

Peace & Prosperity
GUARANTEED

with LIC's
JEEVAN SHANTI



*In this world of uncertainties thankfully there are some things which come with a **GUARANTEE***

Presenting LIC's JEEVAN SHANTI – the best annuity insurance plan which promises a guaranteed income for your entire lifetime. And yes, with loads of options and flexibilities at your disposal!

Top reasons to invest in this policy today

A unique insurance cum investment plan with an option to receive immediate and deferred annuity	Guaranteed Annuity - whether immediate or deferred option chosen	Guaranteed monthly addition in deferred annuity to enhance your life cover	Multiple annuity options and modes available to suit your financial needs
Available for individual as well as joint lives (spouse or close family relatives)	Death benefit (in applicable options) available to the nominee in lump sum or in installments	Liquidity - Surrender Value and Loan available	Pay premium once - enjoy guaranteed financial peace forever

Benefits Illustration specially prepared for **Mr. A And Mrs. B**

Age	60 Years	2nd Annuitant	30 Years	Investment	₹ 10,18,000	Annuity Mode	Yearly
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Immediate Annuity

Annuity Option	Annuity Amount	Death Benefit
A	81,600	On death annuity ceases and nothing is payable
B	81,000	Annuity guaranteed for 5 / 10 / 15 / 20 years from inception in option B / C / D / E respectively irrespective of survival of the annuitant. If death occurs thereafter then annuity ceases and nothing is payable
C	79,400	
D	77,400	
E	74,700	
F	56,600	On death annuity ceases. Purchase price paid to nominee
G	64,700	Annuity increases @ 3% p.a. On death annuity ceases and nothing is payable
H	68,900	Joint Life. On death of primary annuitant 50% annuity continues to the 2nd annuitant. Annuity ceases on death of 2nd annuitant
I	59,600	Joint Life. On death of primary annuitant 100% annuity continues to the 2nd annuitant. Annuity ceases on death of 2nd annuitant
J	55,500	Joint Life. On death of primary annuitant 100% annuity continues to the 2nd annuitant. Annuity ceases on death of 2nd annuitant but purchase price is paid to the nominee

Deferred Annuity - 20 Years

Annuity Option	Annuity Amount	Death Benefit
1	1,25,100	Purchase Price + GA - Annuity Paid OR 110% of Purchase Price (whichever is higher)
2	1,87,000	Joint Life: On death of 1 st annuitant, survivor continues to receive annuity. On survivor's death nominee gets death benefit as mentioned above

Eligibility Conditions

Age at entry (last birthday)	30 - 85 (Imm. Ann. except opt F) 30 - 100 (Imm. Ann. opt F) 30 - 79 (Deferred Annuity)
Pur. Price	1,50,000 to no limit (min. Annuity -1,000 p.m.)
Def. Period	1 to 20 years (def. option only)
Vesting Age	31 to 80 years (def. option only)

Presented By

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18/04/2020

Detailed Benefits Illustration for **Mr. A And Mrs. B**

Age		60 Years	2nd Annuitant	30 Years	Investment	□ 10,18,000	Deferment	0 Years
Policy Year	Age	Accrued Guar. Addition	Death Cover	Death Cover as % of Inv.	Guaranteed Annuity	Annuity as % of Inv	Cash Value	Loan Available
1	61	-	55500	5.55%	55500	5.55%	618887	292105
2	62	-	55500	5.55%	55500	5.55%	619637	292105
3	63	-	55500	5.55%	55500	5.55%	620309	292105
4	64	-	55500	5.55%	55500	5.55%	621113	292105
5	65	-	55500	5.55%	55500	5.55%	621926	292105
6	66	-	55500	5.55%	55500	5.55%	622849	292105
7	67	-	55500	5.55%	55500	5.55%	623869	292105
8	68	-	55500	5.55%	55500	5.55%	624965	292105
9	69	-	55500	5.55%	55500	5.55%	626131	292105
10	70	-	55500	5.55%	55500	5.55%	627467	292105
11	71	-	55500	5.55%	55500	5.55%	628850	292105
12	72	-	55500	5.55%	55500	5.55%	630397	292105
13	73	-	55500	5.55%	55500	5.55%	631991	292105
14	74	-	55500	5.55%	55500	5.55%	633733	292105
15	75	-	55500	5.55%	55500	5.55%	635610	292105
16	76	-	55500	5.55%	55500	5.55%	637629	292105
17	77	-	55500	5.55%	55500	5.55%	639766	292105
18	78	-	55500	5.55%	55500	5.55%	642133	292105
19	79	-	55500	5.55%	55500	5.55%	644504	292105
20	80	-	55500	5.55%	55500	5.55%	647092	292105
21	81	-	55500	5.55%	55500	5.55%	649848	292105
22	82	-	55500	5.55%	55500	5.55%	652877	292105
23	83	-	55500	5.55%	55500	5.55%	655953	292105
24	84	-	55500	5.55%	55500	5.55%	659290	292105
25	85	-	55500	5.55%	55500	5.55%	662779	292105
26	86	-	55500	5.55%	55500	5.55%	666529	292105
27	87	-	55500	5.55%	55500	5.55%	670431	292105
28	88	-	55500	5.55%	55500	5.55%	674467	292105
29	89	-	55500	5.55%	55500	5.55%	678721	292105
30	90	-	55500	5.55%	55500	5.55%	683154	292105
31	91	-	55500	5.55%	55500	5.55%	687739	292105
32	92	-	55500	5.55%	55500	5.55%	692352	292105
33	93	-	55500	5.55%	55500	5.55%	697159	292105
34	94	-	55500	5.55%	55500	5.55%	702243	292105
35	95	-	55500	5.55%	55500	5.55%	707588	292105
36	96	-	55500	5.55%	55500	5.55%	713264	292105
37	97	-	55500	5.55%	55500	5.55%	719123	292105
38	98	-	55500	5.55%	55500	5.55%	725711	292105

18/04/2020

Detailed Benefits Illustration for **Mr. A And Mrs. B**

Age	60 Years	2nd Annuitant	30 Years	Investment	₹ 10,18,000	Deferment	0 Years	
Policy Year	Age	Accrued Guar. Addition	Death Cover	Death Cover as % of Inv.	Guaranteed Annuity	Annuity as % of Inv	Cash Value	Loan Available
39	99	-	55500	5.55%	55500	5.55%	732868	292105
40	100	-	55500	5.55%	55500	5.55%	740541	-
		-			2220000	222.00%		

Notes :

1. The above illustration is based on the annuity option - J - For Life of Proposer and Spouse with return of purchase price on death of last survivor.
2. The percentage of death cover and annuity are computed on the basis of basic purchase price

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