

Jeevan Lakshya (Plan No. - 933)



Your Son deserves the BEST!!!

When it comes to the future of someone whom you love the most, you want no compromise at any cost.

Hence, to be sure that every dream of **B** gets fulfilled when he grows up, we now present to you LIC's unique savings cum protection plan - **JEEVAN LAKSHYA**.

As the name suggests - Jeevan Lakshya will financially ensure that your Son travels towards his goal, with you or even without you.

Here are some great benefits of purchasing this policy:

- ✓ Save regularly to build a **sizeable corpus** on maturity
- ✓ Available in a wide range of terms - from 13 to 25. You can align the maturity as per Son's career needs
- ✓ **Limited premium term** - Pay 3 years less than the term
- ✓ On maturity get **Sum Assured + Bonus + Final Bonus** (if any)
- ✓ On death, following benefits are payable:
 - **10% of sum assured - every year** till one year less than maturity date
 - **110% of sum assured** on maturity date
 - **All bonuses and Final Bonus** (if any) for the **entire term** on maturity date
- ✓ Enhance the protection benefits by following riders:
 - Accidental Death & Disability Benefit Rider
 - Term Rider
- ✓ **Loan is Available** any time after 2 policy years.
- ✓ Policy **can be back dated** within the same financial year Premium Paid is **TAX EXEMPTED** u/s 80 C.
- ✓ All returns from the policy are **TAX FREE** u/s 10 (10) (D)
- ✓ **Free lookup** period for 15 days.

Illustration specially prepared for

Mr. A

(age 30 years)

Benefits Illustration Summary

Sum Assured Rs. 5,00,000

Term/PPT 25/22 years

Premium	Basic	GST	Installment
First Year	22,413	1,009	23,422
Subsequent Year	22,413	504	22,917

Cash Flow Benefits

Year	Guaranteed	Bonus	Total
25	5,00,000	8,37,500	13,37,500

Life Cover This is the high protection plan where your risk cover will go upto Rs. 3087500

Liquidity You have an option to surrender the policy & receive the cash value after payment of premiums for 2 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.

Tax Saving You will save a tax of Rs. 6,926 under Sec.80C.

Plan Parameters

Parameter	Min	Max
Age	18	50
Term	13	25
Sum Assured	100000	No Limit
Modes	Hly, Qly, Mly, SSS, Yly	

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.

Presented by

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"What if" Scenarios

The aim of this insurance policy is to protect your dreams for your **Son B** . God forbid, if something happens to you and you are not there to take care of your Son, this policy promises to fund the **upbringing of B**.

The table below illustrates the "What if" scenarios where you can visualize how the **Jeevan Lakshya** policy will support your Son in the unfortunate event of your death.

Policy Year	Year	Death after 7th Year		Death after 14th Year	
		Premium Paid	Amount Paid	Premium Paid	Amount Paid
1	2020	23422	0	23422	0
2	2021	22917	0	22917	0
3	2022	22917	0	22917	0
4	2023	22917	0	22917	0
5	2024	22917	0	22917	0
6	2025	22917	0	22917	0
7	2026	22917	0	22917	0
8	2027	0	55000	22917	0
9	2028	0	50000	22917	0
10	2029	0	50000	22917	0
11	2030	0	50000	22917	0
12	2031	0	50000	22917	0
13	2032	0	50000	22917	0
14	2033	0	50000	22917	0
15	2034	0	50000	0	55000
16	2035	0	50000	0	50000
17	2036	0	50000	0	50000
18	2037	0	50000	0	50000
19	2038	0	50000	0	50000
20	2039	0	50000	0	50000
21	2040	0	50000	0	50000
22	2041	0	50000	0	50000
23	2042	0	50000	0	50000
24	2043	0	50000	0	50000
25	2044	0	1387500	0	1387500
Total :		160924	2737500	321343	2387500

Note

If the death is due to accident, then Rs. 5,00,000 will also be paid immediately.

Natural death Benefit Breakup calculation

Policy Year	Age	Immediate Payment	Annual FIB	Payable Installments	Total FIB	Total Bonus	FAB	Maturity Sum (Payable on Death)	Total Receivable
A	B	C	D	E	F	G	H	I	J
		T.R.S.A	10% of B.S.A	Term - A	D x E			110% of B.S.A	C+F+G+H+I
1	31	5,00,000	50,000	24	12,00,000	6,12,500	2,25,000	5,50,000	30,87,500
2	32	5,00,000	50,000	23	11,50,000	6,12,500	2,25,000	5,50,000	30,37,500
3	33	5,00,000	50,000	22	11,00,000	6,12,500	2,25,000	5,50,000	29,87,500
4	34	5,00,000	50,000	21	10,50,000	6,12,500	2,25,000	5,50,000	29,37,500
5	35	5,00,000	50,000	20	10,00,000	6,12,500	2,25,000	5,50,000	28,87,500
6	36	5,00,000	50,000	19	9,50,000	6,12,500	2,25,000	5,50,000	28,37,500
7	37	5,00,000	50,000	18	9,00,000	6,12,500	2,25,000	5,50,000	27,87,500
8	38	5,00,000	50,000	17	8,50,000	6,12,500	2,25,000	5,50,000	27,37,500
9	39	5,00,000	50,000	16	8,00,000	6,12,500	2,25,000	5,50,000	26,87,500
10	40	5,00,000	50,000	15	7,50,000	6,12,500	2,25,000	5,50,000	26,37,500
11	41	5,00,000	50,000	14	7,00,000	6,12,500	2,25,000	5,50,000	25,87,500
12	42	5,00,000	50,000	13	6,50,000	6,12,500	2,25,000	5,50,000	25,37,500
13	43	5,00,000	50,000	12	6,00,000	6,12,500	2,25,000	5,50,000	24,87,500
14	44	5,00,000	50,000	11	5,50,000	6,12,500	2,25,000	5,50,000	24,37,500
15	45	5,00,000	50,000	10	5,00,000	6,12,500	2,25,000	5,50,000	23,87,500
16	46	5,00,000	50,000	9	4,50,000	6,12,500	2,25,000	5,50,000	23,37,500
17	47	5,00,000	50,000	8	4,00,000	6,12,500	2,25,000	5,50,000	22,87,500
18	48	5,00,000	50,000	7	3,50,000	6,12,500	2,25,000	5,50,000	22,37,500
19	49	5,00,000	50,000	6	3,00,000	6,12,500	2,25,000	5,50,000	21,87,500
20	50	5,00,000	50,000	5	2,50,000	6,12,500	2,25,000	5,50,000	21,37,500
21	51	5,00,000	50,000	4	2,00,000	6,12,500	2,25,000	5,50,000	20,87,500
22	52	5,00,000	50,000	3	1,50,000	6,12,500	2,25,000	5,50,000	20,37,500
23	53	5,00,000	50,000	2	1,00,000	6,12,500	2,25,000	5,50,000	19,87,500
24	54	5,00,000	50,000	1	50,000	6,12,500	2,25,000	5,50,000	19,37,500
25	55	5,00,000	50,000	0	0	6,12,500	2,25,000	5,50,000	18,87,500

Abbreviations :

- B.S.A (Basic Sum Assured) • FIB (Family Income Benefit) • FAB (Final Additional Bonus) • T.R.S.A (Term Rider Sum Assured)
- Additional amount of Rs. 5,00,000 will also be paid immediately in event of Accidental Death