While 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.