

जीवन सरल मासिक बचत योजना

JEEVAN SARAL MONTHLY SAVING SCHEME

GOLDEN PEACOCK AWARD प्राप्त एकमात्र पॉलिसी



LIC vs. Monthly Recurring Scheme

Maturity at the end of 10 yrs. In Monthly Scheme

| PREMIUM | LIC | POST OFFICE | LIC GAIN |
|---------|---------------------|-----------------|----------|
| 500 | 106452+Free Ins. | 89010 - I. TAX | 17442 |
| 1000 | 212904 + Free Ins. | 178021 - I. TAX | 34883 |
| 1500 | 319356 + Free Ins. | 267031 - I. TAX | 52325 |
| 2000 | 425808 + Free Ins. | 356042 - I. TAX | 69766 |
| 2500 | 532260 + Free Ins. | 445052 - I. TAX | 87208 |
| 3000 | 638712 + Free Ins. | 534063 - I. TAX | 104649 |
| 3500 | 745164 + Free Ins. | 623073 - I. TAX | 122091 |
| 4000 | 851616 + Free Ins. | 712084 - I. TAX | 139532 |
| 5000 | 1064520 + Free Ins. | 890105 - I. TAX | 174415 |

BENEFIT OF LIC SCHEME

1. You can deposit Yly., Hly., Qtr. Mon. (Ecs.) In LIC Scheme.
2. Maturity received in LIC Scheme is tax Free under Section 10 (10) D of Income Tax Act.
3. The amount deposited in LIC is exempted under Sec 80 C of Income Tax Act.
4. You can continue LIC scheme after 10 Years. You cannot continue post office scheme after 10 Years.
5. If you forget to take Maturity at the end of 10 Years. You can get return beyond 10 Years in LIC Scheme. This is Not available in post office Scheme.
6. Get free insurance ie 250 times of month. Prem. in LIC

| PREMIUM | Basic Prem | 500 | 750 | 1000 | 1500 | 2000 | 2500 | 3000 | 4000 | 5000 | 10,000 | 20,000 | PREMIUM |
|-------------|------------|------|------|-------|-------|-------|-------|-------|-------|-------|----------|----------|---------|
| | Yearly | 6005 | 9007 | 12010 | 18015 | 24020 | 30025 | 36030 | 48040 | 60050 | 1,20,100 | 2,40,200 | |
| Half Yearly | 3032 | 4549 | 6065 | 9097 | 12130 | 15162 | 18195 | 24260 | 30325 | 60650 | 1,21,300 | | |
| Quartly | 1531 | 2297 | 3062 | 4594 | 6125 | 7656 | 9187 | 12250 | 15312 | 30624 | 61,248 | | |
| Monthly | 510 | 766 | 1021 | 1531 | 2042 | 2551 | 3060 | 4084 | 5104 | 10208 | 20,416 | | |

LIC Maturity Calculated @ 10% IRR

* उपरोक्त प्रीमियम की गणना DAB सहित हैं।

SPECIAL FEATURES :

Age - Min. 12 yrs. (Complete) to 60 yrs. (LBD)
Term - 10 Yrs. to 35 Yrs. Max. Maturity 70 Yrs.

1. Term can be reduced
2. Risk cover 250 time of monthly prem. + return of prem. excluding first year prem. & rider's Prem. + Loyalty adds.
3. Auto Cover for one year (After 3 years Pre. Paid)
4. Loan Allowed
5. Prem. can be reduced (according rules.)

Monthly Saving Scheme

Age 30 Year

Year Wise Maturity

| | | | | | | | | | | | | |
|------------------------------------------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|---------|----------|
| Monthly With DAB Natural Accident | 500 | 750 | 1000 | 1500 | 2000 | 2500 | 3000 | 3250 | 4000 | 5000 | 10,000 | 20,000 |
| | 510 | 766 | 1021 | 1531 | 2042 | 2550 | 3060 | 3315 | 4084 | 5105 | 10,210 | 20,420 |
| | 125000 | 187500 | 250000 | 375000 | 500000 | 625000 | 750000 | 812500 | 1000000 | 1250000 | 2500000 | 5000000 |
| | 250000 | 375000 | 500000 | 750000 | 1000000 | 1250000 | 1500000 | 1625000 | 2000000 | 2500000 | 5000000 | 10000000 |

| Term | Maturity | Maturity | Maturity | Maturity | Maturity | Maturity | Maturity | Maturity | Maturity | Maturity | Maturity | Maturity |
|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 10 | 106452 | 159678 | 212904 | 319356 | 425808 | 532260 | 638712 | 691938 | 851616 | 1064520 | 2129040 | 4258080 |
| 11 | 125050 | 187575 | 250100 | 375150 | 500200 | 625250 | 750300 | 812825 | 1000400 | 1250500 | 2501000 | 5002000 |
| 12 | 145366 | 218049 | 290732 | 436098 | 581464 | 726830 | 872196 | 944879 | 1162928 | 1453660 | 2907320 | 5814640 |
| 13 | 168170 | 252255 | 336340 | 504510 | 672680 | 840850 | 1009020 | 1093105 | 1345360 | 1681700 | 3363400 | 6726800 |
| 14 | 193640 | 290460 | 387280 | 580920 | 774560 | 968200 | 1161570 | 1258660 | 1549120 | 1936400 | 3872800 | 7745600 |
| 15 | 222198 | 333297 | 444396 | 666594 | 888792 | 1110990 | 1333188 | 1444287 | 1777584 | 2221980 | 4443960 | 8887920 |
| 16 | 251684 | 377526 | 503368 | 755052 | 1006736 | 1258420 | 1510104 | 1635946 | 2013472 | 2516840 | 5033680 | 10067360 |
| 17 | 283970 | 425955 | 567940 | 851910 | 1135880 | 1419850 | 1703820 | 1845805 | 2271760 | 2839700 | 5679400 | 11358800 |
| 18 | 319410 | 479115 | 638820 | 958230 | 1277640 | 1597050 | 1916460 | 2076165 | 2555280 | 3194100 | 6388200 | 12776400 |
| 19 | 358190 | 537285 | 716380 | 1074570 | 1432760 | 1790950 | 2149140 | 2328235 | 2865520 | 3581900 | 7163800 | 14327600 |
| 20 | 400740 | 601110 | 801480 | 1202220 | 1602960 | 2003700 | 2404440 | 2604810 | 3205920 | 4007400 | 8014800 | 16029600 |
| 21 | 447292 | 670938 | 894584 | 1341876 | 1789168 | 2236460 | 2683752 | 2907398 | 3578336 | 4472920 | 8945840 | 17891680 |
| 22 | 498358 | 747537 | 996716 | 1495074 | 1993432 | 2491790 | 2990148 | 3239327 | 3986864 | 4983580 | 9967160 | 19934320 |
| 23 | 554220 | 831330 | 1108440 | 1662660 | 2216880 | 2771100 | 3325320 | 3602430 | 4433760 | 5542200 | 11084400 | 22168800 |
| 24 | 615498 | 923247 | 1230996 | 1846494 | 2461992 | 3077490 | 3692988 | 4000737 | 4923984 | 6154980 | 12309960 | 24619920 |
| 25 | 682550 | 1023825 | 1365100 | 2047650 | 2730200 | 3412750 | 4095300 | 4436575 | 5460400 | 6825500 | 13651000 | 27302000 |
| 26 | 756114 | 1134171 | 1512228 | 2268342 | 3024456 | 3780570 | 4536684 | 4914741 | 6048912 | 7561140 | 15122280 | 30244560 |
| 27 | 836630 | 1254945 | 1673260 | 2509890 | 3346520 | 4183150 | 5019780 | 5438095 | 6693040 | 8366300 | 16732600 | 33465200 |
| 28 | 924976 | 1387464 | 1849952 | 2774928 | 3699904 | 4624880 | 5549856 | 6012344 | 7399808 | 9249760 | 18499520 | 36999040 |
| 29 | 1021894 | 1532841 | 2043788 | 3065682 | 4087576 | 5109470 | 6131364 | 6642311 | 8175152 | 10218940 | 20437880 | 40875760 |
| 30 | 1128256 | 1692384 | 2256512 | 3384768 | 4513024 | 5641280 | 6769536 | 7333664 | 9026048 | 11282560 | 22565120 | 45130240 |
| 31 | 1244562 | 1866843 | 2489124 | 3733686 | 4978248 | 6222810 | 7467372 | 8089653 | 9956496 | 12445620 | 24891240 | 49782480 |
| 32 | 1372530 | 2058795 | 2745060 | 4117590 | 5490120 | 6862650 | 8235180 | 8921445 | 10980240 | 13725300 | 27450600 | 54901200 |
| 33 | 1512586 | 2268879 | 3025172 | 4537758 | 6050344 | 7562920 | 9075516 | 9831809 | 12100688 | 15125860 | 30251720 | 60503440 |
| 34 | 1666466 | 2499699 | 3332932 | 4999398 | 6665864 | 8332330 | 9998796 | 10832029 | 13331728 | 16664660 | 33329320 | 66658640 |
| 35 | 1835552 | 2753328 | 3671104 | 5506656 | 7432208 | 9177760 | 11013312 | 11931088 | 14684413 | 18355520 | 36711040 | 73422080 |