

Jeevan Shiromani (Plan No. - 947)



✓ An exclusive plan designed specially for the needs of High Net-worth Individuals.

✓ Non-linked Limited Payment Moneyback Plan.

Guaranteed Additions:

- Rs. 50 per 1000 for 1st 5 years
- Rs. 55 per 1000 thereafter till end of Premium Term

✓ Loyalty Additions after 5 years.

✓ Risk cover equal to 125% of SA + GA + LA

In-built Critical Illness cover:

• 10% of Sum Assured is paid on diagnosis of any 15-defined illness.

- Interest free deferment of premium for 2 years.
- Medical 2nd opinion from LIC empaneled doctors.

✓ Option of 14, 16, 18 and 20 years term with premium term of 10, 12, 14 and 16 years respectively.

Survival and Maturity benefits:

Term	Survival Benefit	Maturity Benefit
14 yrs.	30% at 10 & 12 yrs. each	40% of SA + GA + LA
16 yrs.	35% at 12 & 14 yrs. each	30% of SA + GA + LA
18 yrs.	40% at 14 & 16 yrs. each	20% of SA + GA + LA
20 yrs.	45% at 16 & 18 yrs. each	10% of SA + GA + LA

✓ Option to take maturity in lump sum or in 5,10 or 15 inst.

✓ Option for Death benefit in lump sum or in 5,10 or 15 inst.

✓ DAB rider available with exclusive limit of 1 crore.

✓ Accidental Disability, Critical Illness & Term Riders also available.

✓ Tax Benefits u/s 80C and 10(10D) and 80D.

Plan Parameters

Parameter	Min	Max
Age	18	55
Term	14	20
Sum Assured	10000000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

RAJ KUMAR THAKUR

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LIC OF INDIA

SCO.7A SECTOR .7C CHANDIGARH

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Illustration specially prepared for

Mr. A

(age 30 years)

Benefits Illustration Summary

Sum Assured Rs. 1,00,00,000

Term/PPT 20/16 years

Premium	Basic	GST	Installment
First Year	7,04,850	31,718	7,36,568
Subsequent Year	7,04,850	15,859	7,20,709

Cash Flow Benefits

Year	Guaranteed	Bonus	Total
16	45,00,000	0	45,00,000
18	45,00,000	0	45,00,000
20	10,00,000	0	10,00,000

Life Cover In this policy your life cover will be Rs. 1,25,00,000.

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.

Tax Saving You will save a tax of Rs. 46,350 under Sec.80C.

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.