

LIC's  
New  
**JEEVAN  
ANAND**



*Zindagi Ke Saath Bhee,  
Zindagi Ke Baad Bhee!*

**JEEVAN ANAND (815)**

ENDOWMENT & WHOLE LIFE INSURANCE + SAVING PLAN



## JEEVAN ANAND

### Age at Entry:

Min. 18 Years (Completed)

Max. 50 Years (nearer Birthday)

### Max. Age at Maturity:

75 years (nearer Birthday)

### Policy Term:

Min. 15 years

Max. 35 years

### Sum Assured:

Min. 1 Lac

Max. No Limit



## OTHER FEATURES



**CRITICAL  
ILLNESS  
(Optional)**



**ACCIDENT  
BENEFIT**



**DISABILITY  
BENEFIT**



**EMERGENCY  
FUND EVEN  
AFTER MATURITY**



**PREMIUM  
MODE**



**BONUS**



**LOANS**

- Revival / Surrender
- Nomination
- Cooling Off Period
- Employer /Employee
- NRI



**HIGHER SUM  
ASSURED BENEFITS**

## ACCIDENT Benefit

Available for  
a Premium of  
Rs.1.00 per 1000 SA



## MATURITY Benefit

Basic  
Sum Assured + Bonus  
+ Final Additional Bonus

### DEATH DURING POLICY TERM

125% of Basic Sum Assured  
+ Bonus + FAB

### DEATH AFTER EXPIRY OF POLICY TERM

Basic Sum Assured

(\*Sum Assured of Death: Higher of Death Sum Assured  
or 10 times of annualised premium, however the Death benefit shall  
not be less than 105% of total premiums paid as on date of death)



**JEEVAN ANAND**

Combination of  
**ENDOWMENT & WHOLE LIFE PLAN**

Provides  
**FINANCIAL PROTECTION**  
throughout the  
lifetime of the insured.

Another Sum Assured  
on the demise of Life Assured  
for the Surviving Family

or

Emergency Fund avail at time of need





**Mr. Goodwill** age 35 years  
Sum Assured **₹20 Lacs**  
Term 21 years

First Year Premium  
: ₹1,16,459/-  
Subsequent Year Premium  
: ₹1,13,951/-

Maturity  
Benefit  
[ = SA  
+ Bonus  
+ FAB ]

₹20,00,000	SA
+ ₹20,58,000	Bonus
₹2,000	* FAB
= ₹42,58,000	* Total
₹20,00,000	upto 100 yrs

Extended  
Benefit

\* for illustration purpose only





**Mr. Sunill** age 25 years  
 Sum Assured **₹20 Lacs**  
 Term 35 years

First Year Premium  
 : ₹59,109/-  
 Subsequent Year Premium  
 : ₹57,837/-

Maturity  
 Benefit  
 [ = SA  
 + Bonus  
 + FAB ]

₹20,00,000	SA
+ ₹34,30,000	Bonus
₹46,00,000	* FAB
= ₹1,00,30,000	* Total

Extended  
 Benefit

₹20,00,000	upto 100 yrs
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\* for illustration purpose only



Invested for a Long time  
 Period & Reap Benefit





## Maturity Benefits

Sum Assured + Bonus  
+ Final Additional Bonus

## Death Benefits

Death Sum Assured\*  
+ Bonus + Final Additional Bonus

(\*Sum Assured on Death" Higher of Basic Sum Assured or 10 times of Annualised Premium, however the Death Benefit shall not be less than 125% of total Premiums paid as on date of death)

Mode Rebate		High Sum Assured Rebate	
Mode	Rebate	Sum Assured	Rebate (Rs.)
Yly	2% of Tabular Premium	1,00,000 to 1,95,000	NIL
Hly	1% of Tabular Premium	2,00,000 to 4,95,000	Rs.1.50/- per 1000 SA
Qly/SSS/		5,00,000 to 9,95,000	Rs.2.50/- per 1000 SA
ECS	NIL	10,00,000 & above	Rs.3.00/- per 1000 SA



## Why Jeevan Anand

- High Risk Cover @1.25 times the Sum Assured.
- Attractive Bonus.
- Lumpsum at the end of the Premium paying Term.
- Another Sum Assured on the demise of Life Assured.
- Provides Financial Protection throughout the lifetime of the insured.
- This plan is apt for people of all age\* and social groups who wish to protect their families from financial set back that may occur owing to their demise.

LIC Present Excellent Monthly Saving Plan

# "New Jeevan Anand"



- Monthly Premium 1000,2000,5000,10000,20000,50000 upto no limit
- Age Limit: 18 to 50 yrs • Under 80c Income Tax Benefit
- Life Time Free Insurance (Even after Maturity) • Loan Facility Also

Monthly Save	Age	Monthly	Quarterly	Half Yearly	Yearly	Maturity
<b>₹10,000/-</b> from 21 yrs & maturity of <b>₹42 Lacs</b> Life time Risk Cover <b>₹20 Lacs</b> Even after maturity	18	8892	26675	52795	104482	42,16,000
	25	9157	27473	54377	107614	42,16,000
	30	9424	28272	55958	110745	42,16,000
	40	10249	30747	60858	120444	42,16,000
	50	11692	35076	69431	137417	42,16,000

Monthly Save	Age	Monthly	Quarterly	Half Yearly	Yearly	Maturity
<b>₹5,000/-</b> from 21 yrs & maturity of <b>₹21 Lacs</b> Life time Risk Cover <b>₹10 Lacs</b> Even after maturity	18	4446	13338	26397	52041	21,08,000
	25	4579	13737	27188	53807	21,08,000
	30	4712	14137	27980	55373	21,08,000
	40	5125	15374	30429	60222	21,08,000
	50	5846	17539	34716	68708	21,08,000

Monthly Save	Age	Monthly	Quarterly	Half Yearly	Yearly	Maturity
<b>₹2,000/-</b> from 21 yrs & maturity of <b>₹8.43 Lacs</b> Life time Risk Cover <b>₹4 Lacs</b> Even after maturity	18	1830	5490	10869	21515	8,43,200
	25	1883	5649	11184	22142	8,43,200
	30	1936	5809	11501	22767	8,43,200
	40	2101	6304	12481	24708	8,43,200
	50	2390	7170	14195	28102	8,43,200

Monthly Save	Age	Monthly	Quarterly	Half Yearly	Yearly	Maturity
<b>₹1,000/-</b> from 21 yrs & maturity of <b>₹4.2 Lacs</b> Life time Risk Cover <b>₹2 Lacs</b> Even after maturity	18	915	2745	4534	10757	4,21,600
	25	941	2825	5593	11071	4,21,600
	30	968	2905	5750	11384	4,21,600
	40	1050	3152	6240	12353	4,21,600
	50	1195	3585	7098	14051	4,21,600

Monthly Save	Age	Monthly	Quarterly	Half Yearly	Yearly	Maturity
<b>₹500/-</b> from 21 yrs & maturity of <b>₹2.1 Lacs</b> Life time Risk Cover <b>₹1 Lacs</b> Even after maturity	18	470	1411	2795	5534	2,07,000
	25	483	1452	2873	5690	2,10,800
	30	497	1491	2952	5846	2,10,800
	40	538	1614	3192	6332	2,10,800
	50	610	1831	3626	7180	2,10,800

GST extra as applicable\*

# Retirement

a time to enjoy all the things you never had  
time to do when you worked.



**Pay Rs.4500/-\* per Month for 30 years & get**

**Rs.3 Lac  
PENSION  
for LIFETIME**



**LIFETIME INSURANCE COVER  
Rs.54,00,000/-**

# Family Protection + Pension

**Pay Rs.1,80,000/-\* Yearly for 25 years**

**Get Rs.57,00,000/-**  
at the end of  
25th year also get  
**Rs.2,00,000/-**  
Yearly for Lifetime



**FAMILY FUND up to**  
**Rs.2 Crore for Next Generation**

Get Tax Free  
**₹1 Crore**  
as

**RETIREMENT FUND**

as live Life **Bindass!**  
for an Investment of just

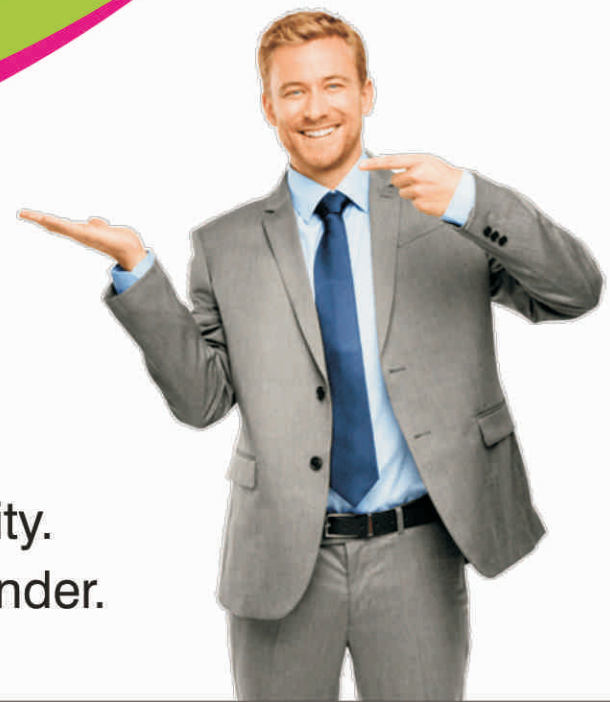
**₹170/-\* per Day\***

*And*

also get  
**20 LAC**  
for FAMILY  
FUND



- Double Tax Benefit.
- Risk Cover Long Term Saving.
- Tension Free Claim Settlement.
- Life Cover applicable even after Maturity.
- Convenient liquidity for Loans & Surrender.





# LIC



**After Retirement, you would like to depend on Whom?**



**On the Children**



**On the Relatives**



**On Charity**



**On Yourself**

# ₹1 RETIRE RICH CRORE

Maturity  
₹1 **Crore** or  
₹50,000/-  
PENSION  
per Month  
till life.



Per Month	No. of Yrs
Saving Require	Require
₹34,000/-	16 Years
₹22,000/-	20 Years
₹13,000/-	25 Years
₹8,500/-	30 Years
₹5,500/-	35 Years

*if you start saving from you young age,  
you can full fill your DREAMS.*

Assume Maturity Amount Invested @6% p.a. Pension.



The Unique Plan  
**"JEEVAN ANAND"**  
in Insurance Industry

## UNIQUE FEATURES

- Whole Life Risk Cover even after Maturity.
- Twice guaranteed Sum Assured.
- This Plan will take care like your Third Child.
- Bonus and Final Additional Bonus.
- Emergency Fund is available in policy term and after Maturity also.
- Best Secured Gift to Family.
- Guaranteed cash value even after Maturity also.  
(Optional)
- Income Tax Rebate u/s 80C 1,50,000/-

**You have selected a Best  
School for your Children**



**You have selected a Best  
Builder for your Home**



**Why Not, Best Insurance  
Company for your Life?**



**भारतीय जीवन बीमा निगम**  
LIFE INSURANCE CORPORATION OF INDIA

**SELECT LIC**  
Best  
INSURANCE COMPANY  
with Best  
INSURANCE PRODUCTS



## When a Breadwinner Dies, a Family Suffers 3 Deaths:

- The wife loses her "**Husband**".
- The children lose their "**Father**".
- The entire family loses his "**Income**"...  
the income he would have earned if just lived.



Life Insurance cannot replace the **father** nor the **husband** but it certainly can replace his **income** to make tomorrow, the kind tomorrow he intended it to be for them.



# How does Jeevan Anand work for your RETIREMENT & ESTATE CREATION PLANNING



Life Cover from

**₹19,48,500 to ₹39.40 Lakhs**



Special Feature

**Life long cover**



Pay Yearly Premium

**₹75,746**



AGE  
30

AGE  
53

AGE  
100



You get lumpsum  
amount  
**₹35,65,000/-**

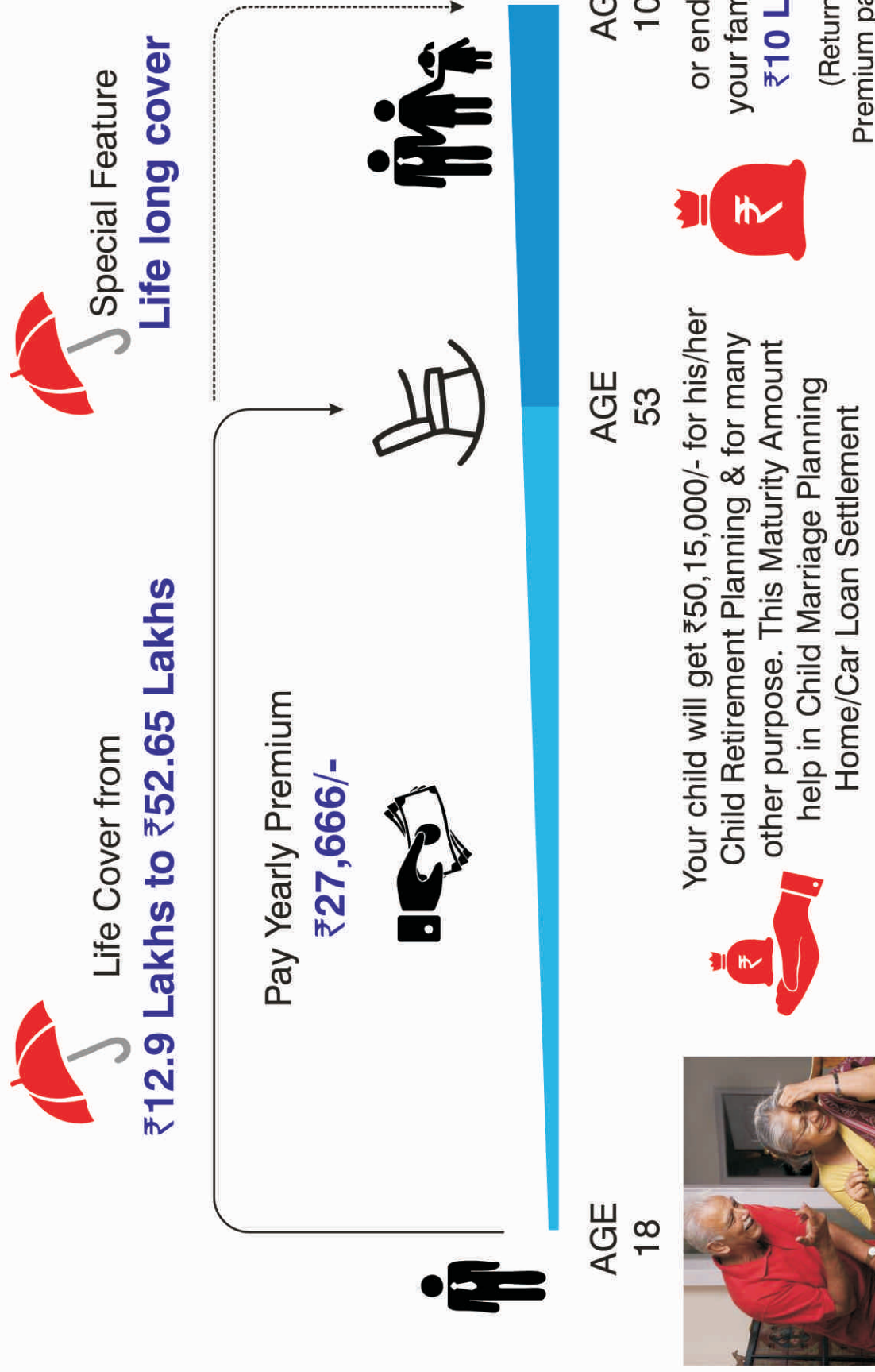


or end of  
life your  
family gets  
**₹15,00,000/-**

Total Premium Paid = 967000/-, First Maturity Received = 50 Lac  
Rs. 10 Lac (Premium paid amount will be refunded to Nominee/Family Member)

**So your Child getting Rs. 50 Lac without any investment.**

How does Jeevan Anand work for your **Child's to Child's Future Planning**



# Why you must take NEW JEEVAN ANAND?

- 1) It is a combination of two Policies Endowment till premium paying term.  
Term - After premium paying term.
- 2) Benefits of Jeevan Anand if you take it Today:
  - a) No Medical of Term Policy Starting after Maturity-
    - i) Term is starting after Maturity.
    - ii) Medical Required Today.
  - b) Term Policy till age 100 years after Maturity LIC Pays the premium for Term Insurance Policy.
  - c) No Income proof require for Term Policy Starting after Maturity on New Jeevan Anand.
- 3) LIC Issue : Two cheques
  - One Cheque to propose on Maturity.
  - Second Cheque to Nominee on Death Claim after Maturity. or
- 4) Emergency Fund Amount if require after Maturity. New Jeevan Amand Term Policy is one and only Policy who has Emergency Fund Value at time of need.
- 5) Enjoy twin benefits of full payout at the end of the policy term and continued life cover thereafter.
- 6) A plan that offers cover for whole life even after payment of maturity amount.
- 7) 25% of premium (Free Risk Cover) is funded by LIC from day one).
- 8) Do something special for your wife and family which makes them feel as if you are always with them.

