

# LIC's Jeevan Ankur



"My future Secured"

## Your child deserves the best !!

Yes. Every parent dreams that their child will grow up to be the most successful person in this world. But, uncertainties of life always surround us and can shatter our dreams for our children.

Well, how good it would be if we could guarantee that our dreams for our loved one will never get shattered - even if you are not around

## presenting Jeevan Ankur

**LIC's Jeevan Ankur** is a best gift that you can give to your loved one. It is a unique insurance plan that promises to fund your child's upbringing if God forbid, you are not there to take care of her.

Here are some exclusive features of Jeevan Ankur plan:

- ❖ Your life risk is covered and your child is the beneficiary
- ❖ You can pay the premium in lumpsum or through regular payments
- ❖ On death during the term of the policy
  - **Full sum assured** is paid immediately
  - **10% of sum assured** is paid every year till the end of policy term as **income benefit**.
  - At the end of policy term once again full sum assured is paid along with Loyalty addition
- ❖ On survival at the end of the policy term, a maturity amount equal to Sum Assured + Loyalty addition is paid
- ❖ Additionally, there are optional Riders such as Accident Rider, Critical Illness and Premium Waiver for Critical Illness available on this plan.

## Child Future Protection Proposal for

### Mr. Gupta

### Summary of Benefits

- ❖ An insurance of **Rs. 5,00,000** is being proposed to you for the benefit of your **daughter Baby**, who is at present 2 years old.
- ❖ This policy is aimed at protecting your daughter till her age of **22 years**. Hence the term of this policy will be 20 years.
- ❖ You will be required to pay annual premium of **Rs. 21,950** to maintain this policy.
- ❖ In the unfortunate event of your death during the term of this policy, your daughter will be taken care of with the following benefits:
  - **Rs. 5,00,000** will be paid **immediately** to tide over immediate financial crisis.
  - If the death occurs due to **accident**, an additional amount of **Rs. 5,00,000** will also be paid **immediately**.
  - To ensure good upbringing of Baby, **Rs.50,000** will be paid **every year** till she becomes 22 years old.
  - At **age 22**, Baby will receive an estimated **Rs.8,35,000** which will help her to take her life further with ease.
- ❖ You are also protected against **Critical Illness** to the tune of **Rs. 5,00,000**
- ❖ Estimated **Maturity Amount** after 20 years: **Rs. 8,35,000**.

\* Please refer to disclaimer & assumptions on page 2

Presented By:-

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Insurance Plan Illustration for Demonstration purpose

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#### Jeevan Ankur Plan Presentation for Mr.Gupta

25/01/2012

<b>Proposer Name</b> : Mr. Gupta [Age:30]	<b>Payment Mode</b> : Yearly
<b>Child Name</b> : Baby [Age:2]	<b>Term</b> : 20
<b>Sum Assured</b> : 500000	<b>Installment Premium</b> : 21950
<b>DAB Sum</b> : 500000	<b>Critical Illness Sum</b> : 500000
<b>Sec.80 CCE Limit</b> : 100000	<b>Sec. 80 CCE Tax Savings</b> : 30.9

Date	Age	Normal Riskcover	Additional Cover			Annual Premium	Tax Saved	Nett. Ann.Prem.	Cash Flow	Cash Value
			Accident	Critical Illness	PWB					
25/01/2012	30	500000	500000	500000	366776	21950	5965	15985	-	-
25/01/2013	31	500000	500000	500000	347472	21950	5965	15985	-	-
25/01/2014	32	500000	500000	500000	328168	21950	5965	15985	-	19448
25/01/2015	33	500000	500000	500000	308864	21950	5965	15985	-	27910
25/01/2016	34	500000	500000	500000	289560	21950	5965	15985	-	37575
25/01/2017	35	500000	500000	500000	270256	21950	5965	15985	-	48555
25/01/2018	36	500000	500000	500000	250952	21950	5965	15985	-	61005
25/01/2019	37	500000	500000	500000	231648	21950	5965	15985	-	75080
25/01/2020	38	500000	500000	500000	212344	21950	5965	15985	-	90990
25/01/2021	39	500000	500000	500000	193040	21950	5965	15985	-	108925
25/01/2022	40	500000	500000	500000	173736	21950	5965	15985	-	129085
25/01/2023	41	500000	500000	500000	154432	21950	5965	15985	-	149400
25/01/2024	42	500000	500000	500000	135128	21950	5965	15985	-	172250
25/01/2025	43	500000	500000	500000	115824	21950	5965	15985	-	198100
25/01/2026	44	500000	500000	500000	96520	21950	5965	15985	-	227512
25/01/2027	45	500000	500000	500000	77216	21950	5965	15985	-	261120
25/01/2028	46	500000	500000	500000	57912	21950	5965	15985	-	301920
25/01/2029	47	500000	500000	500000	38608	21950	5965	15985	-	347985
25/01/2030	48	500000	500000	500000	19304	21950	5965	15985	-	399998
25/01/2031	49	500000	500000	500000	-	21950	5965	15985	-	458700
25/01/2032	50	-	-	-	-	-	-	-	835000	-
<b>Total :</b>						<b>439000</b>	<b>119300</b>	<b>319700</b>	<b>835000</b>	

- Premium is inclusive of service tax @ 1.54%
- User defined loyalty has been considered for calculating maturity amount. Rs. 670 per 1000 sum assured has been assumed to calculate the same. Final figures may differ as per the actual experience of the plan performance by L.I.C. of India.

**Disclaimer:** The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

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**Jeevan Ankur Plan Presentation for Mr.Gupta**

25/01/2012

### "What if" Scenarios

The aim of this insurance policy is to protect your dreams for your **daughter Baby**. God forbid, if something happens to you and you are not there to take care of your daughter, this policy promises to fund the **upbringing of Baby**.

The table below illustrates the "What if" scenarios where you can visualize how the **Jeevan Ankur** policy will support your child in the unfortunate event of your death.

Year	Child Age	Death after 6th Year		Death after 14th Year	
		Premium Paid	Amount Paid to Child	Premium Paid	Amount Paid to Child
2012	2	21950	0	21950	0
2013	3	21950	0	21950	0
2014	4	21950	0	21950	0
2015	5	21950	0	21950	0
2016	6	21950	0	21950	0
2017	7	21950	0	21950	0
2018	8	0	500000	21950	0
2019	9	0	50000	21950	0
2020	10	0	50000	21950	0
2021	11	0	50000	21950	0
2022	12	0	50000	21950	0
2023	13	0	50000	21950	0
2024	14	0	50000	21950	0
2025	15	0	50000	21950	0
2026	16	0	50000	0	500000
2027	17	0	50000	0	50000
2028	18	0	50000	0	50000
2029	19	0	50000	0	50000
2030	20	0	50000	0	50000
2031	21	0	50000	0	50000
2032	22	0	835000	0	835000
<b>Total :</b>		<b>131700</b>	<b>1985000</b>	<b>307300</b>	<b>1585000</b>

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