

# Bima Shree (Plan No. - 948)



- ✓ 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
- ✓ 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.
- ✓ Option to defer payment of Survival benefit with payment of increased SB due at any time.
- ✓ DAB rider available with exclusive limit of 1 crore.
- ✓ Accidental Disability, Critical Illness, Term Rider & PWB Rider also available.
- ✓ Tax Benefits u/s 80C and 10(10D) and 80D.
- ✓ Option to take Death Benefit in installments.

## Plan Parameters

Parameter	Min	Max
Age	8	55
Term	14	20
Sum Assured	1000000	No Limit
Modes	Yly, SSS, Mly, Hly, Qly	

Presented by

**RAJ KUMAR THAKUR**

Chief Life Insurance Advisor

LIC OF INDIA

SCO.7A SECTOR .7C CHANDIGARH

9814297387,7008280942

raj.thakurlic05@gmail.com

Illustration specially prepared for

**Mr. A**

(age 30 years)

## Benefits Illustration Summary

**Sum Assured** Rs. 10,00,000

**Term/PPT** 20/16 years

Premium	Basic	GST	Installment
<b>First Year</b>	71,416	3,214	74,630
<b>Subsequent Year</b>	71,416	1,607	73,023

### Cash Flow Benefits

Year	Guaranteed	Bonus	Total
16	4,50,000	0	4,50,000
18	4,50,000	0	4,50,000
20	1,00,000	0	1,00,000

**Life Cover** In this policy your life cover will be Rs. 12,50,000.

**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 10.34 % p.a.

**Tax Saving** You will save a tax of Rs. 22,068 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.