

Nivesh Plus (Plan No. - 849)



- Single Premium ULIP Plan.
- Double benefits of **Insurance** and **Investment**.
- Guaranteed additions shall be added and converted to units at pre-defined specific intervals.
- Lower charges ensure better returns at the time of maturity
- Option to choose Sum Assured. **Option 1:** 1.25 times of Single Premium. **Option 2:** 10 times of Single Premium
- You can choose to invest your money in any of the following **4 funds available**.
 - > Bond Fund > secured Fund
 - > Balanced Fund > Growth Fund
- A policyholder can **partially withdraw** the units at any time after five policy years.
- Policy can be surrendered at any time during the policy term.
- **Four switches** will be allowed **free** of cost in a policy year.
- Option to choose **Double Accidental Death Benefit** up to **Rs.1 Crore**.
- In case of Death of Policyholder, nominee will get the **Fund Value** or **Sum Assured** whichever is **higher**
- On Maturity the policyholder will get the amount equal to the Fund value of the units.
- Death Benefit can be opted by exercising '**Settlement Option**'.
- Enjoy **Income tax benefit** under section 80C.

Plan Parameters

Parameter	Min	Max
Age	0 (90 days)	70
Term	10	25
Sum Assured	1,00,000	No Limit
Modes	Sng	

Presented by

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Illustration specially prepared for

Mr. A
(Age 30 Years)

Benefits Illustration Summary

Sum Assured	Rs. 6,25,000
Term	15 years
Premium	Your Single premium will be Rs. 5,00,000.
Maturity Benefit	After completion of 15 years you will receive estimated fund value of Rs. 9,48,835*
Life Cover	In this policy your life cover will be the higher of Rs. 6,25,000 or Fund Value.
Liquidity	You have an option to surrender the policy & receive the cash value at anytime during the policy term.



i) The benefits shown in the illustration on subsequent pages are calculated on the assumption that the Projected Investment Rate of Return that LIC will be able to earn throughout the term of the policy will be 4% p.a. or 8% p.a., as the case may be. The Projected Investment Rate of Return is not guaranteed.

ii) The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification. While the presenter has taken full care to give correct picture of benefits, the presenter does not undertake any responsibilities of inaccuracies that might have reflected in the illustration.

* Conditions Applied.

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Nivesh Plus Plan Presentation For A age 30 years

Mode of Premium		Risk Covered	
Mode of Premium	: Single	Life Cover	: Rs. 625000
Installment Premium	: Rs. 500000	Accident Cover	: Rs. 0
Date of Report	: 19/04/2020		
Term	: 15		

Growth of Secured fund based on LIC'S performance in New Endowment Plus

New Endowment Plus of LIC was launched on 19/08/2015. The units became NAV based (initial NAV of Rs 10) on 19/08/2015. Current NAV of Secured fund as on 19-Apr-2020. is Rs. 13.0829 Average annual growth is : 5.77%

If we hypothetically assume similar performance of LIC in managing the fund of Endowment Plus, then the benefits can be projected as under:

End of Policy Year	Age	Annual Premium	Total Premium Paid	Fund/Cash Value*	Death Benefit	Charges	GST	Total
1	31	500000	500000	500062	625000	23276	4190	27465
2	32	0	500000	520425	625000	7022	1264	8286
3	33	0	500000	541652	625000	7278	1310	8588
4	34	0	500000	563783	625000	7543	1358	8901
5	35	0	500000	586860	625000	7818	1407	9226
6	36	0	500000	625925	625925	8102	1458	9560
7	37	0	500000	651648	651648	8595	1547	10142
8	38	0	500000	678428	678428	8949	1611	10559
9	39	0	500000	706309	706309	9316	1677	10993
10	40	0	500000	755336	755336	9699	1746	11445
11	41	0	500000	786377	786377	10372	1867	12239
12	42	0	500000	818695	818695	10799	1944	12742
13	43	0	500000	852340	852340	11242	2024	13266
14	44	0	500000	887368	887368	11704	2107	13811
15	45	0	500000	948835	948835	12185	2193	14379

* Cash Value will be available from 5th Year onwards.

You will receive a maturity amount of Rs. **948835** at the age of 45 years on **2035**.

The above illustration is purely indicative. The fund management of LIC's Nivesh Plus is independent of New Endowment Plus and therefore LIC's Nivesh Plus results can vary significantly.

The past performance is not indication of future returns. Sustainance of such growth in future is dependant on market conditions and hence cannot be guaranteed.

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