

Jeevan Lakshya (Plan No. - 933)



Your Daughter 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 **Ananya** gets fulfilled when she 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 Daughter travels towards her 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 Daughter'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.
- ✓ Option to take Maturity and Death Benefit in installments.

Illustration specially prepared for

Mr. ABCD

(age 30 years)

Benefits Illustration Summary

Sum Assured	Rs. 8,50,000
Term/PPT	25/22 years
Premium	Yearly premium Rs. 37,092

Cash Flow Benefits

Year	Guaranteed	Bonus	Total
25	8,50,000	13,60,000	22,10,000

Life Cover This is the high protection plan where your risk cover will go upto Rs. 4335000

Liquidity You have an option to surrender the policy & receive the cash value after payment of 2 Yearly premiums. 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. 10,968 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	

Presented by

AG Investment
D-399, DDA Flats, Bindapuri
Dwarka, New Delhi-110059
Telegram-<https://t.me/licpathshala>
E-mail. support@agindiaonline.com

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.

AG Investment

D-399, DDA Flats, Bindapur
Dwarka, New Delhi-110059
E-mail- support@agindiaonline.com
Website- agindiaonline.com

Jeevan Lakshya Plan Presentation for **Mr. ABCD** (age 30 years)

Ref. No. JL20

Forecast of Insurance Benefits

Mode of Premium	Yearly	Rider	
Installment Premium	37,092(36,294 from 2nd yr onwards)	Accident Cover	: 8,50,000
Date of Report	27/08/2022	Term Rider	: Not Opted
Term	25 Years	Critical Illness Rider	: Not Opted

Policy Year	Age	Risk Cover (Natural Death)	Premium	Tax Saved	Net Premium	Returns From LIC	Net Cash Flow	Cash Value	Loan Available
1	31	43,35,000	37,092	10,968	26,124	0	-37,092	0	0
2	32	42,50,000	36,294	10,968	25,326	0	-36,294	21,297	19,167
3	33	41,65,000	36,294	10,968	25,326	0	-36,294	49,219	44,297
4	34	40,80,000	36,294	10,968	25,326	0	-36,294	89,078	80,170
5	35	39,95,000	36,294	10,968	25,326	0	-36,294	1,13,058	1,01,752
6	36	39,10,000	36,294	10,968	25,326	0	-36,294	1,37,218	1,23,496
7	37	38,25,000	36,294	10,968	25,326	0	-36,294	1,61,604	1,45,444
8	38	37,40,000	36,294	10,968	25,326	0	-36,294	1,91,372	1,72,235
9	39	36,55,000	36,294	10,968	25,326	0	-36,294	2,22,866	2,00,579
10	40	35,70,000	36,294	10,968	25,326	0	-36,294	2,56,181	2,30,563
11	41	34,85,000	36,294	10,968	25,326	0	-36,294	2,91,526	2,62,373
12	42	34,00,000	36,294	10,968	25,326	0	-36,294	3,40,513	3,06,462
13	43	33,15,000	36,294	10,968	25,326	0	-36,294	3,98,110	3,58,299
14	44	32,30,000	36,294	10,968	25,326	0	-36,294	4,62,596	4,16,336
15	45	31,45,000	36,294	10,968	25,326	0	-36,294	5,34,510	4,81,059
16	46	30,60,000	36,294	10,968	25,326	0	-36,294	6,05,353	5,44,818
17	47	29,75,000	36,294	10,968	25,326	0	-36,294	6,84,811	6,16,330
18	48	28,90,000	36,294	10,968	25,326	0	-36,294	7,74,608	6,97,147
19	49	28,05,000	36,294	10,968	25,326	0	-36,294	8,76,395	7,88,756
20	50	27,20,000	36,294	10,968	25,326	0	-36,294	9,92,584	8,93,326
21	51	26,35,000	36,294	10,968	25,326	0	-36,294	11,34,316	10,20,884
22	52	25,50,000	36,294	10,968	25,326	0	-36,294	12,93,599	11,64,239
23	53	24,65,000	0	0	0	0	0	14,40,672	12,96,605
24	54	23,80,000	0	0	0	0	0	16,04,808	14,44,327
25	55	22,95,000	0	0	0	22,10,000	22,10,000	10,31,241	9,28,117
			<u>7,99,266</u>		<u>5,57,970</u>	<u>22,10,000</u>	<u>14,10,734</u>		

Explanatory Notes

The Total Death Benefit under this plan is payable as below:

- Rs. 8,50,000 will be paid immediately in the event of accidental death
- Rs. 85,000 will be paid every year till 1 year prior to maturity date
- Rs. 22,95,000 (110% of Sum Assured + Bonus + Final Bonus, if any) will be paid on maturity date

Projections:

Bonus: For the purpose of illustrating the projected benefits, last declared reversionary bonus of LIC's New Endowment plan has been considered.

Terminal Bonus: Last declared terminal bonus of their respective matching discontinued plans has also been considered.

Age and Returns shown are at the end of the specific year.

AG Investment

D-399, DDA Flats, Bindapur
Dwarka, New Delhi-110059
Website- agindiaonline.com
E-mail. support@agindiaonline.com



Jeevan Lakshya Plan Presentation for **Mr. ABCD** (age 30 years)

Ref. No. JL20

"What if" Scenarios

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

The table below illustrates the "What if" scenarios where you can visualize how the **Jeevan Lakshya** policy will support your Daughter 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	2022	37092	0	37092	0
2	2023	36294	0	36294	0
3	2024	36294	0	36294	0
4	2025	36294	0	36294	0
5	2026	36294	0	36294	0
6	2027	36294	0	36294	0
7	2028	36294	0	36294	0
8	2029	0	85000	36294	0
9	2030	0	85000	36294	0
10	2031	0	85000	36294	0
11	2032	0	85000	36294	0
12	2033	0	85000	36294	0
13	2034	0	85000	36294	0
14	2035	0	85000	36294	0
15	2036	0	85000	0	85000
16	2037	0	85000	0	85000
17	2038	0	85000	0	85000
18	2039	0	85000	0	85000
19	2040	0	85000	0	85000
20	2041	0	85000	0	85000
21	2042	0	85000	0	85000
22	2043	0	85000	0	85000
23	2044	0	85000	0	85000
24	2045	0	85000	0	85000
25	2046	0	2295000	0	2295000
Total :		254856	3740000	508914	3145000

Note

If the death is due to accident, then Rs. 8,50,000 will also be paid immediately.

AG Investment

D-399, DDA Flats, Bindapur

Dwarka, New Delhi-110059

Telegram: <https://t.me/licpathshala>

E-mail: support@agindiaonline.com

Jeevan Lakshya Plan Presentation for **Mr. ABCD** (age 30 years)

Ref. No. JL20

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	0	85,000	24	20,40,000	9,77,500	3,82,500	9,35,000	43,35,000
2	32	0	85,000	23	19,55,000	9,77,500	3,82,500	9,35,000	42,50,000
3	33	0	85,000	22	18,70,000	9,77,500	3,82,500	9,35,000	41,65,000
4	34	0	85,000	21	17,85,000	9,77,500	3,82,500	9,35,000	40,80,000
5	35	0	85,000	20	17,00,000	9,77,500	3,82,500	9,35,000	39,95,000
6	36	0	85,000	19	16,15,000	9,77,500	3,82,500	9,35,000	39,10,000
7	37	0	85,000	18	15,30,000	9,77,500	3,82,500	9,35,000	38,25,000
8	38	0	85,000	17	14,45,000	9,77,500	3,82,500	9,35,000	37,40,000
9	39	0	85,000	16	13,60,000	9,77,500	3,82,500	9,35,000	36,55,000
10	40	0	85,000	15	12,75,000	9,77,500	3,82,500	9,35,000	35,70,000
11	41	0	85,000	14	11,90,000	9,77,500	3,82,500	9,35,000	34,85,000
12	42	0	85,000	13	11,05,000	9,77,500	3,82,500	9,35,000	34,00,000
13	43	0	85,000	12	10,20,000	9,77,500	3,82,500	9,35,000	33,15,000
14	44	0	85,000	11	9,35,000	9,77,500	3,82,500	9,35,000	32,30,000
15	45	0	85,000	10	8,50,000	9,77,500	3,82,500	9,35,000	31,45,000
16	46	0	85,000	9	7,65,000	9,77,500	3,82,500	9,35,000	30,60,000
17	47	0	85,000	8	6,80,000	9,77,500	3,82,500	9,35,000	29,75,000
18	48	0	85,000	7	5,95,000	9,77,500	3,82,500	9,35,000	28,90,000
19	49	0	85,000	6	5,10,000	9,77,500	3,82,500	9,35,000	28,05,000
20	50	0	85,000	5	4,25,000	9,77,500	3,82,500	9,35,000	27,20,000
21	51	0	85,000	4	3,40,000	9,77,500	3,82,500	9,35,000	26,35,000
22	52	0	85,000	3	2,55,000	9,77,500	3,82,500	9,35,000	25,50,000
23	53	0	85,000	2	1,70,000	9,77,500	3,82,500	9,35,000	24,65,000
24	54	0	85,000	1	85,000	9,77,500	3,82,500	9,35,000	23,80,000
25	55	0	85,000	0	0	9,77,500	3,82,500	9,35,000	22,95,000

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. 8,50,000 will also be paid immediately in event of Accidental Death