

948-Bima Shree



WWW

Proposer Details

Age	25
Plan Name	948-Bima Shree
Sum Assured	1000000
Policy Term	20
PPT	16

First Year Premium

YLY	HLY	QLY	MLY
74015	37380	18876	6292
70828+3187	35770+1610	18063+813	6021+271

2nd year onwards

YLY	HLY	QLY	MLY
72422	36575	18469	6156
70828+1594	35770+805	18063+406	6021+135

Total Premium	Rs.1160345
Total Returns	Rs.2245000



Save Rs.198 per day for 16 yrs and get an amount of Rs.2245000 during the term

Age	Premium	Natural	Accidntal	Returns	CashValue	Loan
25	74015	1300000	2300000	0	0	0
26	72422	1350000	2350000	0	45231	40707
27	72422	1400000	2400000	0	88074	79266
28	72422	1450000	2450000	0	174815	157333
29	72422	1500000	2500000	0	219645	197680
30	72422	1590000	2590000	0	272255	245029
31	72422	1655000	2655000	0	319097	287187
32	72422	1730000	2730000	0	382245	344020
33	72422	1805000	2805000	0	449665	404698
34	72422	1900000	2900000	0	525300	472770
35	72422	1980000	2980000	0	603244	542919
36	72422	2060000	3060000	0	686568	617911
37	72422	2165000	3165000	0	780855	702769
38	72422	2235000	3235000	0	874696	787226
39	72422	2325000	3325000	0	980086	882077
40	72422	2400000	3400000	0	1090474	981426
41	0	1550000	2550000	450000	528207	475386
42	0	1580000	2580000	0	627348	564613
43	0	1610000	2610000	450000	284585	256126
44	0	1640000	2640000	0	350248	315223
45	0	0	0	1345000	0	0
Total	1160345	0	0	2245000	0	0



You have to pay the premium for 16 yrs
(from Age:25 - Age:40)



If you take the payment mode as yly then you have to pay Rs.74015 for the first year,from 2nd year onwards Rs.72422



Totally you will pay Rs.1160345

You will receive the returns as follows:



At Age:41 - Rs.450000

At Age:43 - Rs.450000

At Age:45 - Rs.1345000+Loyalty Addition



Natural Risk Cover is Rs.1300000-Rs.1640000 as shown in the above table.....For example

In case of Natural Death at Age-30, Nominee will receive Rs.1590000



Accidental Risk Cover is Rs.2300000-Rs.2640000 as shown in the above table.....For example

In case of Accidental Death at Age-30, Nominee will receive Rs.2590000



If you close the policy you will receive the amount as shown in the above table under CashValue Column.....For example

if you close at Age-32, you will receive Rs.382245



You can take the loan as shown in the above table under Loan Column. ... For example

at Age-32, you can take a loan of Rs.344020



Medical Report: FMR

Disclaimer : The Benefits shown in this presentation are as per the 8% Benefit illustration of LIC of India, Actual values may vary, depends on the corporation profits and experience