LIC
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

ALL PLAN PRESENTATION BOOKLET

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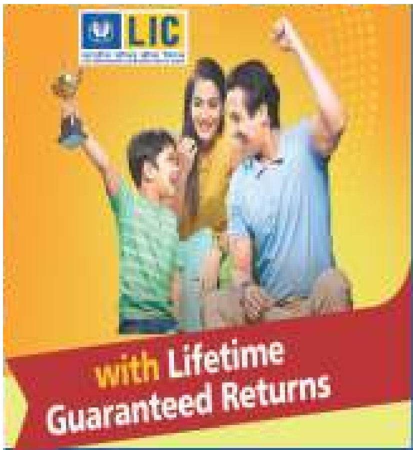
JEEVAN UTSAV (Plan No. 771)



Plan presentation customized for...

Limited Payment
Guaranteed additions plan with
Guaranteed life-long income

- Limited Premium Paying term 5 to 16 years
- Guaranteed Additions during Premium Paying term
- Regular Income Benefit / Flexi Income Benefit
- Minimum Basic Sum Assured ₹ 5 lacs

Master Wiseman
Age: 0

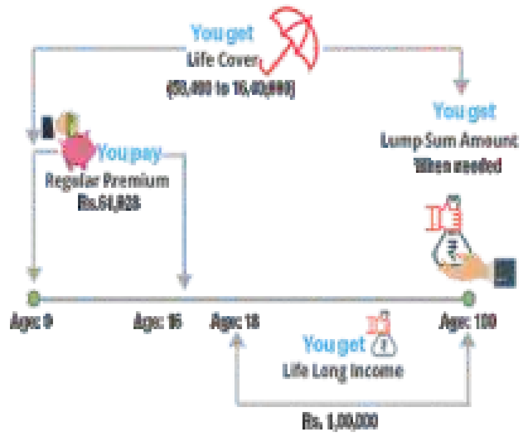
Sum Assured : 1000000
Premium Payment : 16 years
Deferment Period : 2 years

LIC's Jeevan Utsav is a versatile life insurance policy offering lifelong income and risk cover, with flexible premium payment terms from 5 to 16 years. It features Guaranteed Additions and allows policyholders to select between Regular and Flexi Income Benefits post-premium payment term, ensuring financial flexibility and security.

The plan provides a robust life cover, with the death benefit comprising the higher of the Basic Sum Assured or 7 times the annualized premium, also ensuring it is atleast 105% of all paid premiums. Policyholders can also enhance their coverage with optional riders and avail loans for additional liquidity.

When opting for the Flexi Income Benefit, the policyholder is entitled to receive compounded interest at 5.5% on the remaining amount with LIC. Thus LIC's Jeevan Utsav is an attractive option for those seeking a balanced combination of savings, security and income continuity in their insurance portfolio.

Benefit Pattern Illustration



Benefit Details

Benefits	Amount
Sum Assured	10,00,000
Guaranteed Additions (40000 X 16)	6,40,000
Life Long Income (10% of SA)	1,00,000
Deferment period	2 years
Income Starting (Age 18)	After 18 years
Total premium paid:	9,56,738

Guaranteed additions at the rate of 40 per 1000 sum assured shall be available during the premium paying period

Premium Chart

First Year Premium

Mode	Basic Premium	GST @ 4.5%	Total Premium
Yearly	58400	2628	61028
Half Yearly	29722	1337	31059
Quarterly	14973	674	15647
Monthly	5028	226	5254

Subsequent Years' Premium

Mode	Basic Premium	GST @ 2.25%	Total Premium
Yearly	58400	1314	59714
Half Yearly	29722	669	30391
Quarterly	14973	337	15310
Monthly	5028	113	5141

Benefit Table - Option 2 (Flexi)

Age	Yearly Premium	Life Cover	Annual Returns	Accum: Amount	Drawable amount	Cash Value (Surrender Value)
0	61028	58400	0	0	0	0
1	59714	116800	0	0	0	35820
2	59714	1120000	0	0	0	65085
3	59714	1160000	0	0	0	124248
4	59714	1200000	0	0	0	157370
5	59714	1240000	0	0	0	213958
6	59714	1280000	0	0	0	285349
7	59714	1320000	0	0	0	366950
8	59714	1360000	0	0	0	458759
9	59714	1400000	0	0	0	560880
10	59714	1440000	0	0	0	641885
11	59714	1480000	0	0	0	727914
12	59714	1520000	0	0	0	819487
13	59714	1560000	0	0	0	916965
14	59714	1600000	0	0	0	1020900
15	59714	1640000	0	0	0	1131435
16	0	1640000	0	0	0	1202447
17	0	1640000	0	0	0	1278216
18	0	1640000	100000	100000	75000	1379528
19	0	1640000	100000	205500	154125	1486340
20	0	1640000	100000	316803	237602	1598955
21	0	1640000	100000	434227	325670	1717690
22	0	1640000	100000	558109	418581	1842885
23	0	1640000	100000	688805	516603	1974893
24	0	1640000	100000	826689	620016	2114089
25	0	1640000	100000	972157	729117	2260869
26	0	1640000	100000	1125626	844219	2415650
27	0	1640000	100000	1287535	965651	2578707
28	0	1640000	100000	1458349	1093761	2750669
29	0	1640000	100000	1638558	1228918	2932025
30	0	1640000	100000	1828679	1371509	3123131
31	0	1640000	100000	2029256	1521942	3324692
32	0	1640000	100000	2240865	1680648	3537285
33	0	1640000	100000	2464113	1848084	3761353
34	0	1640000	100000	2699639	2024729	3997535
35	0	1640000	100000	2948119	2211089	4246670
36	0	1640000	100000	3210266	2407699	4509474
37	0	1640000	100000	3486831	2615123	4786531
38	0	1640000	100000	3778607	2833955	5078635
39	0	1640000	100000	4086430	3064822	5386786
40	0	1640000	100000	4411184	3308388	5711868
41	0	1640000	100000	4753799	3565349	6054647
42	0	1640000	100000	5115258	3836443	6416270
43	0	1640000	100000	5496597	4122447	6797773
44	0	1640000	100000	5898910	4424182	7200249
45	0	1640000	100000	6323350	4742512	7624854
46	0	1640000	100000	6771134	5078350	8072801
47	0	1640000	100000	7243546	5432659	8545377
48	0	1640000	100000	7741941	5806455	9043937
49	0	1640000	100000	8267748	6200811	9569908
50	0	1640000	100000	8822474	6616855	10124798
60	0	1640000	100000	16357594	12268195	17661558
70	0	1640000	100000	29228670	21921502	30534274
80	0	1640000	100000	51214326	38410744	52521570
90	0	1640000	100000	88769003	66576752	90077887
100	0	1640000	100000	152917814	114688360	154228019

* Loan will be 90% of Cash Value (Surrender Value)

JEEVAN UTSAV (Plan No. 771)

Plan presentation customized for...

Mr. Wiseman
Age: 40

Sum Assured : 1000000 **AD and DB Rider Cover: 1000000**

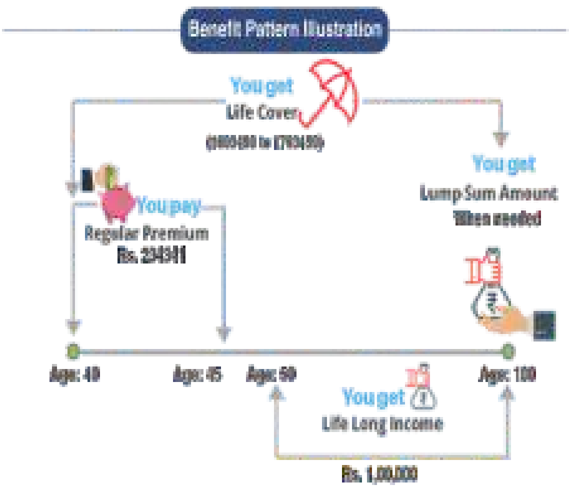
Premium Payment : 5 years

Deferment Period : 5 years

LIC's Jeevan Utsav is a versatile life insurance policy offering lifelong income and risk cover, with flexible premium payment terms from 5 to 16 years. It features Guaranteed Additions and allows policyholders to select between Regular and Flexi Income Benefits post-premium payment term, ensuring financial flexibility and security.

The plan provides a robust life cover, with the death benefit comprising the higher of the Basic Sum Assured or 7 times the annualized premium, also ensuring it is atleast 105% of all paid premiums. Policyholders can also enhance their coverage with optional riders and avail loans for additional liquidity.

When opting for the Flexi Income Benefit, the policyholder is entitled to receive compounded interest at 5.5% on the remaining amount with LIC. Thus LIC's Jeevan Utsav is an attractive option for those seeking a balanced combination of savings, security and income continuity in their insurance portfolio.



Benefit Details

Benefits	Amount
Sum Assured	10,00,000
Guaranteed Additions (40000 X 5)	2,00,000
Life Long Income (10% of SA)	1,00,000
Deferment period	5 years
Income Starting (Age 50)	After 10 years
Total premium paid:	11,51,525

Guaranteed additions at the rate of 40 per 1000 sum assured shall be available during the premium paying period

Premium Chart

First Year Premium

Mode	Basic Premium	GST @ 4.5%	Total Premium
Yearly	224250	10091	234341
Half Yearly	114079	5134	119213
Quarterly	57468	2586	60054
Monthly	19292	868	20160

Subsequent Years' Premium

Mode	Basic Premium	GST @ 4.5%	Total Premium
Yearly	224250	5046	229296
Half Yearly	114079	2567	116646
Quarterly	57468	1293	58761
Monthly	19292	434	19726

Benefit Table - Option 2 (Flexi)

Age	Yearly Premium	Normal Cover	Accident Cover	Annual Returns	Accum: Amount	Drawable amount	Cash Value (Surrender Value)
40	234341	1603450	2603450	0	0	0	0
41	229296	1643450	2643450	0	0	0	134010
42	229296	1683450	2683450	0	0	0	236918
43	229296	1723450	2723450	0	0	0	451548
44	229296	1763450	2763450	0	0	0	566495
45	0	1763450	2763450	0	0	0	678928
46	0	1763450	2763450	0	0	0	825294
47	0	1763450	2763450	0	0	0	971660
48	0	1763450	2763450	0	0	0	1118027
49	0	1763450	2763450	0	0	0	1264393
50	0	1763450	2763450	100000	100009	75009	1366686
51	0	1763450	2763450	100000	205509	154125	1474654
52	0	1763450	2763450	100000	316803	237602	1588250
53	0	1763450	2763450	100000	434227	325670	1708319
54	0	1763450	2763450	100000	558109	418581	1834670
55	0	1763450	2763450	100000	688805	516603	1968011
56	0	1763450	2763450	100000	826689	620016	2108540
57	0	1763450	2763450	100000	972157	729117	2256653
58	0	1763450	2763450	100000	1125626	844219	2412768
59	0	1763450	2763450	100000	1287535	965651	2577498
60	0	1763450	2763450	100000	1458349	1093761	2751134
61	0	1763450	2763450	100000	1638558	1228918	2933988
62	0	1763450	2763450	100000	1828679	1371509	3126930
63	0	1763450	2763450	100000	2029256	1521942	3330505
64	0	1763450	2763450	100000	2240865	1680648	3544936
65	0	1763450	2763450	100000	2464113	1848084	3771005
66	0	1763450	2763450	100000	2699639	2024729	4009529
67	0	1763450	2763450	100000	2948119	2211089	4261007
68	0	1763450	2763450	100000	3210266	2407699	4525976
69	0	1763450	2763450	100000	3486831	2615123	4805538
70	0	1763450	2763450	100000	3778607	2833955	5100136
71	0	1763450	1763450	100000	4086430	3064822	5410957
72	0	1763450	1763450	100000	4411184	3308388	5738532
73	0	1763450	1763450	100000	4753799	3565349	6083969
74	0	1763450	1763450	100000	5115258	3836443	6448249
75	0	1763450	1763450	100000	5496597	4122447	6832234
76	0	1763450	1763450	100000	5898910	4424182	7237368
77	0	1763450	1763450	100000	6323350	4742512	7664277
78	0	1763450	1763450	100000	6771134	5078350	8114706
79	0	1763450	1763450	100000	7243546	5432659	8589587
80	0	1763450	1763450	100000	7741941	5806455	9090274
81	0	1763450	1763450	100000	8267748	6200811	9618374
82	0	1763450	1763450	100000	8822474	6616855	10175216
83	0	1763450	1763450	100000	9407710	7055782	10762392
84	0	1763450	1763450	100000	10025134	7518850	11381756
85	0	1763450	1763450	100000	10676516	8007387	12035077
86	0	1763450	1763450	100000	11363724	8522793	12723872
87	0	1763450	1763450	100000	12088729	9066546	13450465
88	0	1763450	1763450	100000	12853609	9640206	14216932
89	0	1763450	1763450	100000	13660557	10245417	15025114
90	0	1763450	1763450	100000	14511888	10883916	15877680
91	0	1763450	1763450	100000	15410042	11557531	16777068
92	0	1763450	1763450	100000	16357594	12268195	17725678
93	0	1763450	1763450	100000	17357262	13017946	18726228
94	0	1763450	1763450	100000	18411911	13808933	19781758
95	0	1763450	1763450	100000	19524566	14643424	20895119
96	0	1763450	1763450	100000	20698417	15523812	22069675
97	0	1763450	1763450	100000	21936830	16452622	23308794
98	0	1763450	1763450	100000	23243356	17432517	24616201
99	0	1763450	1763450	100000	24621741	18466305	25995644
100	0	1763450	1763450	100000	26075937	19556952	27451251

* Loan will be 90% of Cash Value (Surrender Value)

LIC

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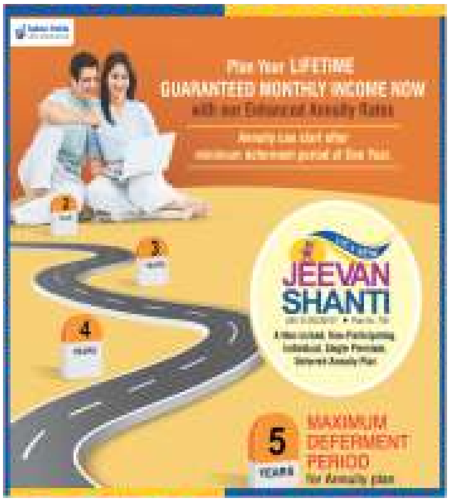
LIFE INSURANCE CORPORATION OF INDIA

LIC's NEW JEEVAN SHANTI Plan No.: 758

Special facility for NRI / FNIO / OCI



FEATURES :

- ★ A Single Investment Plan
- ★ Deferred Pension (Period to choose: 1 to 5 years)
- ★ Eligible Age group for entry: 30 to 79 years
- ★ Guaranteed Rates From **6.76% to 10.63%**
- ★ Two types of Pension options to choose from.
- ★ Single Life Pension & Joint Life Pension.
- ★ Same amount of pension for the second life too.
- ★ In addition to spouse, close relatives such as father, mother, children, grand children can be the second life.
- ★ Minimum Guarantee of 105% of Purchase price on Death of the Pensioner.

Guaranteed Rates From 6.76% to 10.63%

Deferred Annuity For Single Life - Purchase Price 10,00,000/-

(Including 0.15% increase in Annuity Rate for existing Policyholders)

Def. Period	30 Years		40 Years		50 Years		60 Years		70 Years		75 Years	
	Annuity	%	Annuity	%	Annuity	%	Annuity	%	Annuity	%	Annuity	%
1	67595	6.76%	68597	6.86%	69799	6.98%	71000	7.10%	72202	7.22%	72903	7.29%
2	72302	7.23%	73704	7.37%	75406	7.54%	77509	7.75%	80414	8.04%	82517	8.25%
3	77308	7.73%	79111	7.91%	81414	8.14%	84519	8.45%	89126	8.91%	92331	9.23%
4	82616	8.26%	84819	8.48%	87823	8.78%	92030	9.20%	98139	9.81%	101744	10.17%
5	85119	8.51%	87823	8.78%	91428	9.14%	96435	9.64%	103346	10.33%	106250	10.63%

(% On Purchase Price w/o GST)

SURRENDER VALUE CONSIDERABLY INCREASED

Age: 60 Yrs. Investment: Rs. 10 Lakhs

Deferment Period : 5 Years

Age	Single Premium	Normal Coverage	Survival Benefit	Loan Value	Surrender Value
60	1018000	1086688	0	506846	981283
61	0	1173376	0	506846	979824
62	0	1260064	0	506846	1061985
63	0	1346752	0	506846	1145553
64	0	1433440	0	506846	1227831
65	0	1337140	96300	506846	1221551
66	0	1240840	96300	506846	1213049
67	0	1144540	96300	506846	1203353
68	0	1050000	96300	506846	1193630
69	0	1050000	96300	506846	1185979
70	0	1050000	96300	506846	1182466
71	0	1050000	96300	506846	1178799
72	0	1050000	96300	506846	1175067
73	0	1050000	96300	506846	1171061
74	0	1050000	96300	506846	1166972
75	0	1050000	96300	506846	1162827

Deferment Period : 4 Years

Age	Single Premium	Normal Coverage	Survival Benefit	Loan Value	Surrender Value
60	1018000	1082944	0	483688	930930
61	0	1165888	0	483688	1007802
62	0	1248832	0	483688	1087706
63	0	1331776	0	483688	1168894
64	0	1239876	91900	483688	1164486
65	0	1147976	91900	483688	1158808
66	0	1056076	91900	483688	1152720
67	0	1050000	91900	483688	1147656
68	0	1050000	91900	483688	1145097
69	0	1050000	91900	483688	1142441
70	0	1050000	91900	483688	1139651
71	0	1050000	91900	483688	1136736
72	0	1050000	91900	483688	1133787
73	0	1050000	91900	483688	1130595
74	0	1050000	91900	483688	1127350
75	0	1050000	91900	483688	1124081

Deferment Period : 3 Years

Age	Single Premium	Normal Coverage	Survival Benefit	Loan Value	Surrender Value
60	1018000	1076224	0	444214	931480
61	0	1152448	0	444214	1005130
62	0	1228672	0	444214	1081674
63	0	1144272	84400	444214	1079421
64	0	1059872	84400	444214	1076467
65	0	1050000	84400	444214	1073851
66	0	1050000	84400	444214	1072512
67	0	1050000	84400	444214	1071133
68	0	1050000	84400	444214	1069706
69	0	1050000	84400	444214	1068230
70	0	1050000	84400	444214	1066671
71	0	1050000	84400	444214	1065039
72	0	1050000	84400	444214	1063424
73	0	1050000	84400	444214	1061618
74	0	1050000	84400	444214	1059814
75	0	1050000	84400	444214	1058035

Deferment Period : 2 Years

Age	Single Premium	Normal Coverage	Survival Benefit	Loan Value	Surrender Value
60	1018000	1069984	0	407372	931071
61	0	1139968	0	407372	1002684
62	0	1062568	77400	407372	1001900
63	0	1050000	77400	407372	1000985
64	0	1050000	77400	407372	1000748
65	0	1050000	77400	407372	1000454
66	0	1050000	77400	407372	1000081
67	0	1050000	77400	407372	999712
68	0	1050000	77400	407372	999340
69	0	1050000	77400	407372	998965
70	0	1050000	77400	407372	998558
71	0	1050000	77400	407372	998121
72	0	1050000	77400	407372	997751
73	0	1050000	77400	407372	997240
74	0	1050000	77400	407372	996779
75	0	1050000	77400	407372	996392

The Annuity instalment paid up to the date of surrender pertaining to the policy year in which policy is surrendered has to be deducted from the surrender value stated above.

JEEVAN SHANTI

Plan No. 758

Age : 60 Years
Purchase Price : Rs. 10,00,000/- + GST
Deferment Period : 3 Years
Premium Payment : One time
Annuity Option : Deferred Annuity for Single Life

BENEFIT AND COVERAGE TABLE

Age	Single Premium	Normal Coverage	Survival Benefits	Loan Value	Surrender Value
60	1018000	1076224	0	444214	931480
61	0	1152448	0	444214	1005130
62	0	1228672	0	444214	1081674
63	0	1144272	84400	444214	1079421
64	0	1059872	84400	444214	1076467
65	0	1050000	84400	444214	1073851
66	0	1050000	84400	444214	1072512
67	0	1050000	84400	444214	1071133
68	0	1050000	84400	444214	1069706
69	0	1050000	84400	444214	1068230
70	0	1050000	84400	444214	1066671
71	0	1050000	84400	444214	1065039
72	0	1050000	84400	444214	1063424
73	0	1050000	84400	444214	1061618
74	0	1050000	84400	444214	1059614
75	0	1050000	84400	444214	1058035
76	0	1050000	84400	444214	1056057
77	0	1050000	84400	444214	1054005
78	0	1050000	84400	444214	1051988
79	0	1050000	84400	444214	1049822
80	0	1050000	84400	444214	1047632
81	0	1050000	84400	444214	1045428
82	0	1050000	84400	444214	1043152
83	0	1050000	84400	444214	1040736
84	0	1050000	84400	444214	1038424
85	0	1050000	84400	444214	1035957
86	0	1050000	84400	444214	1033486
87	0	1050000	84400	444214	1030963
88	0	1050000	84400	444214	1028462
89	0	1050000	84400	444214	1025934
90	0	1050000	84400	444214	1023456
91	0	1050000	84400	444214	1020894
92	0	1050000	84400	444214	1018334
93	0	1050000	84400	444214	1015851
94	0	1050000	84400	444214	1013413
95	0	1050000	84400	444214	1011013
96	0	1050000	84400	444214	1008609
97	0	1050000	84400	444214	1006294
98	0	1050000	84400	444214	1003937
99	0	1050000	84400	444214	1001796
100	0	1050000	84400	444214	999638

PENSION TABLE

(Annuity Option: Deferred Annuity for single life deferment period 3 years)

Pension Type	Pension	Interest %
Yearly Pension	84400	8.44
Half Yearly Pension	41358	8.27
Quarterly Pension	20467	8.19
Monthly Pension	6752	8.10

COMPARISON - DEFERMENT PERIODS

(Annuity Option: Deferred Annuity for single life)

Deferment Period	Yearly	Half Yearly	Quarterly	Monthly	Int Rate
1 year	70900	34741	17193	5872	7.09 %
2 years	77400	37926	18770	6192	7.74 %
3 years	84400	41356	20467	6752	8.44 %
4 years	91900	45031	22286	7352	9.19 %
5 years	96300	47187	23353	7704	9.63 %

SPECIAL ATTRACTIVE FEATURES

- Policy holder can chose the interest rate he/she desires ranging from 7.09% to 9.63% by varying the deferment period. Once an interest is chosen, it is guaranteed for life.
- During the deferment period, the basic monthly annuity payable will be added every month to the account as Guaranteed Additions. No TDS is made on this addition.
- In case of any unfortunate happening during the deferment period, the purchase price along with the Guaranteed Additions accrued in his account will be paid to the nominee free of tax.
- In case of any unfortunate happening after the deferment period, purchase price along with accrued Guaranteed Additions minus the total annuity paid till the date of death or 105% of purchase price, whichever is higher, is paid.
- No TDS is made on the annuities paid.
- Loan available after 3 months.
- Policy can be surrendered anytime during the term of the policy.

JEEVAN SHANTI

Plan No. 758

Age : 60 Years
Purchase Price : Rs. 10,00,000/- + GST
Deferment Period : 5 Years
Premium Payment : One time
Annuity Option : Deferred Annuity for Single Life

BENEFIT AND COVERAGE TABLE

Age	Single Premium	Normal Coverage	Survival Benefits	Loan Value	Surrender Value
60	1018000	1086688	0	506846	901283
61	0	1173376	0	506846	979824
62	0	1260064	0	506846	1061985
63	0	1346752	0	506846	1145653
64	0	1433440	0	506846	1227831
65	0	1337140	96300	506846	1221551
66	0	1240840	96300	506846	1213049
67	0	1144540	96300	506846	1203353
68	0	1050000	96300	506846	1193630
69	0	1050000	96300	506846	1185979
70	0	1050000	96300	506846	1182466
71	0	1050000	96300	506846	1178799
72	0	1050000	96300	506846	1175067
73	0	1050000	96300	506846	1171061
74	0	1050000	96300	506846	1166972
75	0	1050000	96300	506846	1162827
76	0	1050000	96300	506846	1158399
77	0	1050000	96300	506846	1153816
78	0	1050000	96300	506846	1149188
79	0	1050000	96300	506846	1144334
80	0	1050000	96300	506846	1139383
81	0	1050000	96300	506846	1134344
82	0	1050000	96300	506846	1129166
83	0	1050000	96300	506846	1123787
84	0	1050000	96300	506846	1118456
85	0	1050000	96300	506846	1112920
86	0	1050000	96300	506846	1107338
87	0	1050000	96300	506846	1101666
88	0	1050000	96300	506846	1095993
89	0	1050000	96300	506846	1090275
90	0	1050000	96300	506846	1084599
91	0	1050000	96300	506846	1078842
92	0	1050000	96300	506846	1073101
93	0	1050000	96300	506846	1067463
94	0	1050000	96300	506846	1061903
95	0	1050000	96300	506846	1056429
96	0	1050000	96300	506846	1051007
97	0	1050000	96300	506846	1045744
98	0	1050000	96300	506846	1040517
99	0	1050000	96300	506846	1035592
100	0	1050000	96300	506846	1030747

PENSION TABLE

(Annuity Option: Deferred Annuity for single life deferment period 5 years)

Pension Type	Pension	Interest %
Yearly Pension	96300	9.63
Half Yearly Pension	47187	9.44
Quarterly Pension	23353	9.34
Monthly Pension	7704	9.24

COMPARISON - DEFERMENT PERIODS

(Annuity Option: Deferred Annuity for single life)

Deferment Period	Yearly	Half Yearly	Quarterly	Monthly	Int Rate
1 year	70900	34741	17193	5672	7.09%
2 years	77400	37926	18770	6192	7.74%
3 years	84400	41358	20467	6752	8.44%
4 years	91900	45031	22286	7352	9.19%
5 years	96300	47187	23353	7704	9.63%

SPECIAL ATTRACTIVE FEATURES

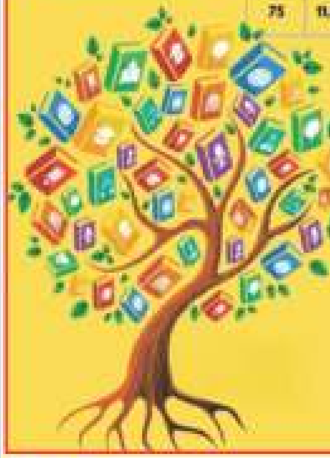
- Policy holder can chose the interest rate he/she desires ranging from 7.09% to 9.63% by varying the deferment period. Once an interest is chosen, it is guaranteed for life.
- During the deferment period, the basic monthly annuity payable will be added every month to the account as Guaranteed Additions. No TDS is made on this addition.
- In case of any unfortunate happening during the deferment period, the purchase price along with the Guaranteed Additions accrued in his account will be paid to the nominee free of tax.
- In case of any unfortunate happening after the deferment period, purchase price along with accrued Guaranteed Additions minus the total annuity paid till the date of death or 105% of purchase price, whichever is higher, is paid.
- No TDS is made on the annuities paid.
- Loan available after 3 months.
- Policy can be surrendered anytime during the term of the policy.

LIC

PAY SINGLE PREMIUM 11 LAKH, GET EVERY YEAR 1 LAKH + STARTING FROM THE 6TH YEAR **GUARANTEED** FOR WHOLE LIFE

YOUR AGE	SINGLE PREMIUM	YEARLY INCOME STARTING FROM 6TH YEAR	ANNUITY RATE
50	11,00,000	1,00,430	9.13%
60	11,00,000	1,05,930	9.63%
70	11,00,000	1,13,520	10.32%
75	11,00,000	1,16,710	10.61%

1.80% GST applicable



JEEVAN SHANTI

A Non-Linked, Non-Participating, Individual, Single Premium, Deferred Annuity Plan

LICs New Jeevan Shanti Deferred Pension Plan

JEEVAN SHANTI

Higher Rate for Existing Policyholders

Plan with Best Return

Minimum of 105% of Purchase Price to Nominee

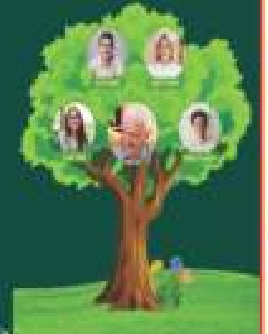
Yearly Pension for Rs.1,01,80,000 Investment			
Age/Def.Term	1 year	3 years	5 years
45	693500	803500	896500
50	699500	815500	915500
55	705500	829500	938500
60	711500	846500	965500
65	717500	867500	998500

6.76% to 10.63%

For Age 30 years to 79 years

Joint Life Option

Deferment Term 1 to 5 years



GST Exemption for NRIs / FNIOs(OCI)

Investment includes GST @1.8%

LICs New Jeevan Shanti Deferred Pension Plan

JEEVAN SHANTI

Higher Rate for Existing Policyholders

Plan with Best Return

Minimum of 105% of Purchase Price to Nominee

Yearly Pension for Rs.50,90,000 Investment			
Age/Def.Term	1 year	3 years	5 years
45	346750	401750	448250
50	349750	407750	457750
55	352750	414750	469250
60	355750	423250	482750
65	358750	433750	499250

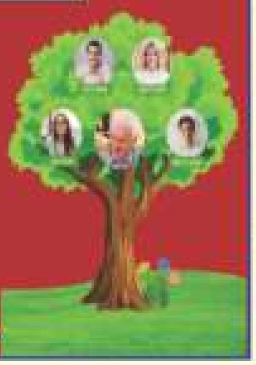
6.76% to 10.63%

50 Lakh

For Age 30 years to 79 years

Joint Life Option

Deferment Term 1 to 5 years



GST Exemption for NRIs / FNIOs(OCI)

Investment includes GST @1.8%

LICs JEEVAN AKSHAY VII

Immediate Annuity Plan

Guaranteed Pension for Life

10 Different Options

Higher Rates for Existing Policyholders

First time in History for Age 25 & above

Yearly Pension for 10L,25L,50L,100L Investment

Age	1018000		2545000		5090000		10180000	
	Annuity	Rate	Annuity	Rate	Annuity	Rate	Annuity	Rate
25	64,300	6.43%	1,62,000	6.48%	3,24,000	6.48%	6,50,500	6.51%
30	64,700	6.47%	1,63,000	6.52%	3,26,000	6.52%	6,54,500	6.55%
35	65,200	6.52%	1,64,250	6.57%	3,28,500	6.57%	6,59,500	6.60%
40	65,600	6.56%	1,65,250	6.61%	3,30,500	6.61%	6,63,500	6.64%
45	66,200	6.62%	1,66,750	6.67%	3,33,500	6.67%	6,69,500	6.70%
50	66,700	6.67%	1,68,000	6.72%	3,36,000	6.72%	6,74,500	6.75%
55	67,200	6.72%	1,69,250	6.77%	3,38,500	6.77%	6,79,500	6.80%
60	67,700	6.77%	1,70,500	6.82%	3,41,000	6.82%	6,84,500	6.85%
65	68,100	6.81%	1,71,500	6.86%	3,43,000	6.86%	6,88,500	6.89%
70	68,600	6.86%	1,72,750	6.91%	3,45,500	6.91%	6,93,500	6.94%
75	69,100	6.91%	1,74,000	6.96%	3,48,000	6.96%	6,98,500	6.99%
80	69,800	6.98%	1,75,750	7.03%	3,51,500	7.03%	7,05,500	7.06%
85	70,800	7.08%	1,78,250	7.13%	3,56,500	7.13%	7,15,500	7.16%
90	72,600	7.26%	1,82,750	7.31%	3,65,500	7.31%	7,33,500	7.34%
95	76,100	7.61%	1,91,500	7.66%	3,83,000	7.66%	7,68,500	7.69%

For Age 25 years to 100 years

Return of Purchase Price to Nominee

Joint Life Option

Loan after 3 months

GST Exemption for NRIs/ FNIOs(OCI)

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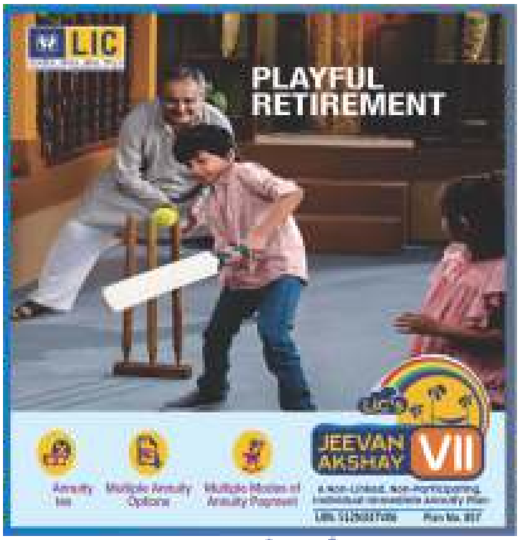
LIC's JEEVAN AKSHAY VII Plan No : 857

Special facility for NRI / FNIO / OCI



Immediate Annuity for life @ guaranteed rates

- ★ Single Premium policy (One time investment)
- ★ Pension starts immediately, depending on mode chosen
- ★ Yearly, Half-yrly, Qly or Monthly modes available for pension
- ★ Pension is guaranteed for life time of the Annuitant
- ★ Rate of pension depends on age at entry
- ★ Eligible age group - 25 years to 100 years (for opt-F)
- ★ Eligible age group - 25 years to 85 years for other options
- ★ Minimum investment: 10 Lacs (for ages 25 yrs to 29 yrs)
- ★ Minimum investment: 1 Lac (for age 30 years & beyond)

10 options to choose pension

Most popular options are:

Option F :-

Annuity for life with return of Purchase Price on death

Option J :-

Joint life Annuity with refund of Purchase Price on death of last survivor

- ★ NPS subscribers can opt pension under LIC's Jeevan Akshay
- ★ Plan can be taken for benefit of dependant person with disability
- ★ Loan / Surrender available after 3 months, Option F & J Only (subj to conditions)

NEW IMMEDIATE ANNUITY RATES 6.43% to 8.09%

Option F - Return of Purchase price on Death

(Including 0.15% increase in Annuity Rate for existing Policyholders)

Age	10 Lacs		25 Lacs		50 Lacs		100 Lacs	
	Yly	Mly	Yly	Mly	Yly	Mly	Yly	Mly
25	64391	5199	162228	13102	324455	26203	651410	52615
30	64792	5224	163229	13164	326458	26329	655417	52866
35	65292	5257	164481	13248	328962	26496	660424	53200
40	65693	5291	165483	13331	330965	26663	664430	53533
45	66294	5324	166985	13415	333970	26829	670439	53867
50	66795	5358	168237	13498	336473	26996	675447	54201
55	67295	5383	169489	13561	338977	27122	680454	54451
60	67796	5408	170740	13623	341481	27247	685461	54702
65	68197	5416	171742	13644	343484	27288	689468	54785
70	68697	5416	172994	13644	345987	27288	694475	54785
75	69198	5399	174246	13602	348491	27205	699482	54618
80	69899	5358	175998	13498	351997	26996	706493	54201
85	70901	5291	178502	13331	357004	26663	716508	53533
90	72703	5166	183009	13018	366017	26037	734535	52281
95	76209	4940	191772	12455	383544	24910	769588	50028
98	80215	4723	201787	11912	403574	23825	809648	47858

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LIC's NIVESH PLUS

(Plan No. 749)

Age	:	25 Years
Single Premium	:	Rs. 10,00,000/-
Risk Cover	:	Rs. 12,50,000/-
Fund Type	:	Growth

1. BENEFIT AND COVERAGE TABLE

(Benefits if there is an NAV growth of 16.13 %)

Age	Single Premium	Total Charges	Gtd. Addition	NAV	Normal Coverage	Accident Coverage	Max Partial With-Drawal	Cash Value
25	1000000	39370	0	20.32	1250000	2500000	0	Lock in
26	0	201	0	23.60	1250000	2500000	0	Lock in
27	0	0	0	27.41	1293574	2543574	0	Lock in
28	0	0	0	31.83	1501669	2751669	0	Lock in
29	0	0	0	36.96	1743191	2993191	0	Lock in
30	0	0	30000	42.92	2053790	3303790	308069	2053790
31	0	0	0	49.84	2384423	3634423	357664	2384423
32	0	0	0	57.88	2768570	4018570	415285	2768570
33	0	0	0	67.22	3214829	4464829	482224	3214829
34	0	0	40000	78.06	3772757	5022757	565914	3772757
Total Premium			1000000		Total Returns		3772757	

LIC's Nivesh Plus has achieved a Compound Annual Growth Rate (CAGR) of 16.13% as of 28.11.2024 since its inception. Future benefit calculations are based on the assumption that this CAGR will continue to apply.

2. BENEFIT AND COVERAGE TABLE

(Benefits if there is an NAV growth of 12 %)

Age	Single Premium	Total Charges	Gtd. Addition	NAV	Normal Coverage	Accident Coverage	Max Partial With-Drawal	Cash Value
25	1000000	39370	0	10.00	1250000	2500000	0	Lock in
26	0	260	0	11.20	1250000	2500000	0	Lock in
27	0	70	0	12.54	1250000	2500000	0	Lock in
28	0	0	0	14.04	1345933	2595933	0	Lock in
29	0	0	0	15.72	1506485	2756485	0	Lock in
30	0	0	30000	17.61	1717108	2967108	257566	1717108
31	0	0	0	19.72	1922349	3172349	288352	1922349
32	0	0	0	22.09	2152882	3402882	322932	2152882
33	0	0	0	24.74	2410650	3660650	361597	2410650
34	0	0	40000	27.71	2739544	3989544	410932	2739544
Total Premium			1000000		Total Returns		2739544	

Nivesh Plus advantage

Investment amount	10,00,000
Value after 5 years	20,53,790
Long Term Capital gain	10,53,790
Gains exempted from Capital gain	1,25,000
Balance chargeable to Capital gain	9,28,790
Capital gains tax at 12.5% on balance	1,16,099
Net gain after tax	19,37,691
Return %	14.15%

Returns based on CAGR of NAV 16.13% as at 28.11.2024

Interest rate		7.25%	Tax slab	31.20%	
Deposit		1000000	Frequency	Quarterly	
Quarter	Deposit	Qly Interest	TDS at 10%	Net Interest	Balance at end of Quarter
1	1000000	18125	1813	16313	1016313
2	1016313	18421	1842	16579	1032891
3	1032891	18721	1872	16849	1049740
4	1049740	19027	1903	17124	1066864
5	1051114	19051	1905	17146	1068260
6	1068260	19362	1936	17426	1085686
7	1085686	19678	1968	17710	1103396
8	1103396	19999	2000	17999	1121396
17	1228672	22125	2212	19912	1248584
18	1248584	22486	2249	20237	1268821
19	1268821	22852	2285	20567	1281388
20	1281388	23225	2323	20903	1302291
	Tax on Quarterly Interest				28295
	TDS already paid				9069
	Balance Tax Payable				19226
	Net interest gain				62393
	Value at the end of 5 years				1283065
	Investment amount				1000000
	Net gain				283065
	RETURN %				5.11%

Interest rate		7.25%	Tax slab	20.80%	
Deposit		1000000	Frequency	Quarterly	
Quarter	Deposit	Qly Interest	TDS at 10%	Net Interest	Balance at end of Quarter
1	1000000	18125	1813	16313	1016313
2	1016313	18421	1842	16579	1032891
3	1032891	18721	1872	16849	1049740
4	1049740	19027	1903	17124	1066864
5	1058840	19191	1919	17272	1076113
6	1076113	19505	1950	17554	1093667
7	1093667	19823	1982	17840	1111507
8	1111507	20146	2015	18131	1129639
17	1256961	22782	2278	20504	1277465
18	1277465	23154	2315	20839	1298304
19	1298304	23532	2353	21179	1319483
20	1319483	23916	2392	21524	1341007
	Tax on Quarterly Interest				19424
	TDS already paid				9338
	Balance Tax Payable				10085
	Net interest gain				73960
	Value at the end of 5 years				1330921
	Investment amount				1000000
	Net gain				330921
	RETURN %				5.88%

Interest rate		7.25%	Tax slab	10.40%	
Deposit		1000000	Frequency	Quarterly	
Quarter	Deposit	Qly Interest	TDS at 10%	Net Interest	Balance at end of Quarter
1	1000000	18125	1813	16313	1016313
2	1016313	18421	1842	16579	1032891
3	1032891	18721	1872	16849	1049740
4	1049740	19027	1903	17124	1066864
5	1066567	19332	1933	17398	1083965
6	1083965	19647	1965	17682	1101647
7	1101647	19967	1997	17971	1119618
8	1119618	20293	2029	18264	1137882
17	1294054	23455	2345	21109	1315163
18	1315163	23837	2384	21454	1336617
19	1336617	24226	2423	21804	1358420
20	1358420	24621	2462	22159	1380579
	Tax on Quarterly Interest				9999
	TDS already paid				9614
	Balance Tax Payable				385
	Net interest gain				86141
	Value at the end of 5 years				1380195
	Investment amount				1000000
	Net gain				380195
	RETURN %				6.66%

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LIFE INSURANCE CORPORATION OF INDIA

LIC's AMRITBAAL

UIN: 512N365V02 Plan No.: 774

INSURANCE PLAN FOR CHILDREN

PREMIUM TYPE	REGULAR PREMIUM	
Age @ Entry	Minimum : 30 Days completed	
	Maximum: 13 Years (LBD)	
Maturity Age	Minimum : 18 Years (LBD)	
	Maximum: 25 Years (LBD)	
Policy Term	Minimum : 10 Years for Regular Premium	Minimum : 5 Years for Single Premium
	Maximum: 25 Years for Regular & Single Premium	
Premium Paying Term	5 Years (or) 6 Years (or) 7 Years (or) Single Premium	
Sum Assured	Minimum BSA: 2 Lakhs, Maximum BSA: No Limit	

GUARANTEED ADDITIONS:

Rs. 80 / 1000 S.A. On Full Policy Term

★ Non-linked, Non-Participating, Savings Plan

MATURITY BENEFIT:

Sum Assured on Maturity + Guaranteed Additions

DEATH BENEFIT:

Sum assured on death is paid along with accrued GA + GA in the year of death is payable for the full policy year

PREMIUM WAIVER BENEFIT:

For availed Regular Premium.

PREMIUM MODE:

Yearly, Half-Yearly, Quarterly, Monthly NACH, SSS (or) Single Premium

PAID UP POLICIES:

If 1 full year premium is paid and then the policy lapses, the maturity paid up SA along with accrued GA will paid on maturity.

If 2 full years' premiums are paid and then the policy lapses, the maturity paid up SA along with accrued GA plus Reduced GA are paid on maturity & In case of death, Death Paid up SA along with accrued GA plus Reduced GA are paid.

★ Under regular premium mode and after 3 months under Single premium

SURRENDER:

In case of regular premium, the surrender value accrues after 1 full year premiums is paid A single premium policy can be surrendered at any time

SETTLEMENT OPTION:

Under Maturity/Death Benefits for instalments for 5/10/15 years

PREMIUM INCLUDING GST (OPTION II - RISK COVER 10 TIMES OF ANNUALISED PREMIUM - OPTION III - 1.25 TIMES OF SINGLE PREMIUM)

AGE	TERM	SUM ASSURED 2 LAKHS					SUM ASSURED 5 LAKHS				
		PREMIUM PAYING TERM					PREMIUM PAYING TERM				
		SINGLE	5 Years	6 Years	7 Years	GUARANTEED MATURITY	SINGLE	5 Years	6 Years	7 Years	GUARANTEED MATURITY
0	25	144064	37181	31601	27724	600000	349291	90053	76102	66410	1500000
1	24	148526	38268	32520	28539	584000	360447	92770	78401	68448	1460000
2	23	153082	39407	33492	29385	568000	371837	95618	80831	70564	1420000
3	22	157691	40588	34495	30263	552000	383358	98570	83339	72758	1380000
4	21	162351	41790	35509	31151	536000	395010	101574	85873	74979	1340000
5	20	167043	43002	36533	32050	520000	406740	104605	88433	77226	1300000
6	19	171767	44224	37568	32949	504000	418549	107661	91020	79472	1260000
7	18	176501	45468	38613	33858	488000	430383	110770	93632	81745	1220000
8	17	181203	46701	39658	34778	472000	442140	113853	96245	84044	1180000
9	16	185832	47913	40682	35666	456000	453713	116883	98805	86265	1140000
10	15	190368	49094	41675	36544	440000	466906	120358	101809	88982	1100000
11	14	194788	50244	42657	37390	424000	477957	123232	104265	91098	1060000
12	13	199041	51351	43597	38216	408000	488590	126001	106616	93162	1020000
13	12	203096	52407	44486	38999	392000	498726	128640	108837	95121	980000

AMRITBAAL

NEW BORN SPECIAL

LIC's AMRITBAAL
UIN: 512N365V02
Plan No. 774

Pay One Time for your Grand Children's Future

Age		Term	B.S.A.	Guaranteed Addition	Maturity	Single Premium★	1.25 Times Risk Cover	Single Premium★	10 Times Risk Cover
0	Risk commences after 2 years	18	2,00,000	2,88,000	4,88,000	1,76,271	2,10,850	1,83,544	17,56,400
0		19	2,00,000	3,04,000	5,04,000	1,71,589	2,05,250	1,79,218	17,15,000
0		20	2,00,000	3,20,000	5,20,000	1,66,897	2,00,000	1,74,839	16,73,000
0		21	2,00,000	3,36,000	5,36,000	1,62,247	2,00,000	1,70,419	16,30,800
0		22	2,00,000	3,52,000	5,52,000	1,57,617	2,00,000	1,65,977	15,88,300
0		23	2,00,000	3,68,000	5,68,000	1,53,040	2,00,000	1,61,526	15,45,700
0		24	2,00,000	3,84,000	5,84,000	1,48,515	2,00,000	1,57,084	15,03,200
0		25	2,00,000	4,00,000	6,00,000	1,44,064	2,00,000	1,52,664	14,60,900

Gift Your Grand Children A Better Future

Ensure Grand Children's BIG Dreams

★ Including GST

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LIFE INSURANCE CORPORATION OF INDIA

LIC's JEEVAN UMANG

UIN: 512N312V03 PLAN NO: 745

8%

Guaranteed Life Time & Tax Free

Without any market risk

8% p.a. of purchase price **Book your 8% now**

FEATURES:

- Age Eligibility : For a child of 30 days to 55 years
- Minimum Basic Sum Assured : ₹ 2,00,000/-
- Maximum Basic Sum Assured : No limit
- Premium Paying Term : 15, 20, 25 and 30 years
- Policy Term : (100 minus age at entry) years

OPTIONAL RIDERS:

- LIC's Accidental Death and Disability Benefit Rider
- LIC's Accidental Benefit Rider
- LIC's New Term Assurance Rider
- LIC's Premium Waiver Benefit Rider

SPECIAL FEATURES:

- Life long risk cover till Age 100
- Bonus throughout the term
- Final additional bonus (if any)
- Loan facility

Tax Free Regular Income Plan

Guaranteed upto age 100 (Ready Reckoner for Tax Free Regular Income)

Premium for full PPT Inclusive of ADDB Rider and Service Tax

Tax Free Regular Income Per Annum	PPT	15 years	20 Years	25 Years	30 Years
	Age Group	3 to 50	0 to 40	0 to 35	0 to 30
	Sum Assured	Yearly Premium	Yearly Premium	Yearly Premium	Yearly Premium
24,000	3,00,000	26,000	18,000	14,000	11,000
48,000	6,00,000	50,000	35,000	26,000	21,000
72,000	9,00,000	77,000	52,000	40,000	31,000
1,20,000	15,00,000	1,26,000	86,000	65,000	51,000
2,00,000	25,00,000	2,10,000	1,40,000	1,06,000	84,000
2,40,000	30,00,000	2,45,000	1,70,000	1,28,000	1,01,000
3,60,000	45,00,000	3,75,000	2,60,000	1,90,000	1,50,000
6,00,000	75,00,000	6,27,000	4,20,000	3,20,000	2,50,000

"Premium Rates for these age groups are almost same" Thumb Rule for Premium and Tax Free Regular Income:

For PPT	15 Years	20 Years	25 Years	30 Years
Tax Free Regular Income	Equal to Annual Premium	1.5 times of Annual Premium	2 times of Annual Premium	2.5 times of Annual Premium

Premium considered for above thumb rule is without Rider & GST

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LIC's JEEVAN LABH

UIN No.: 512N304V03

Plan No.: 736

LABH FIXED DEPOSIT

Illustrations for age 40 yrs, 736 - 16(10)

1 Amount Required	1 Crore	50 Lakh	25 Lakh	10 Lakh
Sum Assured	₹60 Lakh	₹30 Lakh	₹15 Lakh	₹6 Lakh
(A) Your contribution in 10 Yrs	₹5.50 Lakh x 10 ₹ 55,00,000	₹2.7 Lakh x 10 ₹27,00,000	₹1.37 Lakh x 10 ₹13,70,000	₹55,000 x 10 ₹5,50,000
(B) LIC's Addition in 16 Yrs	₹40,00,000	₹20,00,000	₹10,00,000	₹4,00,000
FD Maturity (A) + (B)	₹1 Crore	₹50,00,000	₹25,00,000	₹10,00,000
Under Settlement option of 5 Yrs	₹21,91,000 x 5 Yrs ₹1,09,55,000	₹11,00,000 x 5 Yrs ₹55,00,000	₹5,50,000 x 5 Yrs ₹27,50,000	₹2,20,000 x 5 Yrs ₹11,00,000

Illustrations for age 40 yrs, 736 - 21(15)

2 Amount Required	1 Crore	50 Lakh	25 Lakh	10 Lakh
Sum Assured	50 Lakh	25 Lakh	12.50 Lakh	5 Lakh
(A) Your contribution	25,000 Mly x 12 3,00,000	12,500 Mly x 12 1,50,000	6,250 Mly x 12 75,000	2,500 Mly x 12 30,000
	3,00,000 x 15 yrs 45 Lakh	1,50,000 x 15 yrs 22.50 Lakh	75,000 x 15 yrs 11.25 Lakh	30,000 x 15 yrs 4.50 Lakh
(B) LIC's Addition	45 Lakh	22.50 Lakh	11.25 Lakh	4.50 Lakh
Total (A) + (B)	90 Lakh	45 Lakh	22.50 Lakh	9 Lakh
Addition By LIC After 6 Yrs.	10 Lakh	5 Lakh	2.5 Lakh	1 Lakh
FD Maturity 21st Year	1 Crore	50 Lakh	25 Lakh	10 Lakh
Under Settlement option of 15 Yrs	9 Lakh p.a. x 15 Yrs 1.35 Crore	4.5 Lakh p.a. x 15 Yrs 67.50 Lakh	2.25 Lakh p.a. x 15 Yrs 33.75 Lakh	90,000 p.a. x 15 Yrs 13.50 Lakh

Life Cover with attractive returns

Policy Term	Premium Paying Term
16	10
21	15
25	16

SALIENT FEATURES:

Min. Basic Sum Assured	Rs. 2,00,000
Max. Basic Sum Assured	No Upper limit
Min. Entry Age	8 Years
Max. Entry Age	59/54/50 years for policy term 16/21/25 Years.

Optional Benefits:

(1) Accident Benefit Rider
(2) LIC's Accidental Death & Disability Benefit Rider
(3) LIC's New Term Assurance Rider
(4) Premium Wavier Benefit Rider

Illustrations for age 35 yrs, 736 - 25(16), SA - 20L, 10L, 5L

LABH A/C

1 — Your Contribution + LIC's Addition

₹1,00,000 x 16 yrs. + ₹1,00,000 x 16 yrs.
₹16 Lakh + ₹16 Lakh
Total Reciept 32 Lakh
Next 9 Yrs → NIL | ₹1 Lakh + ₹1 Lakh, 2 Lakh x 9 yrs. 18 Lakh
Total 50 Lakh
OR
Settlement Opt. 15 Yrs. 4,60,000 p.a. x 15 yrs.
₹69,00,000

- Natural Death Cover
- Accident Death Cover
- Disability Benefit Cover
- Loan Available
- Tax Benefit u/s & 10(10D)

2 — Your Contribution + LIC's Addition

₹50,000 x 16 yrs. + ₹50,000 x 16 yrs.
₹8 Lakh + ₹8 Lakh
Total Reciept 16 Lakh
Next 9 Yrs → NIL | ₹50,000 + ₹50,000, 1 Lakh x 9 yrs. 9 Lakh
Total 25 Lakh
OR
Settlement Opt. 15 Yrs. 2,30,000 p.a. x 15 yrs.
₹34,50,000

- Natural Death Cover
- Accident Death Cover
- Disability Benefit Cover
- Loan Available
- Tax Benefit u/s & 10(10D)

3 — Your Contribution + LIC's Addition

₹25,000 x 16 yrs. + ₹25,000 x 16 yrs.
₹4 Lakh + ₹4 Lakh
Total 8 Lakh
Next 9 Yrs → NIL | ₹25,000 + ₹25,000, 50,000 x 9 yrs. 4.5 Lakh
Total 12.5 Lakh
OR
Settlement Opt. 15 Yrs. 1,15,000 p.a. x 15 yrs.
₹17,25,000

- Natural Death Cover
- Accident Death Cover
- Disability Benefit Cover
- Loan Available
- Tax Benefit u/s & 10(10D)

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LIC's BIMA SHREE

UIN: 512N316V03 Plan No.: 748

Money Back + Guaranteed Additions during Premium Paying Term + Loyalty Addition, if any + Optional Riders + Loan Facility Available

GUARANTEED ADDITIONS:

Rs. 50 / 1000 BSA
for the first 5 years &
Rs. 55 / 1000 BSA
for the subsequent years till the end of
Premium Paying Term

SALIENT FEATURES:

Min. Basic Sum Assured	Rs. 10,00,000/- (In multiple of 50,000)
Max. Basic Sum Assured	No Limit
Policy Term	14,16,18,20,24 and 28 Years
Premium Paying Term	(Policy Term less 4) Years
Min. Age at Entry	8 Years (Completed)
Max. Age at Entry	55,53,51,49,45 & 41 Years For Policy Terms: 14,16,18,20,24 & 28 Years
Max. Age at Maturity	69 years for all policy terms

1) Option to defer Survival Benefits
2) PWB available for minor lives
3) Settlement option for Maturity & Death Benefits

POLICY TERM / PREMIUM PAYING TERM	SURVIVAL BENEFITS	MATURITY BENEFIT
14/10	30% Basic Sum Assured after 10th & 12th Years	40% of BSA + Guaranteed Additions + Loyalty Addition if any
16/12	35% Basic Sum Assured after 12th & 14th Years	30% of BSA + Guaranteed Additions + Loyalty Addition if any
18/14	40% Basic Sum Assured after 14th & 16th Years	20% of BSA + Guaranteed Additions + Loyalty Addition if any
20/16	45% Basic Sum Assured after 16th & 18th Years	10% of BSA + Guaranteed Additions + Loyalty Addition if any
24/20	45% Basic Sum Assured after 20th & 22nd Years	10% of BSA + Guaranteed Additions + Loyalty Addition if any
28/24	45% Basic Sum Assured after 24th & 26th Years	10% of BSA + Guaranteed Additions + Loyalty Addition if any

Illustrations: SUM ASSURED - Rs. 10,00,000/-

TERM / PPT: 14/10		TERM / PPT: 16/12		TERM / PPT: 18/14		TERM / PPT: 20/16		TERM / PPT: 24/20		TERM / PPT: 28/24	
Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
8	112958	8	94883	8	81723	8	72609	8	56838	8	46136
18	114982	18	96855	18	83643	18	74476	18	58756	18	48054
25	115187	25	97111	25	83899	25	74783	25	59217	25	48720
30	115546	30	97520	30	84411	30	75449	30	60036	30	49795
35	116365	35	98493	35	85486	35	76729	35	61572	35	51639
40	118003	40	100286	40	87483	40	78931	40	64081	40	54506
45	120871	45	103307	45	90658	45	82362	45	67973	45	-
50	125275	50	107864	50	95420	50	-	50	-	50	-
55	131163	55	-	55	-	55	-	55	-	55	-
Total of SBs: Rs. 6,00,000/-		Total of SBs: Rs. 7,00,000/-		Total of SBs: Rs. 8,00,000/-		Total of SBs: Rs. 9,00,000/-		Total of SBs: Rs. 9,00,000/-		Total of SBs: Rs. 9,00,000/-	
Approx. Maturity	1140000	Approx. Maturity	1205000	Approx. Maturity	1275000	Approx. Maturity	1345000	Approx. Maturity	1475000	Approx. Maturity	1695000

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LIFE INSURANCE CORPORATION OF INDIA

LIC's JEEVAN TARUN

UIN: 512N299V03 Plan No.: 734

SALIENT FEATURES:

Min. Age at Entry	30 Days (Completed)
Max. Age at Entry	12 Years (Last Birthday)
Maturity Age	25 Years
Policy Term	(25 - Age at Entry) Years
Premium Paying term	(20 - Age at Entry) Years
Min. Basic Sum Assured	Rs. 2,00,000/-
Max. Basic Sum Assured	No Limit
Premium Paying Mode	Yly/Hly/Qly/Mly(SSS or NACH)

OPTION	Survival Benefits for 5 years from age 20 to 24 years	Maturity Benefits (Along with vested bonuses & Final Additional Bonus, If any)
OPTION 1	No Survival Benefits	100% of Basic Sum Assured
OPTION 2	5% of BSA every year	75 % of Basic Sum Assured
OPTION 3	10% of BSA every year	50 % of Basic Sum Assured
OPTION 4	15% of BSA every year	25% of Basic Sum Assured

RISK COVER:

Age Less than 8 Years:

Risk will commence either 2 years from the date of commencement of policy or from the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier.

Age 8 Years or more:

Risk will commence immediately.

DEATH BENEFIT:

(a) On Death before commencement of Risk:

Return of premium/s paid excluding taxes, extra premium and rider premium, if any without interest.

(b) On Death after commencement of Risk:

"**Sum Assured on Death**" along with vested Simple Reversionary Bonuses and Final Additional Bonus, If any; where "**Sum Assured on Death**" is defined as higher of 125% of Sum assured or 7 times of annualized premium. This death benefit shall not be less than 105% of the "**Total Premiums Paid**" upto the date of death.

OTHER BENEFITS:

Premium Waiver Benefit

Loan

Surrender

Option to take Death Benefit in instalments

Settlement Option for maturity benefit, etc.,

Illustrations:- Age: 0 Yrs, SA: Rs. 10,00,000/-, Policy Term / PPT: 25 / 20 Yrs

OPTION	YEARLY PREMIUM	TOTAL PREMIUMS (payable in 20 yrs.)	SURVIVAL BENEFITS (from ages 21 to 24 yrs)	APPROX. MATURITY VALUE (at age 25 yrs)
1	43441	8,51,036	-	25,75,000
2	44465	8,71,098	50,000 x 5	23,25,000
3	45540	8,92,180	1,00,000 x 5	20,75,000
4	46615	9,13,243	1,50,000 x 5	18,25,000

Sample Premium Chart:

Age	OPTION 1		
	SA: 2,00,000	SA: 5,00,000	SA: 10,00,000
0	9524	22504	43441
4	12023	28751	55935
8	16160	39094	76621
12	23882	58399	115230

Age	OPTION 2		
	SA: 2,00,000	SA: 5,00,000	SA: 10,00,000
0	9729	23016	44465
4	12340	29544	57522
8	16642	40297	79028
12	24691	60421	119275

Age	OPTION 3		
	SA: 2,00,000	SA: 5,00,000	SA: 10,00,000
0	9944	23553	45540
4	12658	30338	59109
8	17123	41501	81435
12	25490	62418	123269

Age	OPTION 4		
	SA: 2,00,000	SA: 5,00,000	SA: 10,00,000
0	10159	24091	46615
4	12965	31107	60646
8	17604	42704	83841
12	26298	64441	127314

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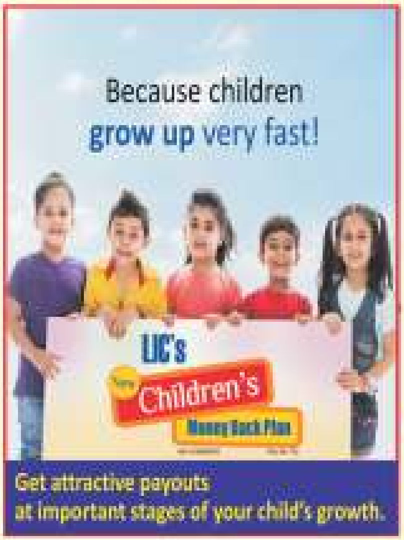
LIC's NEW CHILDREN'S MONEY BACK

UIN: 512N296V03

Plan No.: 732

SALIENT FEATURES:

Min. Age at Entry	0 Years
Max. Age at Entry	12 Years (Last Birthday)
Maturity Age	25 Years
Policy Term	(25 - Age at Entry) Years
Premium Paying term	(25 - Age at Entry) Years
Min. Basic Sum Assured	Rs. 2,00,000/-
Max. Basic Sum Assured	No Limit
Premium Paying Mode	Yly/Hly/Qly/Mly(SSS or NACH)



SURVIVAL BENEFITS:

20% of Basic Sum Assured on Completion of ages 18, 20 & 22 Years.

MATURITY BENEFIT:

40% of Basic Sum Assured along with vested bonuses & Final Additional Bonus, if any

RISK COVER:

Age Less than 8 Years:

Risk will commence either 2 years from the date of commencement of policy or from the policy anniversary coinciding with or immediately following the completion of 8 years of age, whichever is earlier.

Age 8 Years or more:

Risk will commence immediately.

DEATH BENEFIT:

(a) On Death before commencement of Risk:
Return of premium/s paid excluding taxes, extra premium and rider premium, if any without interest.

(b) On Death after commencement of Risk:
"Sum Assured on Death" along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any; where "Sum Assured on Death" is defined as higher of Basic Sum assured or 7 times of annualized premium. This death benefit shall not be less than 105% of the "Total Premiums Paid" upto the date of death

OTHER BENEFITS:

- Premium Waiver Benefit upto age 17
- Option to defer the SB Payments
- Loan
- Surrender
- Option to take Death Benefit in instalments
- Settlement Option for maturity benefit, etc.,

Illustration:- SA: Rs. 10,00,000/-

AGE	TERM	YEARLY PREMIUM	TOTAL PREMIUMS	SURVIVAL BENEFITS (at ages 18, 20 & 22 yrs)	APPROX. MATURITY VALUE (at age 25 yrs)
0	25	42877	10,71,925	2,00,000 x 3	25,75,000
4	21	53477	11,23,017	2,00,000 x 3	20,50,000
8	17	69811	11,86,787	2,00,000 x 3	17,00,000
12	13	95106	12,36,378	2,00,000 x 3	14,50,000

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LIC's JEEVAN LAKSHYA

UIN No.: 512N297V03

Plan No.: 733

PLAN FOR AN ASSURED FUTURE FOR YOUR FAMILY

SALIENT FEATURES:

Min. Sum Assured	Rs. 2,00,000/-
Max. Sum Assured	No Limit
Eligibility Age	18 to 50 Years
Max. Maturity Age	65 Years
Policy Term	13 to 25 Years
Prem. Paying Term	3 Years less than Policy Term

Maturity Benefit

Sum Assured + Bonuses

Death Benefit

Annual Income Benefit of 10% of Sum Assured, Waiver of future Premiums & Final Payment of Sum Assured + Bonuses on Maturity Date

Optional Riders:

1) LIC's Accidental Death and Disability Benefit Rider
2) LIC's Accident Benefit Rider
3) LIC's New Term Assurance Rider

TERM / PPT: 13/10		
Age	Yearly Premium*	
	SA: 2,00,000	SA: 5,00,000
18	21379	51355
25	21398	51407
30	21460	51560
35	21593	51893
40	21870	52584
45	22392	53890
50	23283	56118
Mat. Value	3,00,000	7,50,000

TERM / PPT: 15/12		
Age	Yearly Premium*	
	SA: 2,00,000	SA: 5,00,000
18	17671	42086
25	17691	42138
30	17763	42317
35	17927	42727
40	18234	43495
45	18817	44954
50	19790	47387
Mat. Value	3,18,000	8,00,000

TERM / PPT: 18/15		
Age	Yearly Premium*	
	SA: 2,00,000	SA: 5,00,000
18	14209	33433
25	14250	33595
30	14343	33765
35	14547	34277
40	14936	35250
45	15632	36991
50	-	-
Mat. Value	3,58,000	9,00,000

TERM / PPT: 20/17		
Age	Yearly Premium*	
	SA: 2,00,000	SA: 5,00,000
18	12457	29054
25	12509	29183
30	12622	29464
35	12847	30027
40	13287	31127
45	14055	33048
50	-	-
Mat. Value	3,82,000	10,00,000

TERM / PPT: 25/22		
Age	Yearly Premium*	
	SA: 2,00,000	SA: 5,00,000
18	9621	21962
25	9703	22167
30	9867	22576
35	10194	23395
40	10757	24804
45	-	-
50	-	-
Mat. Value	5,20,000	13,00,000

Illustration:

Age: 30 Yrs
S.A: Rs. 10,00,000/-
Policy Term - 25 Yrs
PPT - 22 Yrs
Yearly Premium - 44,108/-

(If Death Occurs in the 1st year & Premium Paid for One Year Only)

Annual Income Benefit @10% per Annum on S.A., Rs. 1,00,000/- per annum till the date of Maturity
Rs. 24,00,000/-

Waiver of Future Premium
Rs. 9,07,000/-

Death Benefit, due to accident
Rs.10,00,000/-

7 Benefits

Death Benefit, if opted for Term Rider
Rs. 10,00,000/-

More than 700% Protection

On Maturity, Basic Sum Assured
Rs. 10,00,000/-

On Maturity, Reversionary Bonus
Rs. 11,50,000/-

On Maturity, Final Additional Bonus
Rs.4,50,000/-

Total Benefits - Rs. 79,07,000/-

*with ADDB Premium & GST

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LIC's BIMA JYOTI

UIN: 512N339V02 Plan No. 760

LIMITED PREMIUM GUARANTEED MATURITY PLAN

MATURITY BENEFIT:

Basic Sum Assured + Guaranteed Additions

DEATH BENEFIT:

125% of Basic Sum Assured + Guaranteed Additions

ELIGIBILITY

Age	3 months to 60 Years
Minimum Sum Assured	1,25,000/-
Policy Term	15 Years to 20 Years
Premium Paying Term	5 Years less than Policy Term
Premium Payment Modes	Yearly, Half Yearly, Quarterly, Monthly (NACH) or SSS

GUARANTEED ADDITIONS

50/1000 SA

for full policy term

SUITABILITY:

- For Age: 30 days to 60 Years
- For Savings Plus Security
- For Education & Marriage Provision
- For Future Goal Planning with Guaranteed Maturity
- For Retirement

RIDERS AVAILABLE:

- Accidental Death & Disability Benefit Rider
- Accident Benefit Rider
- Term Assurance Rider
- Premium Waiver Benefit Rider

TERM / PPT: 15/10

Age	Yearly Premium*	
	SA: 1,25,000	SA: 5,00,000
25	15153	58113
30	15190	58260
35	15276	58603
40	15447	59289
45	15760	60538
50	16262	62547
55	16936	65242
60	17824	68795
Mat. Value	2,18,750	8,75,000

TERM / PPT: 20/15

Age	Yearly Premium*	
	SA: 1,25,000	SA: 5,00,000
25	10480	39419
30	10535	39640
35	10664	40154
40	10890	41061
45	11276	42604
50	11864	44956
55	12666	48166
60	NA	NA
Mat. Value	2,50,000	10,00,000

*without ADDB Premium & GST

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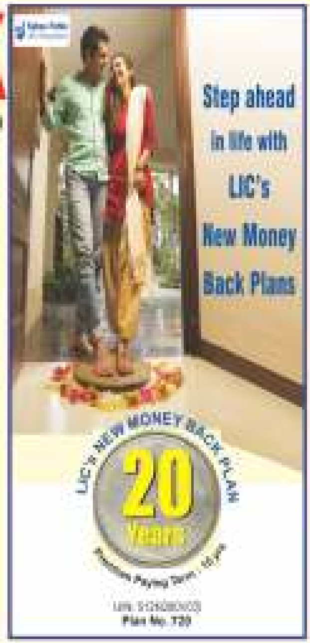
LIC's NEW MONEY BACK

UIN: 512N280V03 Plan No.: 720



SALIENT FEATURES:

Min. Age at Entry	13 years (Completed)
Max. Age at Entry	50 Years (NBD)
Policy Term	20 Years
Premium Paying term	15 Years
Min. Basic Sum Assured	Rs. 2,00,000/- (There after in multiples of Rs. 25,000/-)
Max. Basic Sum Assured	No Limit
Premium Paying Mode	Yly/Hly/Qly/Mly(SSS or NACH)

SURVIVAL BENEFITS:

On the Life Assured surviving to the end of each of the specified durations, i.e. 5th, 10th & 15th policy years, 20% of the Basic Sum Assured shall be payable.

DEATH BENEFIT:

"Sum Assured on Death" + Simple Reversionary Bonuses + Final Additional Bonus, if any, Where **"Sum Assured on Death"** is defined as higher of 125% of Basic Sum Assured or 7 times of Annualized Premium.

This death benefit shall not be less than 105% of the **"Total Premiums Paid"** upto the date of death.

MATURITY BENEFIT:

40% of the Basic Sum Assured + Simple Reversionary Bonuses+ Final Additional Bonus, if any

OTHER BENEFITS:

- ★ Premium Waiver Benefit Rider
- ★ Accidental Death & Disability Benefit Rider (ADDB)
- ★ Accident Benefit Rider
- ★ Term Assurance Rider
- ★ Loan / Surrender
- ★ Option to take Death Benefit in instalments
- ★ Settlement Option for maturity benefit, etc.,

Illustrations:

Age	Yearly Premium*		
	SA: 2,00,000	SA: 5,00,000	SA: 10,00,000
13	16539	39780	79561
18	16841	40536	81071
25	16923	40740	81481
30	17056	41073	82146
35	17353	41816	83631
40	17855	43070	86140
45	18633	45015	90032
50	19770	47858	95716
Survival Benefits	40000 x 3	1,00,000 x 3	2,00,000 x 3
Approx. Maturity 20th Year	2,32,000	5,80,000	11,60,000
Approx. Total Returns	3,52,000	8,80,000	17,60,000

*with ADDB Rider & GST

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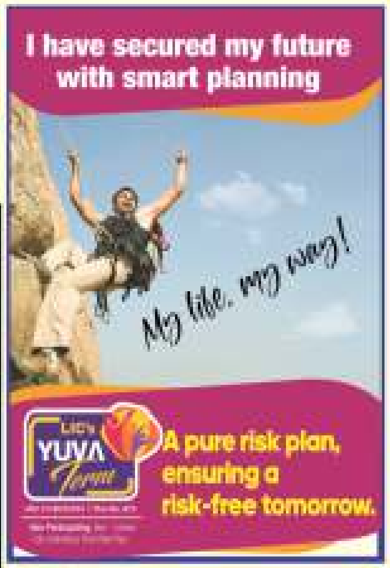
LIC's YUVA TERM

UIN: 512N355V01 Plan No.: 875



SALIENT FEATURES:

Min. Age at Entry	18 Years (Last Birthday)
Max. Age at Entry	45 Years (Last Birthday)
Min. Maturity Age	33 Years (Last Birthday)
Max. Maturity Age	75 Years (Last Birthday)
Policy Term	15 to 40 years under Regular/Single/Limited Premium of 10 years
Premium Paying term	Regular, Limited Premium of 10 years / 15 years, Single Premium
Min. Basic Sum Assured	Rs. 50,00,000/-
Max. Basic Sum Assured	Rs. 5,00,00,000/-
Premium Mode	Yly/Hly/Qly & Mly (NACH)

DEATH BENEFIT

1. Under Regular premium and Limited premium payment, "Sum Assured on Death" is defined as the highest of:
7 times of Annualised Premium
(or)
105% of "**Total Premiums Paid**" upto the date of death (or)
Absolute amount assured to be paid on death.

2. Under Single premium payment, "Sum Assured on Death" is defined as the higher of:
125% of Single Premium (or)
Absolute amount assured to be paid on death.

Absolute amount assured to be paid on death shall depend on Death Benefit Option chosen at the time of taking this policy and is as under:

Option I: Level Sum Assured: Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured, which shall remain the same throughout the policy term.

Option II: Increasing Sum Assured
Absolute amount assured to be paid on death shall remain equal to Basic Sum Assured till completion of fifth policy year. Thereafter, it increases by 10% of Basic Sum Assured each year from the sixth policy year till fifteenth policy year till it becomes twice the Basic Sum Assured. This increase will continue under an in force policy till the end of policy term or till the Date of Death; or till the fifteenth policy year, whichever is earlier. From sixteenth policy year and onwards, the Absolute amount assured to be paid on death remains constant i.e. twice the Basic Sum Assured till the policy term ends.

HIGHLIGHTS

- Benefit of an attractive high sum assured rebate.
- Special rates for women.
- Higher cover at a lower premium rate.
- Flexibility to choose from two benefit options: Level Sum Assured and Increasing Sum Assured

* On survival of the life assured to the end of the policy term, no maturity benefit is payable.
* No Paidup Value
* No Loan under this plan

SURRENDER VALUE

Regular Premium Payment policies
Nothing shall be payable.

Single Premium Payment Policies
The applicable Unexpired Risk Premium Value, if any, shall be payable anytime during the Policy Term.

Limited Premium Payment
The applicable Unexpired Risk Premium Value, if any, shall only be payable if full premiums have been paid for at least three consecutive years.

In case of a lapsed policy, on surrender of policy during the revival period, applicable Unexpired Risk Premium Value, if any, shall be payable. However, on expiry of revival period, the policy shall terminate and Unexpired Risk Premium Value, if any shall be paid to the policyholder.

Illustration:- Basic Sum Assured Rs. 50 Lakh for Non-Smoker, Male, Standard lives

Option I (Level Sum Assured):

Age (Last Birthday)	Policy Term	Regular Annual Premium (in Rs.)	Annual Premium for Limited Premium Paying Term of 15 Years (in Rs.)	Annual Premium for Limited Premium Paying Term of 10 Years (in Rs.)	Single Premium (in Rs.)
20	20	4550	5250	6600	44350
30	20	5950	6850	8750	59550
40	20	11700	13600	17500	121900

Option II (Increasing Sum Assured):

Age (Last Birthday)	Policy Term	Regular Annual Premium (in Rs.)	Annual Premium for Limited Premium Paying Term of 15 Years (in Rs.)	Annual Premium for Limited Premium Paying Term of 10 Years (in Rs.)	Single Premium (in Rs.)
20	20	5850	6750	8550	56400
30	20	8250	9600	12250	84850
40	20	17850	20850	26850	188950

LIC's SMART PENSION

LIC

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

UIN: 512N386V01 Plan No.: 879

A NON-PAR, NON-LINKED, INDIVIDUAL SAVINGS, IMMEDIATE ANNUITY PLAN

Min Age at Entry: 18 years LBD (Not applicable for Divyangjan life, if purchased under Option G2 or J)

Max Age at Entry: Option F: 100, Option E1, E2: 65 Option E3, E4, E5: 70 Options: A, B1, B2, B3, B4, C1, C2,D, G1, G2, H1, H2, I1, I2 , J: 85 (In case of joint life, the minimum and maximum age limits specified above shall apply to both lives.)

Minimum Purchase Price: Rs.1,00,000/- subject to min annuity Mly Rs.1000, Qly Rs.3000, Hly Rs.6000, Yearly Rs.12000 (Rs.50000 for the benefit of Divyangjan)

Maximum Purchase Price: No Limit

Modes of Annuity Payments: Yearly, Half-Yearly, Quarterly or Monthly (NACH)

Incentive for existing Policyholder and Nominee/ Beneficiary of the deceased Policyholder: 0.15% Incentive for higher Purchase Price

Annuity Options:

Single Life -14 Options: A, B1, B2, B3, B4, C1, C2, D, E1, E2, E3, E4, E5, F

Joint Life - 7 Options: G1, G2, H1, H2, I1, I2, J

New Features in Single Life:

Option - C1 & C2: Life Annuity increasing at a simple rate of 3% p.a & 6% respectively

Option - D: Life annuity with Return of Balance Purchase Price

Option - E1 & E2: Life annuity with 50% & 100% Return of Purchase Price after attaining age 75 years respectively

Option - E3 & E4: Life annuity with 50% & 100% Return of Purchase Price after attaining age 80 years respectively

Option - E5: Life annuity with 5% Return of Purchase Price each year after attaining age 76 years to 95 years

New Features in Joint Life :

Option - G1 & G2: Joint Life annuity with a provision of 50% & 100% of annuity to Secondary Annuitant on death of the Primary Annuitant respectively

Option - H1: Joint Life annuity increasing at a simple rate of 3% p.a. & 6% p.a. with a provision of 50% of annuity to Secondary Annuitant on death of the Primary Annuitant respectively

Option -I1: Joint Life annuity increasing at a simple rate of 3% p.a. & 6% p.a. with a provision of 100% of annuity to Secondary Annuitant on death of the Primary Annuitant

Options available for payment of Death Benefit: Under all the annuity options where there is benefit payable on death i.e. Annuity Options - D, E1, E2, E3, E4, E5, F and J

Lumpsum Death Benefit Annuitisation of Death Benefit In instalments

Liquidity Option: Available in Options F&J.

Advanced Annuity Option: Available in Option J Only.

Annuity Accumulation Rate from 01.05.2024 to 30.04.2025 shall be 6.67% p.a.

Option to take the plan for the benefit of dependant person with disability (Divyangjan) life: Available in Options F, G2 & J Only

Option to purchase as Qualifying Recognized Overseas Pension Scheme (QROPS)

Surrender: Available under options D, E1, E2, E3, E4, E5, F AND J

Loan: Available under options E1, E2, E3, E4, E5, F AND J

ILLUSTRATION FOR 10 LAKHS - SINGLE LIFE

Option	Option Type	18	30	40	50	60	65	70
A	Life annuity	64300	66600	69800	75200	85000	92900	104300
B1	Annuity Certain for 5 years and life thereafter	64300	66500	69700	75100	84500	91900	102300
B2	Annuity Certain for 10 years and life thereafter	64200	66500	69600	74600	83200	89600	97800
B3	Annuity Certain for 15 years and life thereafter	64200	66400	69300	74000	81400	86400	91900
B4	Annuity Certain for 20 years and life thereafter	64100	66200	69000	73200	79200	82600	85700
C1	Life Annuity increasing at a simple rate of 3% p.a.	44500	47100	50600	56300	56200	74100	85300
C2	Life Annuity increasing at a simple rate of 6% p.a.	34600	37000	40200	45600	54800	62300	72900
D	Life annuity with Return of Balance Purchase Price	64100	66300	69200	73900	81700	87700	95700
E1	Life annuity with 50% Return of Purchase Price after attaining age 75 years	61800	62000	62000	61200	57900	54300	
E2	Life annuity with 100% Return of Purchase Price after attaining age 75 years	61400	61200	60600	58200	51000	43300	
E3	Life annuity with 50% Return of Purchase Price after attaining age 80 years	62000	62300	62600	62600	61400	59600	56300
E4	Life annuity with 100% Return of Purchase Price after attaining age 80 years	61700	61900	61800	61100	57900	54000	47000
E5	Life annuity with 5% Return of Purchase Price each year after attaining age 76 years to 95 years	61900	62200	62500	62400	60900	58800	55000
F	Life annuity with Return of Purchase Price	62200	62700	63300	64100	64900	65200	65600