

# 945-Jeevan Umang

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**Prepared By**

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**Balaji Umalingam**

CM club member, JEEVA RATHA, MDRT  
profession since 1995..

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This is proposed to

Proposer Details	
Name	test
Age	0
Plan Name	945-Jeevan Umang
Sum Assured	1500000
Policy Term	100
PPT	30
DAB Rider	0
AD & DB Rider	0
Term Rider	0
CIR SA	0
PWB Rider	yes

First Year Premium			
YLY	HLY	QLY	MLY
<b>47186</b>	<b>23858</b>	<b>12062</b>	<b>4021</b>
45154+2032	22831+1027	11543+519	3848+173

2nd year onwards			
YLY	HLY	QLY	MLY
<b>46170</b>	<b>23345</b>	<b>11803</b>	<b>3935</b>
45154+1016	22831+514	11543+260	3848+87



**Save Rs.126 per day for 30 yrs, and get a bulk amount of Rs.15375000 at Age:100**

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2021	0	47186	45153	45153	0	0	0
2022	1	46170	90306	90306	0	27100	24390
2023	2	46170	1756500	1756500	0	40650	36585
2024	3	46170	1842000	1842000	0	81300	73170
2025	4	46170	1927500	1927500	0	135500	121950
2026	5	46170	2013000	2013000	0	203250	182925
2027	6	46170	2098500	2098500	0	237125	213412
2028	7	46170	2184000	2184000	0	271000	243900
2029	8	46170	2269500	2269500	0	304875	274387
2030	9	46170	2355000	2355000	0	406500	365850
2031	10	46170	2440500	2440500	0	447150	402435
2032	11	46170	2526000	2526000	0	487800	439020
2033	12	46170	2611500	2611500	0	616525	554872
2034	13	46170	2697000	2697000	0	663950	597555
2035	14	46170	2782500	2782500	0	711375	640237
2036	15	46170	2898000	2898000	0	769300	692370
2037	16	46170	2991000	2991000	0	936400	842760
2038	17	46170	3084000	3084000	0	993600	894240
2039	18	46170	3177000	3177000	0	1050800	945720
2040	19	46170	3285000	3285000	0	1114000	1002600
2041	20	46170	3400500	3400500	0	1327725	1194952
2042	21	46170	3531000	3531000	0	1408950	1268055
2043	22	46170	3691500	3691500	0	1503675	1353307
2044	23	46170	3927000	3927000	0	1813500	1632150
2045	24	46170	4162500	4162500	0	1956250	1760625
2046	25	46170	4398000	4398000	0	2308900	2078010

2047	26	44137	4633500	4633500	0	2465925	2219332
2048	27	44137	4899000	4899000	0	2879400	2591460
2049	28	44137	5164500	5164500	0	3324425	2991982
2050	29	44137	5430000	5430000	0	3800999	3420899
2051	30	0	5800500	5800500	120000	5011905	630000
2052	31	0	6186000	6186000	120000	5762400	630000
2053	32	0	6646500	6646500	120000	6214350	630000
2054	33	0	7107000	7107000	120000	6666300	630000
2055	34	0	7567500	7567500	120000	7118250	630000
2056	35	0	8028000	8028000	120000	7570200	630000
2057	36	0	8488500	8488500	120000	8022150	630000
2058	37	0	8949000	8949000	120000	8474100	630000
2059	38	0	9409500	9409500	120000	8926050	630000
2060	39	0	9870000	9870000	120000	9378000	630000
2061	40	0	10330500	10330500	120000	9829950	630000
2062	41	0	10416000	10416000	120000	9906900	630000
2063	42	0	10501500	10501500	120000	9983850	630000
2064	43	0	10587000	10587000	120000	10060800	630000
2065	44	0	10672500	10672500	120000	10137750	630000
2066	45	0	10758000	10758000	120000	10214700	630000
2067	46	0	10843500	10843500	120000	10291650	630000
2068	47	0	10929000	10929000	120000	10368600	630000
2069	48	0	11014500	11014500	120000	10445550	630000
2070	49	0	11100000	11100000	120000	10522500	630000
2071	50	0	11185500	11185500	120000	10599450	630000
2072	51	0	11271000	11271000	120000	10676400	630000
2073	52	0	11356500	11356500	120000	10753350	630000

2074	53	0	11442000	11442000	120000	10830300	630000
2075	54	0	11527500	11527500	120000	10907250	630000
2076	55	0	11613000	11613000	120000	10984200	630000
2077	56	0	11698500	11698500	120000	11061150	630000
2078	57	0	11784000	11784000	120000	11138100	630000
2079	58	0	11869500	11869500	120000	11215050	630000
2080	59	0	11955000	11955000	120000	11292000	630000
2081	60	0	12040500	12040500	120000	11368950	630000
2082	61	0	12126000	12126000	120000	11445900	630000
2083	62	0	12211500	12211500	120000	11522850	630000
2084	63	0	12297000	12297000	120000	11599800	630000
2085	64	0	12382500	12382500	120000	11676750	630000
2086	65	0	12468000	12468000	120000	11753700	630000
2087	66	0	12553500	12553500	120000	11830650	630000
2088	67	0	12639000	12639000	120000	11907600	630000
2089	68	0	12724500	12724500	120000	11984550	630000
2090	69	0	12810000	12810000	120000	12061500	630000
2091	70	0	12895500	12895500	120000	12138450	630000
2092	71	0	12981000	12981000	120000	12215400	630000
2093	72	0	13066500	13066500	120000	12292350	630000
2094	73	0	13152000	13152000	120000	12369300	630000
2095	74	0	13237500	13237500	120000	12446250	630000
2096	75	0	13323000	13323000	120000	12523200	630000
2097	76	0	13408500	13408500	120000	12600150	630000
2098	77	0	13494000	13494000	120000	12677100	630000
2099	78	0	13579500	13579500	120000	12754050	630000
2100	79	0	13665000	13665000	120000	12831000	630000

2101	80	0	13750500	13750500	120000	12907950	630000
2102	81	0	13836000	13836000	120000	12984900	630000
2103	82	0	13921500	13921500	120000	13061850	630000
2104	83	0	14007000	14007000	120000	13138800	630000
2105	84	0	14092500	14092500	120000	13215750	630000
2106	85	0	14178000	14178000	120000	13292700	630000
2107	86	0	14263500	14263500	120000	13369650	630000
2108	87	0	14349000	14349000	120000	13446600	630000
2109	88	0	14434500	14434500	120000	13523550	630000
2110	89	0	14520000	14520000	120000	13600500	630000
2111	90	0	14605500	14605500	120000	13677450	630000
2112	91	0	14691000	14691000	120000	13754400	630000
2113	92	0	14776500	14776500	120000	13831350	630000
2114	93	0	14862000	14862000	120000	13908300	630000
2115	94	0	14947500	14947500	120000	13985250	630000
2116	95	0	15033000	15033000	120000	14062200	630000
2117	96	0	15118500	15118500	120000	14139150	630000
2118	97	0	15204000	15204000	120000	14216100	630000
2119	98	0	15289500	15289500	120000	14293050	630000
2120	99	0	15375000	15375000	120000	14370000	630000
2121	100	0	0	0	15375000	0	0
0	0	1377984	0	0	23775000	0	0



You have to pay the premium for 30 yrs  
(from Age:0 - Age:29)



If you take the payment mode as yly then you have to pay Rs.47186 for the first year,from 2nd year onwards Rs.46170



Totally you will pay Rs.1377984



From Age:30-99 you will receive Rs.120000



Natural Risk Cover is as shown in the above table under Natural column.....For example In case of Natural Death at Age-5, Nominee will receive Rs.2013000



Accidental Risk cover is as shown in the above table under Accidental column.....For example In case of Accidental Death at Age-5, Nominee will receive Rs.2013000



At age 100 you will receive Rs.15375000

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-60, you will receive Rs.11368950

if you close at Age-70, you will receive Rs.12138450

if you close at Age-80, you will receive Rs.12907950

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



at Age-29, you can take a loan of Rs.3420899

at Age-50, you can take a loan of Rs.630000



Medical Report:

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