



Jeevan Ka Saathi

Your **PARTNER** in achieving
FINANCIAL GOAL... even in your ABSENCE

Joint Life solution using combination of LIC's **Plan No.833 and 822**

SPECIAL ATTRACTION



**LIFE COVER
FOR BOTH**



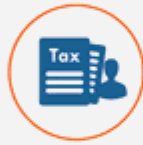
**MODERATE
PREMIUM**



**TAX FREE
MATURITY**



**LOAN
FACILITY**



TAX SAVINGS



**PREMIUM
SPONSORSHIP**

Plan your financial goals with *Jeevan Ka Saathi* and **RELAX !!!**

Concept Specially Designed for



Mr. Abhishek Singh

Age 30 years

Mrs. Alka Singh

Age 25 years

On the basis of required Premium Budget of ₹ 1,20,000



Presented By:-

INDRA JEET

Wealth Creations Advisor . . .

Sample report for demonstration purpose only Mob No :- 9835553444,

Email id :- jeetlife.com@gmail.com Webside :- www.jeelife.com, Off :- Kanta Toli Opp HDFC Bank, Netaji Nagar Rd No 1,Ranchi 834001.



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ASSURED MATURITY BENEFIT

GET
□ **39,59,940**
TAX FREE
as a Maturity Amount
after 21 years



Just by saving □ **287*** per day
You can secure your and your spouse life

OPTIONAL BENEFITS

SAVE INCOME TAX
upto □ **35,579**** p.a.
Total □ **6,51,270** will be
saved during the policy

PREMIUM HOLIDAY
low premium liability
in last 3 years

You have an option to avail
**Double Accidental
Benefit Rider**

IN CASE OF UNFORTUNATE DEATH OF A PARTNER

IMMEDIATE

□ **19,00,000**
will be paid to Surviving Partner



NO PREMIUM PAYMENT LAIBILITY

Premiums for the surviving partner
will be funded through
Family Income Benefit

FAMILY INCOME BENEFIT

□ **93,000 p.a.**
will be paid till maturity



DISCLAIMER

- In Maturity the bonus & FAB will be added as applicable on vesting dates.
- The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance.
- *Per Day Premium is for understanding purpose only. **Tax benefit up to 1.5 lac p.a. in each partners account subject to maximum tax benefit limit available.

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Magic Plan - Jeevan Ka Saathi

Qtn. Ref. No : AAA135 Dated : 03/09/2018

Proposer Name : Mr. Abhishek Singh (30 - ANB)	Section 80C Invt. Lmt : ₹ 1,50,000	I.T. Slab : 33.99
Spouse Name : Mrs. Alka Singh (25 - ANB)	Section 80C Invt. Lmt : ₹ 1,50,000	I.T. Slab : 33.99
Total Sum Proposed : ₹ 56,60,000	Yearly Premium : ₹ 1,10,824 1st yr & 2nd yr Onwards	₹ 1,08,708

Year wise Benefit forecast of this solutions during Policy Term

Pol. Year	Mr. Abhishek Singh					Mrs. Alka Singh					Combine Cash Flow				
	A G E	Premium	Tax Savings	Net Premium	Returns	A G E	Premium	Tax Savings	Net Premium	Returns	Premium	Tax Savings	Net Premium	Returns	Cash Flow
1	30	56392	18082	38310	0	25	54432	17497	36935	0	110824	35579	75245	0	-75245
2	31	55328	18082	37246	0	26	53380	17497	35883	0	108708	35579	73129	0	-73129
3	32	55328	18082	37246	0	27	53380	17497	35883	0	108708	35579	73129	0	-73129
4	33	55328	18082	37246	0	28	53380	17497	35883	0	108708	35579	73129	0	-73129
5	34	55328	18082	37246	0	29	53380	17497	35883	0	108708	35579	73129	0	-73129
6	35	55328	18082	37246	0	30	53380	17497	35883	0	108708	35579	73129	0	-73129
7	36	55328	18082	37246	0	31	53380	17497	35883	0	108708	35579	73129	0	-73129
8	37	55328	18082	37246	0	32	53380	17497	35883	0	108708	35579	73129	0	-73129
9	38	55328	18082	37246	0	33	53380	17497	35883	0	108708	35579	73129	0	-73129
10	39	55328	18082	37246	0	34	53380	17497	35883	0	108708	35579	73129	0	-73129
11	40	55328	18082	37246	0	35	53380	17497	35883	0	108708	35579	73129	0	-73129
12	41	55328	18082	37246	0	36	53380	17497	35883	0	108708	35579	73129	0	-73129
13	42	55328	18082	37246	0	37	53380	17497	35883	0	108708	35579	73129	0	-73129
14	43	55328	18082	37246	0	38	53380	17497	35883	0	108708	35579	73129	0	-73129
15	44	55328	18082	37246	0	39	53380	17497	35883	0	108708	35579	73129	0	-73129
16	45	55328	18082	37246	0	40	53380	17497	35883	0	108708	35579	73129	0	-73129
17	46	55328	18082	37246	0	41	53380	17497	35883	0	108708	35579	73129	0	-73129
18	47	55328	18082	37246	0	42	53380	17497	35883	0	108708	35579	73129	0	-73129
19	48	6973	2008	4965	0	43	5583	1608	3975	0	12556	3616	8940	0	-8940
20	49	6973	2008	4965	0	44	5583	1608	3975	0	12556	3616	8940	0	-8940
21	50	6973	2008	4965	1979970	45	5583	1608	3975	1979970	12556	3616	8940	3959940	3951000

Summary

Discription	Mr. Abhishek Singh	Mrs. Alka Singh	Total
Total Premium Paid	1017887	978641	1996528
Total Tax Saved	331500	319770	651270
Total Net Premium	686387	658871	1345258
Total Amount received from LIC	1979970	1979970	3959940

Notes :-

- **Projection Bonus :- Last Declared Reversionary** Bonus has been considered for the purpose of projected Riskcover and Returns.
Terminal Bonus :- On applicable plans, last declared terminal bonus of their respective matching discontinued plans has also been considered
- Premium shown in the chart is inclusive of GST as applicable on report date.

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Magic Plan - Jeevan Ka Saathi

Qtn. Ref. No : AAA135 Dated : 03/09/2018

Proposer Name : Mr. Abhishek Singh	Proposer Age : 30 (ANB)
Spouse Name : Mrs. Alka Singh	Spouse Age : 25 (ANB)
Total Sum Proposed : ₹ 56,60,000	Yearly Premium : ₹ 1,10,824 1st yr & 2nd yr Onwards ₹ 1,08,708

"What if " Scenario in case of unfortunate death during the policy term.

Year	If Unfortunate instance happens with Mr. Abhishek Singh in 2nd year					If Unfortunate instance happens with Mrs. Alka Singh in 2nd Year				
	Premium		Receivable			Premium		Receivable		
	Paid	Waived	Immediate	FIB p.a.	Maturity	Paid	Waived	Immediate	FIB p.a.	Maturity
1	56392	0	0	0	0	54432	0	0	0	0
2	55328	0	1900000	0	0	53380	0	1900000	0	0
3	0	55328	0	39620	0	0	53380	0	37672	0
4	0	55328	0	39620	0	0	53380	0	37672	0
5	0	55328	0	39620	0	0	53380	0	37672	0
6	0	55328	0	39620	0	0	53380	0	37672	0
7	0	55328	0	39620	0	0	53380	0	37672	0
8	0	55328	0	39620	0	0	53380	0	37672	0
9	0	55328	0	39620	0	0	53380	0	37672	0
10	0	55328	0	39620	0	0	53380	0	37672	0
11	0	55328	0	39620	0	0	53380	0	37672	0
12	0	55328	0	39620	0	0	53380	0	37672	0
13	0	55328	0	39620	0	0	53380	0	37672	0
14	0	55328	0	39620	0	0	53380	0	37672	0
15	0	55328	0	39620	0	0	53380	0	37672	0
16	0	55328	0	39620	0	0	53380	0	37672	0
17	0	55328	0	39620	0	0	53380	0	37672	0
18	0	55328	0	39620	0	0	53380	0	37672	0
19	0	6973	0	87417	0	0	5583	0	86027	0
20	0	6973	0	87417	0	0	5583	0	86027	0
21	0	6973	0	87417	2072970	0	5583	0	86027	2072970
	111720	906167	1900000	896171	2072970	107812	870829	1900000	860833	2072970
Total Receivable :				4869141					4833803	

FIB - Family Income Benefit (Tax Free)

Notes :-

Annual Family Income is nett of 10% of S.A. of inforce policies & premium liability on spouse life is payable to nominee as family income benefit which will be paid p.a. on policy anniversary after the date of death till one year prior to maturity.

Additional DAB Cover (if opted) will also be paid immediately in the event of accidental death.

Returns from LIC is a sum of 110% S. A. (enhanced sum assured due to death) + Bonus for full term + FAB (As applicable on maturity) will be paid.

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Year wise Total Death Benefit forecast on the life of Mr. Abhishek Singh

Year	Age	Immediate (a)	FIB (p.a.) (b)	Future Premium# (c)	Net Income (b - c)	No of Installments	Total of Net Income (d)	Maturity Amount (e)	Total Death Benefit (a + d + e)
1	30	1900000	93000	53380	39620	20	935791	2072970	4908761
2	31	1900000	93000	53380	39620	19	896171	2072970	4869141
3	32	1900000	93000	53380	39620	18	856551	2072970	4829521
4	33	1900000	93000	53380	39620	17	816931	2072970	4789901
5	34	1900000	93000	53380	39620	16	777311	2072970	4750281
6	35	1900000	93000	53380	39620	15	737691	2072970	4710661
7	36	1900000	93000	53380	39620	14	698071	2072970	4671041
8	37	1900000	93000	53380	39620	13	658451	2072970	4631421
9	38	1900000	93000	53380	39620	12	618831	2072970	4591801
10	39	1900000	93000	53380	39620	11	579211	2072970	4552181
11	40	1900000	93000	53380	39620	10	539591	2072970	4512561
12	41	1900000	93000	53380	39620	9	499971	2072970	4472941
13	42	1900000	93000	53380	39620	8	460351	2072970	4433321
14	43	1900000	93000	53380	39620	7	420731	2072970	4393701
15	44	1900000	93000	53380	39620	6	381111	2072970	4354081
16	45	1900000	93000	53380	39620	5	341491	2072970	4314461
17	46	1900000	93000	53380	39620	4	301871	2072970	4274841
18	47	1900000	93000	5583	87417	3	262251	2072970	4235221
19	48	1900000	93000	5583	87417	2	174834	2072970	4147804
20	49	1900000	93000	5583	87417	1	87417	2072970	4060387

Notes :-

Future Premium :- Mrs. Alka Singh's premium liability for her own policies.

Immediate on death is the Sum Assured of Term Insurance Plan (₹ 19,00,000).

Maturity Amount :- Maturity of your policies will be paid on completion of term.(110% of Sum Assured + Bonus for full term + FAB (As applicable on maturity)

Total Death Benefit :- shows a indicative total benefit receivable in the respective year.

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Year wise Total Death Benefit forecast on the life of Mrs. Alka Singh

Year	Age	Immediate (a)	FIB (p.a.) (b)	Future Premium# (c)	Net Income (b - c)	No of Installments	Total of Net Income (d)	Maturity Amount (e)	Total Death Benefit (a + d + e)
1	25	1900000	93000	55328	37672	20	898505	2072970	4871475
2	26	1900000	93000	55328	37672	19	860833	2072970	4833803
3	27	1900000	93000	55328	37672	18	823161	2072970	4796131
4	28	1900000	93000	55328	37672	17	785489	2072970	4758459
5	29	1900000	93000	55328	37672	16	747817	2072970	4720787
6	30	1900000	93000	55328	37672	15	710145	2072970	4683115
7	31	1900000	93000	55328	37672	14	672473	2072970	4645443
8	32	1900000	93000	55328	37672	13	634801	2072970	4607771
9	33	1900000	93000	55328	37672	12	597129	2072970	4570099
10	34	1900000	93000	55328	37672	11	559457	2072970	4532427
11	35	1900000	93000	55328	37672	10	521785	2072970	4494755
12	36	1900000	93000	55328	37672	9	484113	2072970	4457083
13	37	1900000	93000	55328	37672	8	446441	2072970	4419411
14	38	1900000	93000	55328	37672	7	408769	2072970	4381739
15	39	1900000	93000	55328	37672	6	371097	2072970	4344067
16	40	1900000	93000	55328	37672	5	333425	2072970	4306395
17	41	1900000	93000	55328	37672	4	295753	2072970	4268723
18	42	1900000	93000	6973	86027	3	258081	2072970	4231051
19	43	1900000	93000	6973	86027	2	172054	2072970	4145024
20	44	1900000	93000	6973	86027	1	86027	2072970	4058997

Notes :-

Future Premium :- Mr. Abhishek Singh's Premium liability for his own policies

Immediate on death is the Sum Assured of Term Insurance Plan (₹ 19,00,000).

Maturity Amount :- Maturity of your policies will be paid on completion of term.(110% of Sum Assured + Bonus for full term + FAB (As applicable on maturity)

Total Death Benefit :- shows a indicative total benefit receivable in the respective year.