

# Jeevan smiling



AGIP # SINCE 1990  
9825016185

Get Guaranteed Survival benefit equal to 8% of Basic Sum Assured each year after the final premium, till age 99 and lump sum maturity benefit on survival to age 100.

## ALL IN ONE PLAN

Limited Premium Payment

Life time Pension

Life Long Risk Cover

# LIC's Jeevan mang

Plan 845



Limited Premium,  
Unlimited Benefits



Annual Income  
Till Age 100



Many Additional  
Benefits at Low Rates

Pay Premium for  
15/20/25/30 year,  
get life cover till  
100 years.

Get annual income equal  
to 8% of sum assured,  
after premium paying  
term

Special riders like critical  
illness and accidental  
death and disability at low  
extra premium available

### ELIGIBILITY

AGE		SUM ASSURED		TREM (PPT)			
MIN	MAX	MIN	MAX	15	20	25	30
90 days	55 years	2 Lakhs	No Limit	yrs	yrs	yrs	yrs

LIC's

# Jeevan mang

Plan 845

Subject to Guarantee Plan



4 Reasons to take  
JEEVAN UMANG

1

Guaranteed Survival  
Benefit Every Year 8% of SA

2

Guaranteed Tax Free  
Income Every Year

3

Guaranteed  
Capital Protection

4

Guaranteed  
Increasing Life Cover



LIC's Presents

**Jeevan**  
 **mang**

Life time Guaranteed Income Plan

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## Ideal Plan for Estate Creation & Retirement

- A Unique Combination of Whole Life + Money Back Option.
- Age Eligibility: for a child of 90 days to 55 years.
- Min. Sum Assured: 2 Lakhs; Min. Sum Assured: No Limit.
- Risk Covered for Whole Life (100 years).
- Flexile of Accumulation Periods (Premium Paying Terms)- 15,20,25 & 30 years.
- Bonuses throughout the term.
- After Accommodation Period Guaranteed survival benefit every year equal to 8% of Sum Assured till age 99.
- Risk Cover continues for life time to the extent of Sum Assured + Bonus + Final Additional Bonus.
- At the age of 100, Maturity amount equal to Sum Assured + Bonus + Final Additional Bonus.
- Riders available at extra premium are accidental Death and Disability benefit rider, accidental benefit rider, term assurance rider, critical illness rider.
- Available Modes of Premium payment are Monthly, Quarterly, Half Yearly & Yearly.

Invest in LIC's

# Jeevan mang

Get Guaranteed Survival Benefit equal to 8% of basic Sum Assured each year till Age 99 & lumpsum maturity benefit on survival to Age 100.

## **SPECIAL FEATURES:**

- Life long Risk Cover till age 100.
- Bonus throughout the term.
- Final addition Bonus (if any)
- Loan facility.

## **OPTIONAL RIDERS:**

- LIC's Accidental Death & Disability benefit rider.
- LIC's Accidental benefit rider.
- LIC's new term Assurance rider.
- LIC's new Critical illness benefit rider.



## **FEATURES:**

- Age Eligibility : 90 Days to 55 Years
- Min. Basic Sum Assured : 2,00,000
- Max. Basic Sum Assured : No Limit
- Premium Paying Term : 15, 20, 25 & 30 Years
- Policy Term : (100 Minus age at entry) Years

# Jeewan Umang

Tax Free Regular Income Plan, Guaranteed upto age 100  
Ready Reckoner for Tax Free Regular Income

## Premium for full PPT Inclusive of ADDV Rider and Service Tax

Tax Free Regular Income Per Annum	PPT	15 Years	20 Years	25 Years	30 Years
	Age Group	15 to 50	10 to 40	5 to 35	0 to 30
	Sum Assured	Yearly Premium	Yearly Premium	Yearly Premium	Yearly Premium
24,000	300,000	25,000	17,000	12,500	10000
26,000	450,000	35,000	26,000	19,000	15000
45,000	600,000	45,000	33,000	24,000	19000
60,000	750,000	62,000	42,000	30,000	24000
72,000	900,000	74,000	50,000	36,000	28000
84,000	1050,000	85,000	55,000	42,000	33000
96,000	1200,000	98,000	60,000	48,000	37000
108,000	1350,000	110,000	74,000	54,000	42000
120,000	1500,000	122,000	83,000	60,000	47000
180,000	2250,000	184,000	124,000	90,000	70000
240,000	3000,000	224,000	164,000	120,000	93000
300,000	3750,000	300,000	205,000	149,000	115000
600,000	7500,000	610,000	412,000	299,000	231000

**"Premium Rates for these age groups are almost same"**

**Thumb Rule for Premium and Tax Free Regular Income:**

**For PPT**

15 Years

20 Years

25 Years

30 Years

**Tax Free Regular Income**

: Equal to Annual Premium

: 1.50 times of Annual Premium

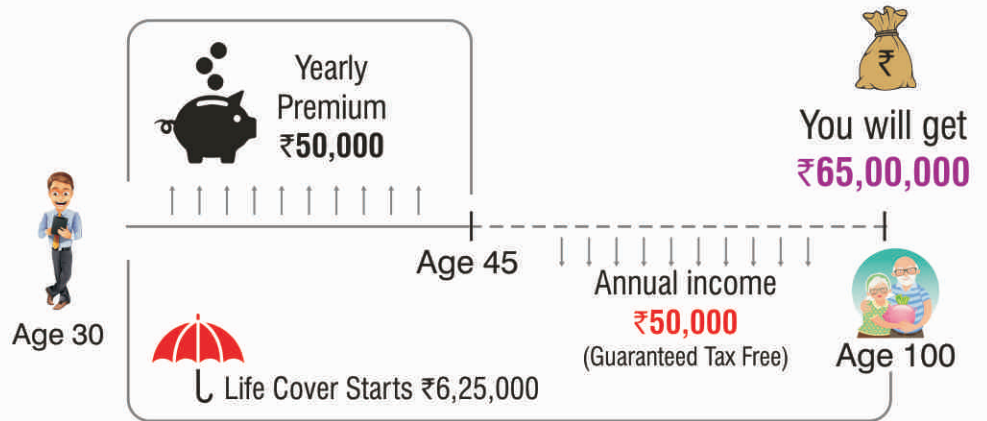
: 2 times of Annual Premium

: 2.50 times of Annual Premium

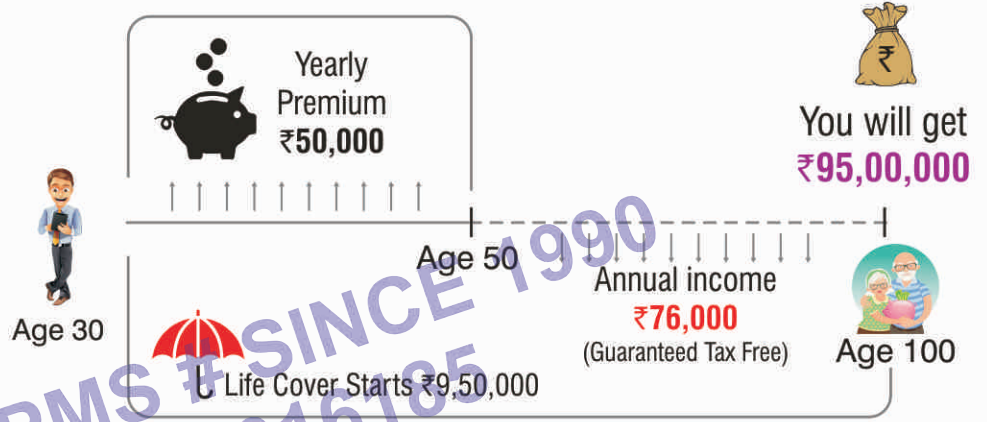
**Premium considered for above thumb rule is without ADDB Rider & GST.**

# Thumb Rule for Premium and tax Free Regular Income with Example

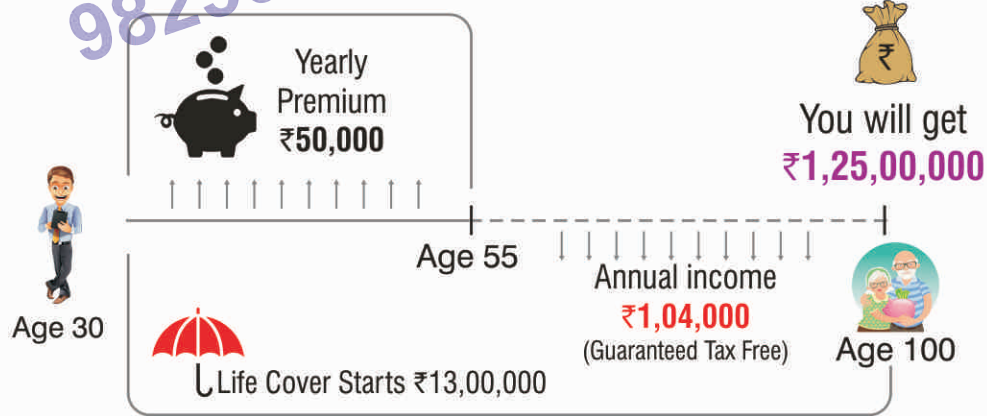
**Per PPT**  
**15 Years**  
 Equal to Annual Premium



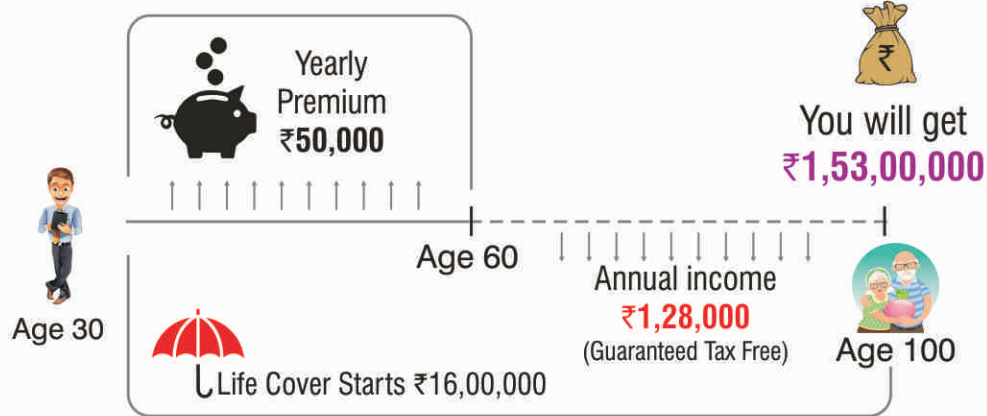
**Per PPT**  
**20 Years**  
 1.5 times of Annual Premium



**Per PPT**  
**25 Years**  
 2 times of Annual Premium



**Per PPT**  
**30 Years**  
 2.50 times of Annual Premium



Option-1

# Jeevan Umang

**LPRIP**  
(Limited Premium  
Regular Income Plan)

Age 30 Jeevan Umang 845/15



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Investment Per Year	PPT	Risk Cover		Return Gntd. Lifetime Tax Free	For Family (Age 75-100)
		During PPT	After PPT		
160,000	15	20,00,000	20,00,000	160,000	1 Cr. to 1.30 Cr.
240,000	10	30,00,000	20,00,000	160,000	1 Cr. to 1.30 Cr.
400,000	7	43,00,000	20,00,000	160,000	1 Cr. to 1.30 Cr.
480,000	5	60,00,000	20,00,000	160,000	1 Cr. to 1.30 Cr.
800,000	3	100,00,000	20,00,000	160,000	1 Cr. to 1.30 Cr.



# Jeevan Umang

LPRIP

(Limited Premium Regular Income Plan)

Age 30 Jeevan Umang 845/15

Investment Per Year	PPT	Risk Cover		Return Gntd. Lifetime Tax Free	For Family (Age 75-100)
		During PPT	After PPT		
500,000	3	60,00,000	12,00,000	96,000	35 Lac to 75 Lac
500,000	4	60,00,000	16,00,000	128,000	60 Lac to 1.00 Cr
500,000	5	60,00,000	20,00,000	160,000	65 Lac to 1.30 Cr
500,000	6	60,00,000	24,00,000	192,000	85 Lac to 1.50 Cr
500,000	7	60,00,000	28,00,000	224,000	1.00 Cr to 1.75 Cr
500,000	8	60,00,000	32,00,000	256,000	1.20 Cr to 2.00 Cr
500,000	9	60,00,000	36,00,000	288,000	1.40 Cr to 2.25 Cr
500,000	10	60,00,000	40,00,000	320,000	1.60 Cr to 2.50 Cr
500,000	11	60,00,000	44,00,000	352,000	1.80 Cr to 2.75 Cr
500,000	12	60,00,000	48,00,000	384,000	2.00 Cr to 3.00 Cr
500,000	13	60,00,000	52,00,000	416,000	2.20 Cr to 3.40 Cr
500,000	14	60,00,000	56,00,000	448,000	2.40 Cr to 3.60 Cr
500,000	15	60,00,000	60,00,000	480,000	2.60 Cr to 3.75 Cr

# heading



1. This Plan covers 3 needs of the individuals:
  - i) Lump Sum Amount to Family in case of early Death.
  - ii) Guaranteed Tax Free Income up to age 100.
  - iii) Huge Capital for family in case of Death at old age.
2. This Plan provides Guaranteed Tax Free Regular Income up to age 100 after selected periods.

Ideal for Retirement Planning if we consider Tax free aspect of Income then actual returns will be much more.

3. 3G Concept (Planning for Three Generation)
  - i) Legacy from Parents to Children (3 Generation Plan)
    - a) Take Policy in name of child and get it conditional assigned to parent as soon as child becomes major.
    - b) Parents will be the income as long as they live and on their death policy will get transferred back to child and they will get guaranteed tax free income up to age 100.
    - c) On death of child, grand children of parents will get the death benefit. So 3 generation are covered under one policy.
  - ii) Ideal gift from parents to daughters to insure regular income for her even after marriage for her life time.
  - iii) Anniversary Gift for Spouse every year.
  - iv) Gift to Parents: Youngsters can take policy on their life and conditional assign to parents for their retirement income.
4. For Youngsters:
  - i) Alternative to Pension for those who doesn't have pension facility.
  - ii) Can take risk to start own business as family income is guaranteed.

5. Premium paying term can be as low as 3 years.\*
  - i) Suitable for persons having short earning span.
  - ii) Ideal plan for employer employee insurance.
6. Liquidity:
  - i) Liquidity in form of loan during and after PPT.
  - ii) Cash value (SSV) any time after PPT: 90% of Death Benefit.
7. This plan features provides you the opportunity to confirm today itself the exact amount of Tax free income required by you till age 100.
8. No other plan in the world provides you the option of Guaranteed Tax Free Income for lifetime.
9. If required, you have option to commute 50% of tax free income at the end of selected term of 15/20/25/30 years.
10. This plan also provides you increasing Death Benefit up to age 100.
11. In case of emergency, you can even take Cash Value of Policy any time after tax free income starts.



# Surprise your loved ones and family with an INSURANCE POLICY

"A Gift that will be remembered throughout their life"



When you Sign a Insurance Policy Documents you take Decision to make save that your family achieve their Life Goals & Dreams even if you are not there to take care them.

Have you planned your future Needs are plenty in daily life, beyond them, as life catches up... there are other hidden needs you have to foresee to maintain the lifestyle.



## LIFE INSURANCE CORPORATION OF INDIA

**Have you provisioned for them?**

LIC is a trusted solutions provider  
Feel Proud this Financial Year with a Savings Note

# Single Premium Special Differed Pension

## AND PPF PLANNING WITH UMANG



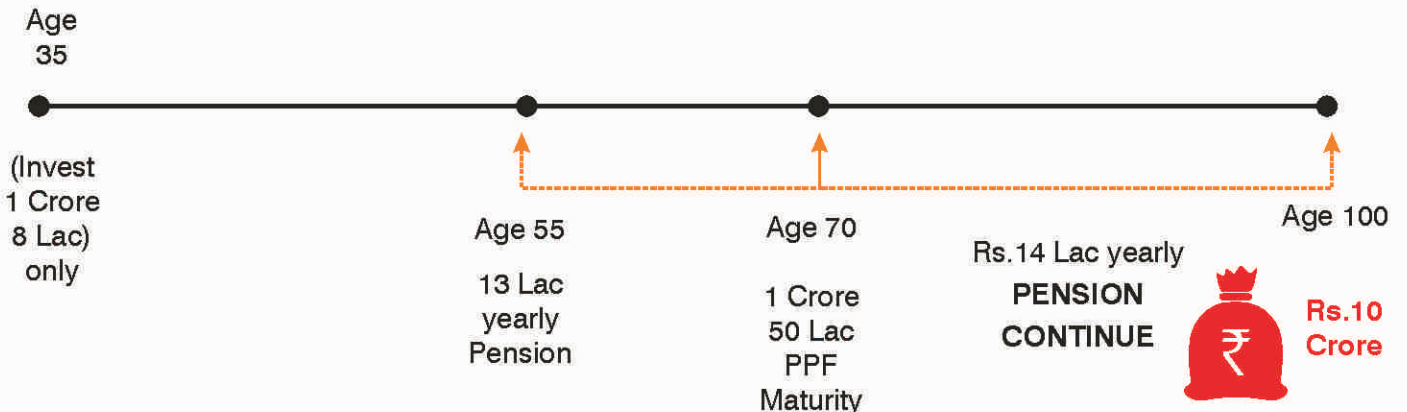
Just Invest once Rs.1 Crore 8 Lac  
and get Rs.13 Lac Pension  
+ Rs.1 Crore 50 Lac PPF Maturity  
+ Rs.7 Crore Plus for your Family also.



Just One Time Investment



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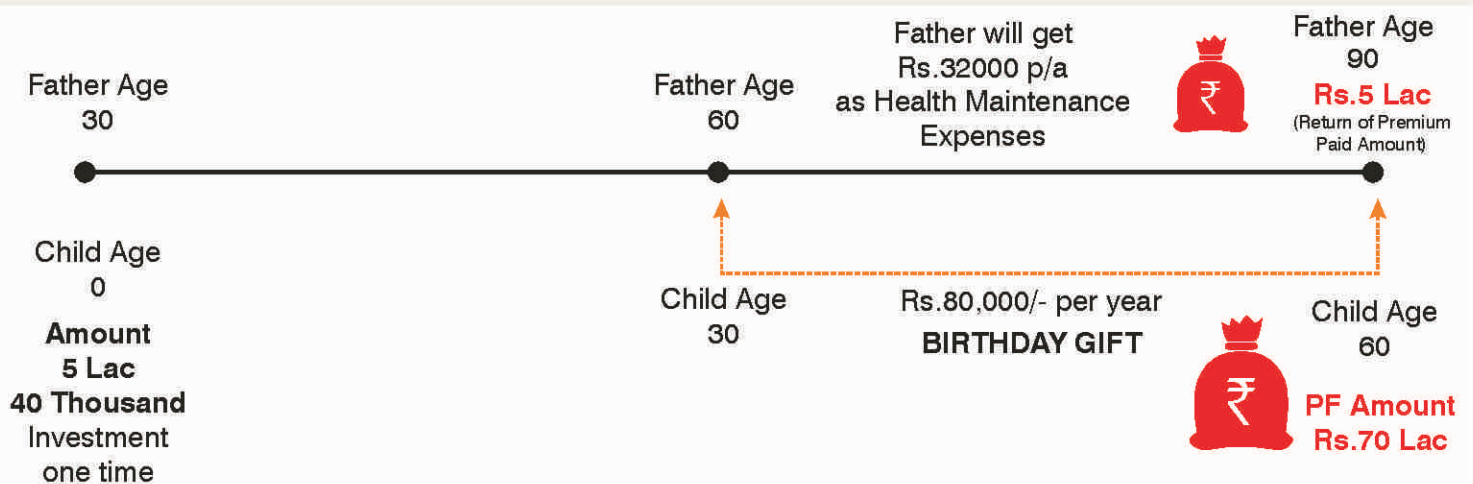


# Single Premium Special Child Life Long Birthday

PLUS IF PLANNING CONCEPT



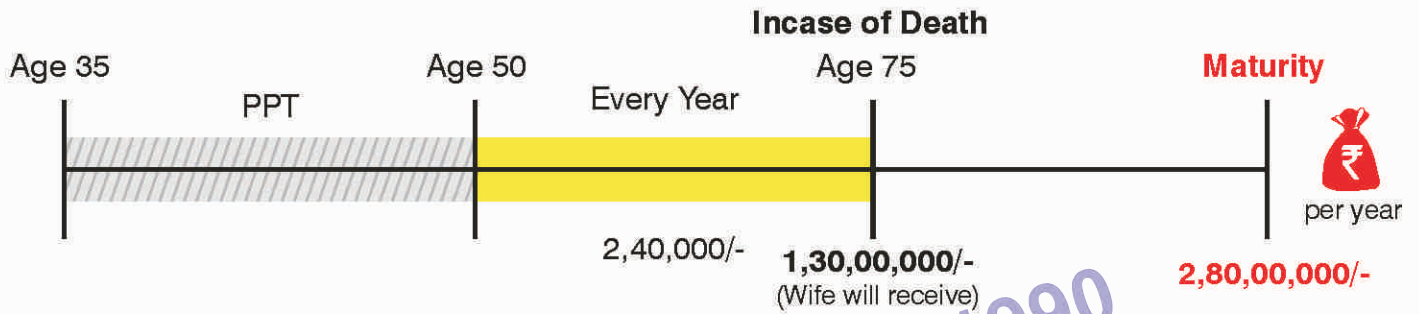
Just Invest Rs.5 Lac 40 Thousand once (one time only)  
and Gift your Child Rs.80,000/-  
from his/her 30th Birthday Plus Rs.70 Lac  
as PPF Amount at his 60th Birthday  
along with return of 5 Lac Rs. to Family also.



Sum Assured

₹ 30  
Lacs

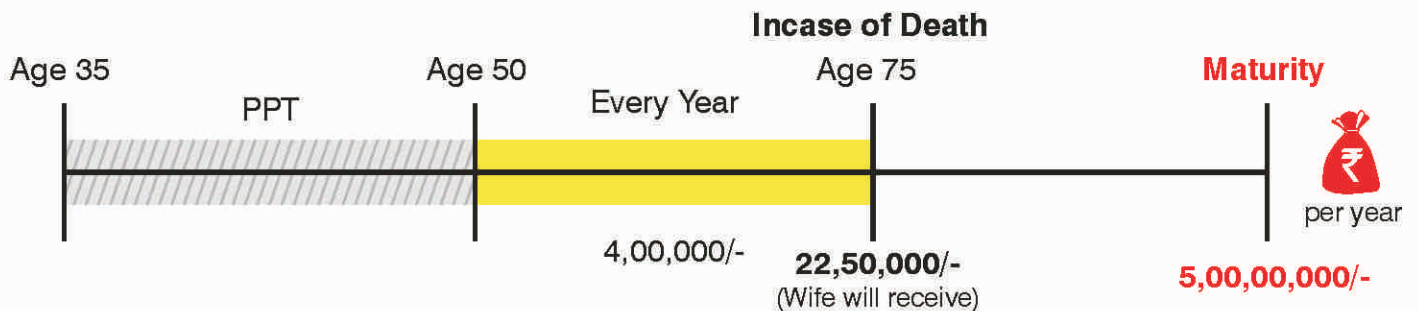
Just pay ₹2,40,000/-  
for 15 years &  
get Lifetime Pension  
for ₹2,40,000/-



Sum Assured

₹ 50  
Lacs

Just pay ₹4,00,000/-  
for 15 years &  
get Lifetime Pension  
for ₹4,00,000/-



Those who procrastinate their retirement planning have always  
had to repent for being so as life in their old age in worse than hell.....



# JEEVAN UMANG

## 1. Do you want Pension after Retirement?

a) With Pension  
Like

b) Without Pension  
Like






Choice is your  
Please ✓

a

b

## 2. Do you know these 3 thing important to your Old Age?

THINGS	TODAY COST	TOMORROW COST (after 25yrs)
1) Food (Meals) 	₹70.00	₹300.00
2) Medical Expenses (Injection) 	₹250.00	₹1280.00
3) Travel Expenses 	₹150.00 (mim. 10km)	₹850.00 (mim. 10km)

## 3. Why do you want Pension after Retirement?

- 1) Old age
- 2) Fatigue of Business
- 3) Job Loss
- 4) Increasing Life Expenses
- 5) No Social Security in India

## 3. There is only 3 option will take care you Old Age

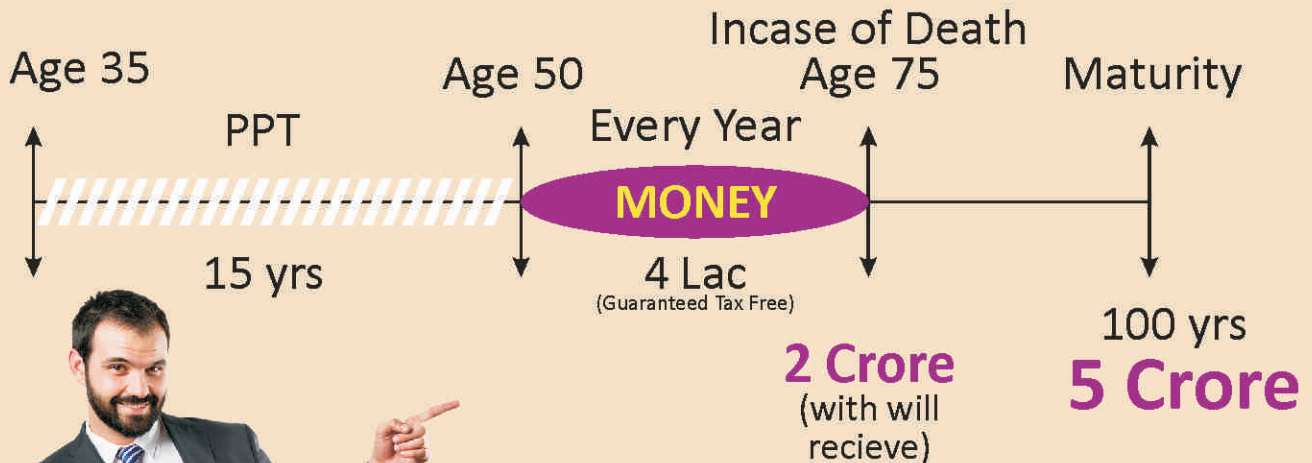
- 1) Close Relatives
- 2) Compulsory Saving
- 3) Charity

Hence,  
Relieve your self quoting such reason and  
plan for a blissful retired life though

**LIC'S JEEVAN UMANG**

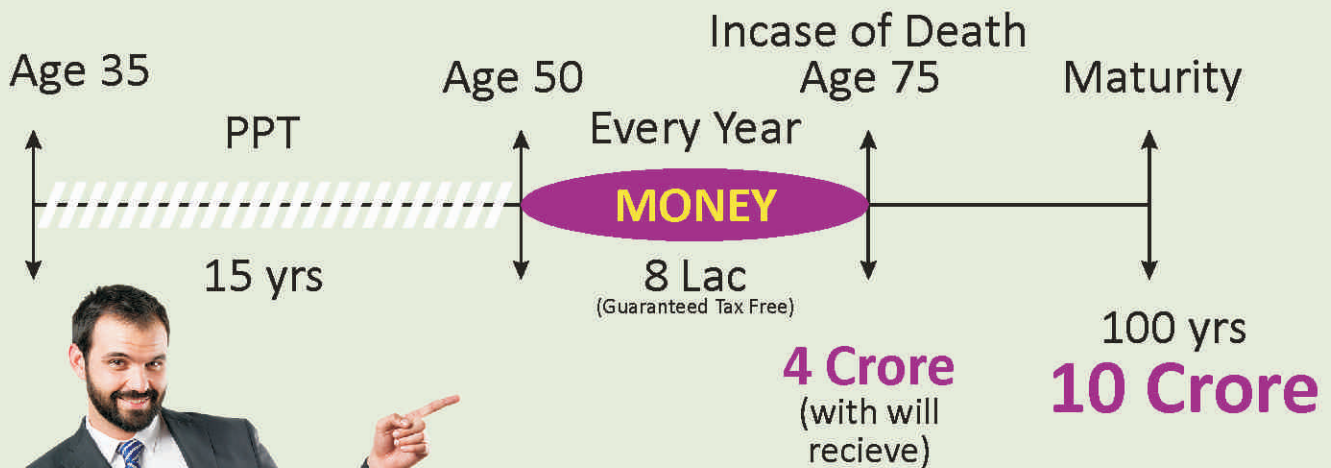
Save per Year ₹4 Lac  
Get Maturity ₹5 Crore

Sum Assured  
Rs.50 LACS



Save per Year ₹8 Lac  
Get Maturity ₹10 Crore

Sum Assured  
Rs.1 CRORE



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# JEEVAN UMANG

PLAN 845



- Flexible Premium Unlimited Benefits.
- Annual Income Til Age 100.
- Many Additional Benefits At Low Rates.

**Why are u waiting till- Age 60? Start receiving pension as early as Age 40**

"After Age 40, Add one more Tax Free Income.... Till your 100th Birthday"

Sum Assured

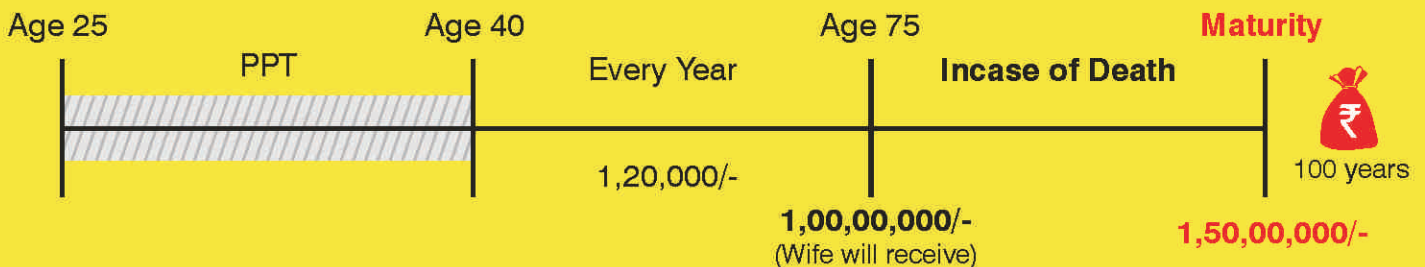
₹ 15  
Lacs

**JUST PAY**

₹1,20,000/- for 15 years  
Get Lifetime Pension for

₹1,20,000/-

**EVERY YEAR**



Jeevan Umang is a "UNBORN CHILD" of Parents, which will takes care of their needs without any expectation in their OLD AGE.

With the help of Jeevan Umang you can save your future by locking & deciding your fixed income receivable.

# LIC's Umang hi Umang

TRIPLE BENEFIT PLAN



**OPTION-1**

**Save 5.5 Lac p.a.**  
for 20 years

Get 8 Lac  
per year Lifetime

+

**Family Fund of  
2 Crores**

**OPTION-2**

**Save 4 Lac p.a.**  
for 25 years

Get 8 Lac  
per year Lifetime

+

**Family Fund of  
2.7 Crores**

**OPTION-3**

**Save 3 Lac p.a.**  
for 30 years

Get 8 Lac  
per year Lifetime

+

**Family Fund of  
3.3 Crores**