

Benefit Illustration for
LIC's New Jeevan Nidhi

Age	35
Policy Term	25
Premium	4121 *
Premium Frequency	Yearly
Basic Sum Assured	100000
Vesting Age	60

Assured Benefit		
Guaranteed Vesting Benefit	Basic Sum Assured + Guaranteed Addition	

Illustrative Benefits on Vesting

Policy Year	Age	Premium		Guaranteed Vesting Benefit	Bonuses/Non-Guaranteed Benefits		Total Vesting Benefit	
		During the year	Cumulative		Assumed Investment Return	Assumed Investment Return	Assumed Investment Return	Assumed Investment Return
					4%	8%	4%	8%
25	60	4121	103025	125000	0	108500	125000	233500

Annuity Payable (per annum) for life based on the total vesting benefit given above and the current annuity rates

11688	22533
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Illustrative Benefits on Death

Year of Death	Guaranteed Death Benefit	Bonuses/Non-Guaranteed Benefits		Total Death Benefit	
		Assumed Investment Return		Assumed Investment Return	
		4%	8%	4%	8%
1	105000	0	0	105000	105000
2	110000	0	0	110000	110000
3	115000	0	0	115000	115000
4	120000	0	0	120000	120000
5	125000	0	0	125000	125000
6	125000	0	3800	125000	128800
7	125000	0	7600	125000	132600
8	125000	0	11400	125000	136400
9	125000	0	15200	125000	140200
10	125000	0	19000	125000	144000
11	125000	0	22800	125000	147800
12	125000	0	26600	125000	151600
13	125000	0	30400	125000	155400
14	125000	0	34200	125000	159200
15	125000	0	38000	125000	163000
16	125000	0	62600	125000	187600
17	125000	0	67700	125000	192700
18	125000	0	72800	125000	197800
19	125000	0	77900	125000	202900
20	125000	0	83000	125000	208000
21	125000	0	88100	125000	213100
22	125000	0	93200	125000	218200
23	125000	0	98300	125000	223300
24	125000	0	103400	125000	228400
25	125000	0	108500	125000	233500

Illustrative Benefits on Surrender

Assumed Year of Surrender	Guaranteed Surrender Benefit	Bonuses/Non-Guaranteed Benefits		Total Surrender Benefit	
		Assumed Investment Return		Assumed Investment Return	
		4%	8%	4%	8%
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	7971	0	0	7971	7971
5	10673	0	0	10673	10673
6	12339	0	936	12339	13275
7	14038	0	2012	14038	16050
8	15772	0	3246	15772	19017
9	17543	0	4653	17543	22196
10	19357	0	6255	19357	25612
11	21218	0	8076	21218	29294
12	23124	0	10135	23124	33259
13	25081	0	12458	25081	37539
14	27094	0	15079	27094	42173
15	29166	0	18023	29166	47189
16	31107	0	21005	31107	52112
17	33131	0	24350	33131	57481
18	35255	0	28133	35255	63388
19	37491	0	32425	37491	69916
20	39862	0	37329	39862	77192
21	42524	0	43284	42524	85807
22	45315	0	50007	45315	95322
23	48259	0	57620	48259	105879
24	51370	0	66236	51370	117606
25	54671	0	76000	54671	130671

* The premium shown above is exclusive of Service Tax. Service tax shall be payable on the premium as and when the premiums are paid at the rate applicable from time to time as per Service Tax laws.

Notes:
The values shown above are for illustration purpose only