

# New Moneyback 25 Years (Plan No. - 921)



- ✓ 25 years Money Back Plan with **TAX FREE** returns every 5 years as survival benefits.
- ✓ **Limited payment** for 20 years only
- ✓ **Life Cover** to the extent of 1.25 times of Sum Assured + Bonus + Final Additional Bonus (as applicable)
- ✓ **Maturity** : On completion of the term, full Sum Assured + Bonus + Final Additional Bonus (as applicable) will be paid.
- ✓ **Optional Benefit:**  
LIC's Accidental Death and Disability Benefit Rider is available as an optional rider for 25 years with payment for 20 years only
- ✓ Premium paid are **Tax Exempted** u/s 80 C & the Maturity amount is **Tax Free** u/s 10 (10) (D)
- ✓ Option to take Maturity and Death Benefit in installments.

## Plan Parameters

Parameter	Min	Max
Age	13	45
Term	25	20
Sum Assured	100000	No Limit
Modes	Yly, Hly, Qly, Mly, SSS	

Presented by

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Illustration specially prepared for

**Mr. A**

(age 30 years)

## Benefits Illustration Summary

**Sum Assured** Rs. 5,00,000

**Term/PPT** 25/20 years

Premium	Basic	GST	Installment
<b>First Year</b>	29,185	1,313	30,498
<b>Subsequent Year</b>	29,185	657	29,842

### Cash Flow Benefits

Year	Guaranteed	Bonus	Total
5	75,000	0	75,000
10	75,000	0	75,000
15	75,000	0	75,000
20	75,000	0	75,000
25	2,00,000	6,62,500	8,62,500

### Life Cover

In this policy your life cover will start at Rs. 5,22,000. By virtue of bonus getting added every year, your risk cover will grow to Rs. 11,62,500 when your age will be 55.

### 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 can save a tax of Rs. 9,018 under Sec.80C, 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.