

SOVEREIGN GUARANTEE



सत्यमेव जयते

Section 37 of L.I.C. Act, 1956



L.I.C Policies Guaranteed by Central Government of India

The Sum Assured by All Policies Issued by Life Insurance Corporation of India, including Any Bonuses Declared in Respect thereof and, subject to the provisions contained in Section 14 the Amounts Assured by All Policies issued by Any Insurer the Liabilities under which we have vested in The Corporation under this Act, and All Bonuses Declared in respect thereof, whether before or after the appointed, Day shall be Guaranteed as to Payment in Cash by the Central Government.

- According to Section 37 of LIC Act 1956, all liabilities, including accrued bonuses, are Guaranteed by the Government of India as to payment in Cash.
- Thus money given to LIC is money entrusted with Govt. of India.

**LIC**भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA**LIC's JEEVAN AKSHAY VII** Plan No : 857**Special facility
for
NRI / FNIO / OCI****Immediate Annuity for life @ guaranteed rates**

- ★ Single Premium policy (One time investment)
- ★ Pension starts immediately, depending on mode chosen
- ★ Yearly, Half-yrly, Qly or Monthly modes available for pension
- ★ Pension is guaranteed for life time of the Annuitant
- ★ Rate of pension depends on age at entry
- ★ Eligible age group - 25 years to 100 years (for opt-F)
- ★ Eligible age group - 25 years to 85 years for other options
- ★ Minimum investment: 10 Lacs (for ages 25 yrs to 29 yrs)
- ★ Minimum investment: 1 Lac (for age 30 years & beyond)

10 options to choose pension

Most popular options are:

Option F :-

Annuity for life with return of Purchase Price on death

Option J :-

Joint life Annuity with refund of Purchase Price on death of last survivor

- ★ NPS subscribers can opt pension under LIC's Jeevan Akshay
- ★ Plan can be taken for benefit of dependant person with disability
- ★ Loan / Surrender available after 3 months, Option F & J Only (subj to conditions)



**NEW
IMMEDIATE
ANNUITY RATES**
6.43%
to
8.09%

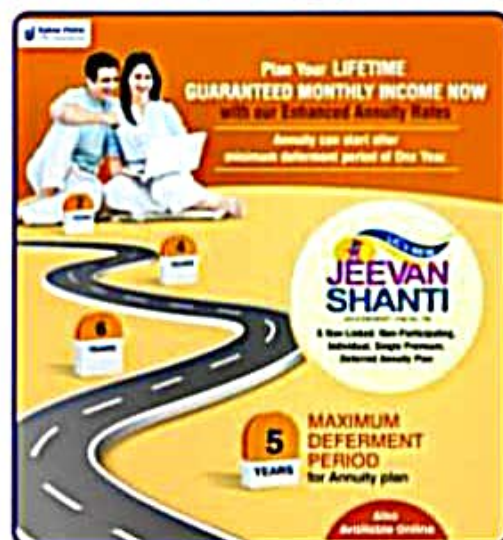
Option F - Return of Purchase price on Death**(Including 0.15% increase in Annuity Rate for existing Policyholders)**

Age	10 Lacs		25 Lacs		50 Lacs		100 Lacs	
	Yly	Mly	Yly	Mly	Yly	Mly	Yly	Mly
25	64391	5199	162228	13102	324455	26203	651410	52615
30	64792	5224	163229	13164	326458	26329	655417	52866
35	65292	5257	164481	13248	328962	26496	660424	53200
40	65693	5291	165483	13331	330965	26663	664430	53533
45	66294	5324	166985	13415	333970	26829	670439	53867
50	66795	5358	168237	13498	336473	26996	675447	54201
55	67295	5383	169489	13561	338977	27122	680454	54451
60	67796	5408	170740	13623	341481	27247	685461	54702
65	68197	5416	171742	13644	343484	27288	689468	54785
70	68697	5416	172994	13644	345987	27288	694475	54785
75	69198	5399	174246	13602	348491	27205	699482	54618
80	69899	5358	175998	13498	351997	26996	706493	54201
85	70901	5291	178502	13331	357004	26663	716508	53533
90	72703	5166	183009	13018	366017	26037	734535	52281
95	76209	4940	191772	12455	383544	24910	769588	50028
98	80215	4723	201787	11912	403574	23825	809648	47858



લાઈફ ઈન્સ્યોરન્સ કોર્પોરેશન ઓફ ઈન્ડિયા
ભારતીય જીવન बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

LIC's NEW JEEVAN SHANTI Plan No : 758



FEATURES

- ★ A Single Premium Investment Plan
- ★ Deferred Pension (Period to choose: 1 to 5 years)
- ★ Eligible Age group for entry: 30 to 79 years
- ★ Guaranteed Rates From 6.75% to 10.61%
- ★ Two types of Pension options to choose from.
- ★ Single Life Pension & Joint Life Pension.
- ★ Same amount of pension for the second life too.
- ★ In addition to spouse, close relatives such as father, mother, children, grand children can be the second life.
- ★ Minimum Guarantee of 105% of Purchase price on Death of the Pensioner.



0.15% increase in Annuity Rate for existing Policyholders

Deferred Annuity For Single Life - Purchase Price 10,18,000/- (Including GST)

Def. Period	30 Years		40 Years		50 Years		60 Years		70 Years	
	Annuity	%	Annuity	%	Annuity	%	Annuity	%	Annuity	%
1	67500	6.75%	68500	6.85%	69700	6.97%	70900	7.09%	72100	7.21%
2	72200	7.22%	73600	7.36%	75300	7.53%	77400	7.74%	80300	8.03%
3	77200	7.72%	79000	7.90%	81300	8.13%	84400	8.44%	89000	8.90%
4	82500	8.25%	84700	8.47%	87700	8.77%	91900	9.19%	98000	9.80%
5	85000	8.50%	87700	8.77%	91300	9.13%	96300	9.63%	103200	10.32%

% On Purchase Price w/o GST

(Annuity rates revised with effect from 01.10.2024)



Fast forward your INVESTMENT RETURNS



UIN: S12L354V01 | Plan No.: 873



A UNIT LINKED, NON PARTICIPATING,
INDIVIDUAL LIFE INSURANCE PLAN

Add benefit of **LIFE COVER** to your MARKET INVESTMENT

SALIENT FEATURES

Age At Entry 90 Days To 60 Years.

Partial Withdrawal Allowed

Risk Cover 10/7 Times Of Annual Prem.

Minimum Monthly Premium Rs. 2500 Only

Guaranteed Addition in 6th, 10th, 15th, 20th, & 25th Year

Tax Free Returns (Upto 2.50 Lacs Annual Premium)

AB Rider Available

- Upto 100% Investment In Equity Based on Nifty 50& Nifty 100 Index
- Units Will Be Alloted At Rs 10 Per Unit.
- Age 90 Days To 50 Years= Risk Cover 10times Or 7times of Annualized Prem
- Age 50 Years To 60 Years= Risk Cover 7 Times Of Annualized Premium
- Two Funds • Smart Flexi Growth Fund • Flexi Growth Fund
- Policy Term :

Less than 48000 Annualized Premium : 15 to 25 Yrs
48000 and above Annualized Premium : 10 to 25 Yrs

- Min. Premium Amount

YLY : Rs. 30,000 • HLY : Rs. 15000 • QLY : 7500 • MLY : 2500

Shall be multiple of Rs. 250 (Qly & Mly) & Rs. 1000 (Yly), Rs. 500 (Hly) after that

- Death Benefit :

- Before Commencement of Risk : Fund Value

- After Commencement of Risk : Highest of either of BSA reduced by partial withdrawal made during last 2 years preceding death/Unit Funds/105% of total premium received upto the date of death reduced by partial withdrawals made during last 2 years immediately preceding death

- Maturity Benefit :

The Amount equal to Unit Fund Value will be payable + Refund of Mortality Charges

- Policy Admn charges Nil for 5 Years

Unique Features :-

- ★ 100% can be Invested in equity
- ★ Linked to NIFTY Index
- ★ 2500 per month ULIP

Guaranteed Additions

Pol. Year	Ann. Prem < 48000	Ann. Prem > 48000
6	3%	5%
10	6%	10%
15	12%	20%
20	15%	25%
25	18%	30%

For Internal Circulation Only

For deta lls, contact your Agent/Nearest LIC Branch or SMS YOUR CITY NAME to 56767474

Agents Training Material

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Insurance is the Subject Matter of Solicitation.

Index+ Calculator

15 महिने से 14.1% का रिटर्न !! (निवेश देश के सबसे 50 या 100 बड़ी कम्पनी में)

लागत	10000	अनुमानित रिटर्न 12% पर उपलब्ध राशि						
उम्र	30	5 वर्ष बाद	6 वर्ष बाद	7 वर्ष बाद	8 वर्ष बाद	9 वर्ष बाद	10 वर्ष बाद	11 वर्ष बाद
प्रोद्य रेट	12%	794589	1023495	1275461	1557680	1873706	2239591	2637317
अवधि	25	(निवेशित राशि) 600000	(निवेशित राशि) 720000	(निवेशित राशि) 840000	(निवेशित राशि) 960000	(निवेशित राशि) 1080000	(निवेशित राशि) 1200000	(निवेशित राशि) 1320000

गारंटीड ऐडिशन - 90%	12 वर्ष बाद	13 वर्ष बाद	14 वर्ष बाद	15 वर्ष बाद	16 वर्ष बाद	17 वर्ष बाद	18 वर्ष बाद
5 वर्ष बाद सेविंग खाता	3082699	3581455	4139984	4789456	5492780	6280414	7162470
5 वर्ष बाद पूर्ण या आंशिक निकगरी	(निवेशित राशि) 1440000	(निवेशित राशि) 1560000	(निवेशित राशि) 1680000	(निवेशित राशि) 1800000	(निवेशित राशि) 1920000	(निवेशित राशि) 2040000	(निवेशित राशि) 2160000

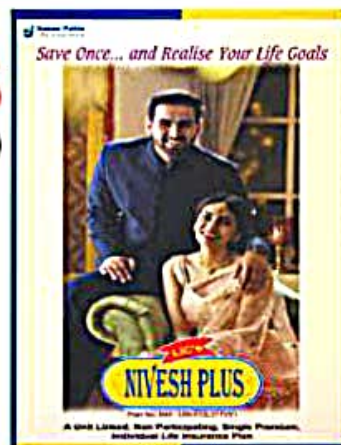
केवल 50/100 बड़ी कम्पनी में निवेश	19 वर्ष बाद	20 वर्ष बाद	21 वर्ष बाद	22 वर्ष बाद	23 वर्ष बाद	24 वर्ष बाद	25 वर्ष बाद
जीवन सुरक्षा मुफ्त	8150275	9286514	10528994	11920457	13478777	15223971	17214456
टैक्स में दोहरी छूट	(निवेशित राशि) 2280000	(निवेशित राशि) 2400000	(निवेशित राशि) 2520000	(निवेशित राशि) 2640000	(निवेशित राशि) 2760000	(निवेशित राशि) 2880000	(निवेशित राशि) 3000000

**LIC**

LIC's

NIVESH PLUS

(Plan No. 749)

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Age : 25 Years
 Single Premium : Rs. 10,00,000/-
 Risk Cover : Rs. 12,50,000/-
 Fund Type : Growth

1. BENEFIT AND COVERAGE TABLE

(Benefits if there is an NAV growth of 16.13 %)

Age	Single Premium	Total Charges	Gtd. Addition	NAV	Normal Coverage	Accident Coverage	Max Partial With-Drawal	Cash Value
25	1000000	39370	0	20.32	1250000	2500000	0	Lock in
26	0	201	0	23.60	1250000	2500000	0	Lock in
27	0	0	0	27.41	1293574	2543574	0	Lock in
28	0	0	0	31.83	1501669	2751669	0	Lock in
29	0	0	0	36.96	1743191	2993191	0	Lock in
30	0	0	30000	42.92	2053790	3303790	308069	2053790
31	0	0	0	49.84	2384423	3634423	357664	2384423
32	0	0	0	57.88	2768570	4018570	415285	2768570
33	0	0	0	67.22	3214829	4464829	482224	3214829
34	0	0	40000	78.06	3772757	5022757	565914	3772757
Total Premium		1000000			Total Returns		3772757	

LIC's Nivesh Plus has achieved a Compound Annual Growth Rate (CAGR) of 16.13% as of 28.11.2024 since its inception. Future benefit calculations are based on the assumption that this CAGR will continue to apply.

2. BENEFIT AND COVERAGE TABLE

(Benefits if there is an NAV growth of 12 %)

Age	Single Premium	Total Charges	Gtd. Addition	NAV	Normal Coverage	Accident Coverage	Max Partial With-Drawal	Cash Value
25	1000000	39370	0	10.00	1250000	2500000	0	Lock in
26	0	260	0	11.20	1250000	2500000	0	Lock in
27	0	70	0	12.54	1250000	2500000	0	Lock in
28	0	0	0	14.04	1345933	2595933	0	Lock in
29	0	0	0	15.72	1506485	2756485	0	Lock in
30	0	0	30000	17.61	1717108	2967108	257566	1717108
31	0	0	0	19.72	1922349	3172349	288352	1922349
32	0	0	0	22.09	2152882	3402882	322932	2152882
33	0	0	0	24.74	2410650	3660650	361597	2410650
34	0	0	40000	27.71	2739544	3989544	410932	2739544
Total Premium		1000000			Total Returns		2739544	

Agents Training Material. For Internal Circulation Only