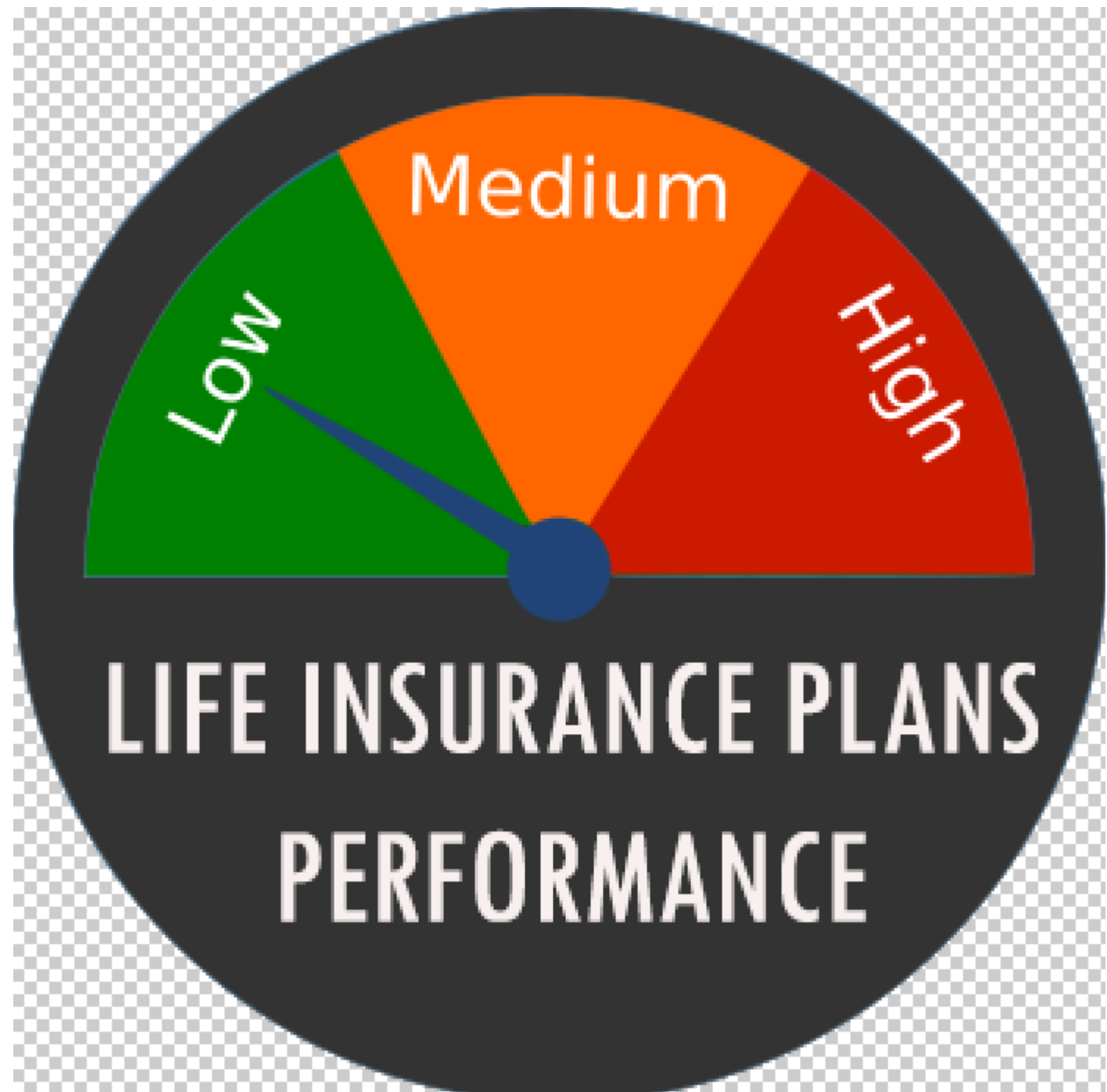


easyway 

TO ASSESS





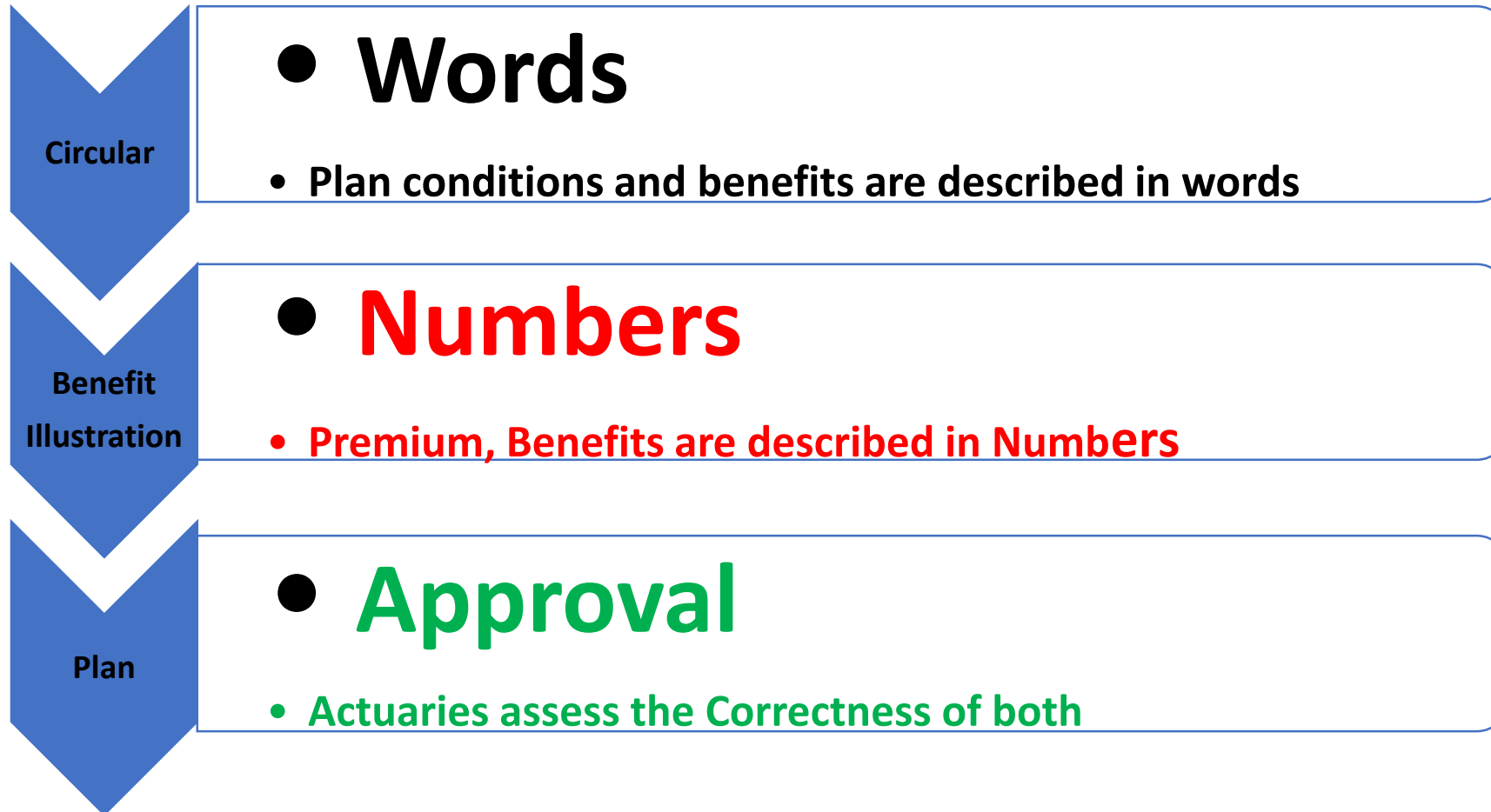
In India Insurance Business
(Life ,General & Health)
Regulated by
Insurance Regulator
IRDA (Insurance Regulatory
and Development Authority)



IRDA

**Approves Insurance Plans
Sold by ALL Companies in
India**

I.R.D.A's Plan Approval Process





Official Benefit Illustration
shows the Returns under the
Plan in Two Scenarios

Maximum Projected

Investment Rate of Return

8 %

It shows the Returns payable to Policyholders, if the investments of Life Insurance Companies Earns @ 8%

Minimum Projected
Investment Rate of Return



The Latest Bonus Declared by the Company shows the Real Performance



Actuarial Department, Central Office, 'Yogakshema', Nariman Point, Mumbai 400 021
Tel: 022-22852174 / 66598370, Fax: 022-22028321

Ref: Actuarial/Valuation/2230/4

23rd August, 2017

To,

All HODs in Central Office
All Zonal Offices
All Divisional Offices
All Branch Offices (through Divisional Offices)
MDC, ZTCs, Audit & Inspection Departments, NIA

Results of Valuation as at 31st March 2017

1. Introduction

The Valuation of the Corporation's Business as on 31st March 2017 has been completed and the bonuses in respect of participating policies have been declared as a result thereof. The following instructions regarding Simple Reversionary Bonus, Interim Bonus, Final (Additional) Bonus and Loyalty Additions will apply to participating policies (as per details below), other than policies on UK, Fiji and Mauritius Registers.

2. Bonus Rates

a) The rates of Simple Reversionary Bonus, and Interim Bonus declared in respect of participating policies issued by the Corporation and also those issued by erstwhile insurers before 19/01/1956 (excluding those on UK, Fiji and Mauritius Registers) are as given in Table 1 and Table 2 respectively.

Table 1: Simple Reversionary and Interim Bonus Rates

Group	Plan	Term	Reversionary Bonus Rate % Sum Assured (**)	Interim Bonus Rate % Sum Assured (**)
		(*)		
1	Whole Life type (Plans 2, 5, 6, 8, 10, 28 (Before Conversion), 35, 36, 37, 38, 49,77,78, 85 & 86)		70	70

Lets see

What is Promised by



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Lets see
What is Promised
Under Plan



Company Name: LIC of India Product Name: LIC's New Jeevan Anand (T-815) Dt. of illustration: 30-05-2018
 Basic plan UIN: 512N279V01 AB Rider UIN: 512B209V02 Policy Number (to be mentioned after issuance of policy)

Particulars Name(LP): H
 Age at Entry : 30 Policy Term: 21 A Mode of Premium Payment: Yearly
 Annualised Premium *: 52713.00 Sum Assured: 1000000 Benefit UID- : 728 0000007530

* The Annual Premium shown above is exclusive of Applicable Tax, extra premium and rider(s) premiums, if any.

-----|
 | Illustrative Benefits on Survival at the end of premium paying term and on Death thereafter |
 |-----|-----|-----|-----|
Policy Year	Guaranteed Maturity Benefit	Bonuses/Non-Guaranteed Benefit	Total Maturity Benefit		
		Assumed Investment Return	Assumed Investment Return		
		4%	8%	4%	8%
-----	-----	-----	-----		
21	1000000	84000	702000	1084000	1702000
22 Onwards	1000000	0	0	1000000	1000000
-----	-----	-----	-----		

New Jeevan Anand

Age 30 years

815 / 21

Rs.10,00,000

Age at Entry : 30 Policy Term: 21 A Mode of Pr
 Annualised Premium *: 52713.00 Sum Assured: 1000000 Benefit UI

* The Annual Premium shown above is exclusive of Applicable Tax, extra premium and rider(s) premiums

-----|

| Illustrative Benefits on Survival at the end of premium paying term and on Death thereafter |

-----|

Policy Year	Guaranteed Maturity Benefit	Bonuses/Non-Guaranteed Benefit		Total Maturity Benefit	
		Assumed Investment Return	Assumed Investment Return	Assumed Investment Return	Assumed Investment Return
		4%	8%	4%	8%
21	1000000	84000	702000	1084000	1702000
22 onwards	1000000	0	0	1000000	1000000

-----|

Jeevan Anand Maturity Calculation - Age 30, P-T 815 - 21 SA – 10,00,000

As per Declared Bonus of L.I.C			As per the Benefit Illustration of L.I.C	
1	Basic Sum Assured	10,00,000	Basic Sum Assured	10,00,000
2	Bonus 49 x 1000 x 21	10,29,000	Bonus @ 8 % Scenario	7,02,000
3	FAB 100 x 1000	1,00,000	FAB	NIL
4	Total Maturity Amount	21,29,000	Total Maturity Amount	17,02,000

L.I.C has given **Rs.4,27,000 More** than What is Stated in its Official Benefit Illustration

Benefit Illustration is Always Very Much Conservative Stating Reasonable Returns

44%

more

Lets see

What is Promised
Under Plan



Benefit Illustration (This shall form a part of Policy Document)

Company Name: LIC of India Product Name: LIC's Jeevan Labh (T-836) Dt. of illustration: 30-05-2018
 Basic plan UIN: 512N304V01 AB Rider UIN: 5128209V02 Policy Number (to be mentioned after issuance of policy)

Particulars Name(LP): HAPPY MAN

Age at Entry : 30 Policy Term: 16 A Mode of Premium Payment: Yearly
 Annualised Premium *: 82290.00 Sum Assured: 1000000 Benefit UID- : 728 0000007529

* The Annual Premium shown above is exclusive of Applicable Tax, extra premium and rider(s) premiums, if any.

Variable Scenario 1 : Gross Investment Return @ 4% p.a.

Variable Scenario 2 : Gross Investment Return @ 8% p.a.

End of Total Premium		Amount payable on Death during the Year** / Maturity***						Amount payable on surrender during the year ****				
Year	of Year	Guarenteed	Variable		Total		Guaranteed	Surrender Value of Bonus		Total Guar. Surr. Value		
Year	of Year		Scenario 1	Scenario 2	Scenario 1	Scenario 2	Surr. Value	Scenario 1	Scenario 2	Scenario 1	Scenario 2	
1	82290	1000000	4000	29000	1004000	1029000	0	0	0	0	0	
2	164580	1000000	8000	58000	1008000	1058000	0	0	0	0	0	
3	246870	1000000	12000	87000	1012000	1087000	74061	2110	15295	76171	89356	
4	329160	1000000	16000	116000	1016000	1116000	164580	2826	20486	167406	185066	
5	411450	1000000	20000	145000	1020000	1145000	205725	3570	25883	209295	231608	
6	493740	1000000	24000	174000	1024000	1174000	246870	4358	31598	251228	278468	
7	576030	1000000	28000	203000	1028000	1203000	288015	5208	37758	293223	325773	
8	658320	1000000	32000	232000	1032000	1232000	353847	6138	44498	359985	398345	
9	740610	1000000	36000	261000	1036000	1261000	425850	7175	52017	433025	477867	
10	822900	1000000	40000	290000	1040000	1290000	504026	8340	60465	512366	564491	
11	822900	1000000	44000	319000	1044000	1319000	534885	9676	70148	544561	605033	
12	822900	1000000	48000	348000	1048000	1348000	565743	11222	81362	576965	647105	
13	822900	1000000	52000	377000	1052000	1377000	596602	13026	94439	609628	691041	
14	822900	1000000	56000	406000	1056000	1406000	627461	15154	109864	642615	737325	
15	822900	1000000	60000	440000	1060000	1440000	658320	18000	130500	676320	788820	
16	822900	1000000	64000	469000	1064000	1469000	658320	22400	162400	680720	820720	

Jeevan Labh

Age 30 years

836 / 16 / 10

Rs.10,00,000

Jeevan Labh Maturity Calculation - Age 30, P-T 836 – 16 – 10, SA – 10,00,000

As per Declared Bonus of L.I.C			As per the Benefit Illustration of L.I.C	
1	Basic Sum Assured	10,00,000	Basic Sum Assured	10,00,000
2	Bonus 43 x 1000 x 16	6,88,000	Bonus @ 8 % Scenario	4,69,000
3	FAB 25 x 1000	25,000	FAB	NIL
4	Total Maturity Amount	17,13,000	Total Maturity Amount	14,69,000

L.I.C has given Rs.2,44,000 More than What is Stated in its Official Benefit Illustration

Benefit Illustration is Always Very Much Conservative Stating Reasonable Returns

43 %

more

Lets see
What is Promised
Under Plan



Benefit Illustration (This shall form a part of Policy Document)
 Company Name: LIC of India Product Name: LIC's New Endowment Plan (T-814) Dt. of illustration: 17-07-2018
 Basic plan UIN: 512N277V01 AB Rider UIN: 512B209V02 Policy Number (to be mentioned after issuance of policy)

Particulars Name(LP): HAPPY MAN

Age at Entry : 70 Policy Term: 21 A Mode of Premium Payment: Yearly
 Annualised Premium*: 3000.00 Sum Assured: 1000000 Benefit UID- : 728 0000007533

* The Annual Premium shown above is exclusive of Applicable Tax, extra premium and rider(s) premiums, if any.

Illustrative Benefits on Maturity

Policy Year	Guaranteed Maturity Benefit	Bonuses/Non-Guaranteed Benefit		Total Maturity Benefit	
		Assumed Investment Return 4%	Assumed Investment Return 8%	Assumed Investment Return 4%	Assumed Investment Return 8%
21	1000000	241500	660000	1241500	1660000

New Endowment

Age 30 years

814 / 21

Rs.10,00,000

Illustrative Benefits on Death/Surrender										
Assumed Year of Death/ Surrender	Guaranteed Death Benefit	Bonuses/Non-Guaranteed Benefits		Total Death Benefit**		Guaranteed Surrender Benefit	Bonuses/Non-Guaranteed Benefits		Total Surrender Benefit***	
		Assumed Investment Return		Assumed Investment Return			Assumed Investment Return		Assumed Investment Return	
		4%	8%	4%	8%		4%	8%	4%	8%
1	1000000	11500	30000	1011500	1030000	01	01	01	01	01
2	1000000	23000	60000	1023000	1060000	01	01	01	01	01
3	1000000	34500	90000	1034500	1090000	27001	54961	143371	81961	170371
4	1000000	46000	120000	1046000	1120000	60001	74611	194641	134611	254641
5	1000000	57500	150000	1057500	1150000	75001	95341	248701	170341	323701
6	1000000	69000	180000	1069000	1180000	90001	117511	306541	207511	396541
7	1000000	80500	210000	1080500	1210000	105001	141521	369181	246521	474181
8	1000000	92000	240000	1092000	1240000	125541	161741	421921	287281	547461
9	1000000	103500	270000	1103500	1270000	147471	182781	476821	330251	624291
10	1000000	115000	300000	1115000	1300000	170761	205281	535501	376041	706261
11	1000000	126500	330000	1126500	1330000	195461	229721	599281	425181	794741
12	1000000	138000	360000	1138000	1360000	221541	256681	669601	478221	891141
13	1000000	149500	390000	1149500	1390000	249021	286741	748021	535761	997041
14	1000000	161000	420000	1161000	1420000	277831	320871	837061	598701	1114891
15	1000000	172500	450000	1172500	1455000	308071	359661	938251	667731	1246321
16	1000000	184000	485000	1184000	1485000	339701	404621	1055521	744321	1395221
17	1000000	195500	520000	1195500	1520000	372711	457081	1192381	829791	1565091
18	1000000	207000	555000	1207000	1555000	407051	518541	1352701	925591	1759751
19	1000000	218500	590000	1218500	1590000	442831	591261	1542421	1034091	1985251
20	1000000	230000	625000	1230000	1625000	480001	690001	1800001	1170001	2280001
21	1000000	241500	660000	1241500	1660000	504001	845251	2205001	1349251	2709001

New Endowment Maturity Calculation - Age 30, P-T 814 – 21 – SA – 10,00,000

As per Declared Bonus of L.I.C			As per the Benefit Illustration of L.I.C	
1	Basic Sum Assured	10,00,000	Basic Sum Assured	10,00,000
2	Bonus 48 x 1000 x 21	10,08,000	Bonus @ 8 % Scenario	6,60,000
3	FAB 100 x 1000	1,00,000	FAB	NIL
4	Total Maturity Amount	21,08,000	Total Maturity Amount	16,60,000

L.I.C has given Rs.4,48,000 More than What is Stated in its Official Benefit Illustration

Benefit Illustration is Always Very Much Conservative Stating Reasonable Returns

50%

more

Lets see
What is Promised
Under Plan



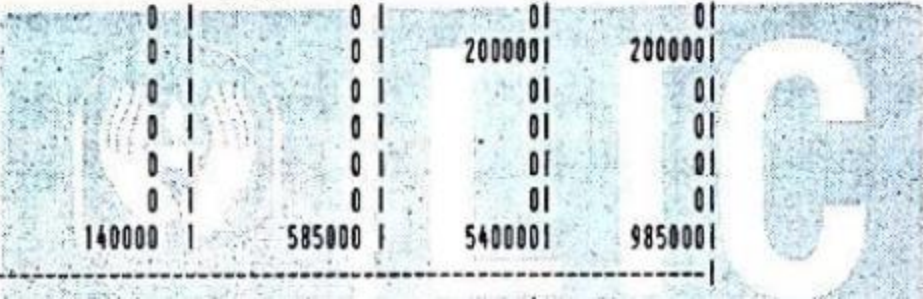
Benefit Illustration (This shall form a part of Policy Document)
 Company Name: LIC of India Product Name: LIC's New Money Back Plan - 20 years (T-820) Dt. of illustration: 17-07-2018
 Basic plan UIN: 512N280V01 AB Rider UIN: 512B209V02 Policy Number (to be mentioned after issuance of policy)

Particulars Name(LP): HAPPY MAN
 Age at Entry : 30 Policy Term: 20 A Mode of Premium Payment: Yearly
 Annualised Premium *: 74518.00 Sum Assured: 1000000 Benefit UID- : 728 0000007534

* The Annual Premium shown above is exclusive of Applicable Tax, extra premium and rider(s) premiums, if any.

Illustrative Benefits on Survival at the end of specific year					
Policy Year	Guaranteed Maturity Benefit	Bonuses/Non-Guaranteed Benefit		Total Maturity Benefit	
		Assumed Investment Return		Assumed Investment Return	
		4%	8%	4%	8%
1	0	0	0	01	01
2	0	0	0	01	01
3	0	0	0	01	01
4	0	0	0	01	01
5	200000	0	0	2000001	2000001
6	0	0	0	01	01
7	0	0	0	01	01
8	0	0	0	01	01
9	0	0	0	01	01
10	200000	0	0	2000001	2000001
11	0	0	0	01	01
12	0	0	0	01	01
13	0	0	0	01	01
14	0	0	0	01	01
15	200000	0	0	2000001	2000001
16	0	0	0	01	01
17	0	0	0	01	01
18	0	0	0	01	01
19	0	0	0	01	01
20	400000	140000	585000	5400001	9850001

New Money Back
 Age 30 years
 820 / 20 / 15
 Rs.10,00,000



Illustrative Benefits on Death/Surrender										
Assumed Year of Death/ Surrender	Guaranteed Death Benefit	Bonuses/Non-Guaranteed Benefits		Total Death Benefit**		Guaranteed Surrender Benefit	Bonuses/Non-Guaranteed Benefits		Total Surrender Benefit***	
		Assumed Investment Return		Assumed Investment Return			Assumed Investment Return		Assumed Investment Return	
		4%	8%	4%	8%		4%	8%	4%	8%
1	1250000	7000	28000	1257000	1278000	0	0	0	0	0
2	1250000	14000	56000	1264000	1306000	0	0	0	0	0
3	1250000	21000	84000	1271000	1334000	67066	3406	13625	70472	80691
4	1250000	28000	112000	1278000	1362000	149036	4642	18570	153678	167606
5	1250000	35000	140000	1285000	1390000	186295	5961	23842	192256	210137
6	1250000	42000	168000	1292000	1418000	23554	7384	29534	30938	53088
7	1250000	49000	196000	1299000	1446000	60813	8614	34457	69427	95270
8	1250000	56000	224000	1306000	1474000	112976	9890	39558	122866	152534
9	1250000	63000	252000	1313000	1502000	168864	11246	44982	180110	213846
10	1250000	70000	280000	1320000	1530000	228479	12712	50848	241191	279327
11	1250000	77000	308000	1327000	1558000	91819	14322	57288	106141	149107
12	1250000	84000	336000	1334000	1586000	158885	16111	64445	174996	223330
13	1250000	91000	364000	1341000	1614000	229677	18136	72545	247813	302222
14	1250000	98000	392000	1348000	1642000	304195	20433	81732	324628	385927
15	1250000	105000	420000	1355000	1670000	382439	23090	92358	405529	474797
16	1250000	112000	448000	1362000	1703000	210383	26186	104742	236569	315125
17	1250000	119000	476000	1369000	1736000	238328	29810	119238	268138	357566
18	1250000	126000	504000	1376000	1769000	266272	34096	136382	300368	402654
19	1250000	133000	532000	1383000	1802000	294216	39900	159600	334116	453816
20	1250000	140000	560000	1390000	1835000	294216	49000	196000	343216	490216

0370525

CHENNAI DIVISION



New Money Back Maturity Calculation - Age 30, P-T 820 – 15 – SA – 10,00,000				
As per Declared Bonus of L.I.C			As per the Benefit Illustration of L.I.C	
1	Survival Benefit @ 5 th Year	2,00,000	Survival Benefit @ 5 th Year	2,00,000
2	Survival Benefit @ 10 th Year	2,00,000	Survival Benefit @ 10 th Year	2,00,000
3	Survival Benefit @ 15 th Year	2,00,000	Survival Benefit @ 15 th Year	2,00,000
4	Survival Benefit @ 15 th Year	4,00,000	Survival Benefit @ 15 th Year	4,00,000
5	Bonus 39 x 1000 x 20	7,80,000	Bonus @ 8 % Scenario	5,85,000
6	FAB 40 x 1000	40,000	FAB	NIL
7	Maturity Amt @ 20 th Year	18,20,000	Total Maturity Amount	15,85,000
L.I.C has given Rs.2,35,000 More than What is Stated in its Official Benefit Illustration				
Benefit Illustration is Always Very Much Conservative Stating Reasonable Returns				

30%

more



*Time***2** Check
for
Understanding

Official
Benefit
Illustration
Is
**Approved
By IRDA**

By Using it
We can Avoid
Mis Selling





Buy Life Insurance

 FUTURE GENERALI TOTAL INSURANCE SOLUTIONS	 AEGON Life	 DHFL Pramerica LIFE INSURANCE	 ICICI PRUDENTIAL LIFE INSURANCE	
 AVIVA Life Insurance	BAJAJ Allianz 	 bharti AXA life insurance	 MAX LIFE INSURANCE	TATA AIA LIFE
SAHARA INDIA Life Insurance <small>Chinmaya Group</small>	 LIC भारतीय जीवन बीमा निगम LIFE INSURANCE CORPORATION OF INDIA	 pnb MetLife	 Canara HSBC Oriental Life Insurance	 IndiaFirst LIFE INSURANCE
 kotak Life Insurance <small>A JOINT VENTURE WITH OLD MUTUAL</small>	 Edelweiss Tokio <i>life</i> Insurance se badhkar hai aapki zaroorat	 IDBI FEDERAL <small>IN ASSOCIATION WITH AGRU</small> IDBI Federal Life Insurance Co Ltd	RELIANCE	
 SHRIRAM Life Insurance <small>YOUR PARTNER FOR PROSPERITY</small>	EXIDE Life Insurance	 SBI Life INSURANCE <small>With Life, You've Risk</small>	 Birla Sun Life	 Star Union Dai-ichi LIFE INSURANCE



ask for it 



IRDA approved Life Insurance Companies Official Benefit Illustration

This can be obtained from Agent / Website of
the Life Insurance Company

Life Insurance Company's **Official Bonus Circular**
for the Latest Financial Year

This can be obtained from the website of the Life Insurance Company under the heading “Public Disclosure”

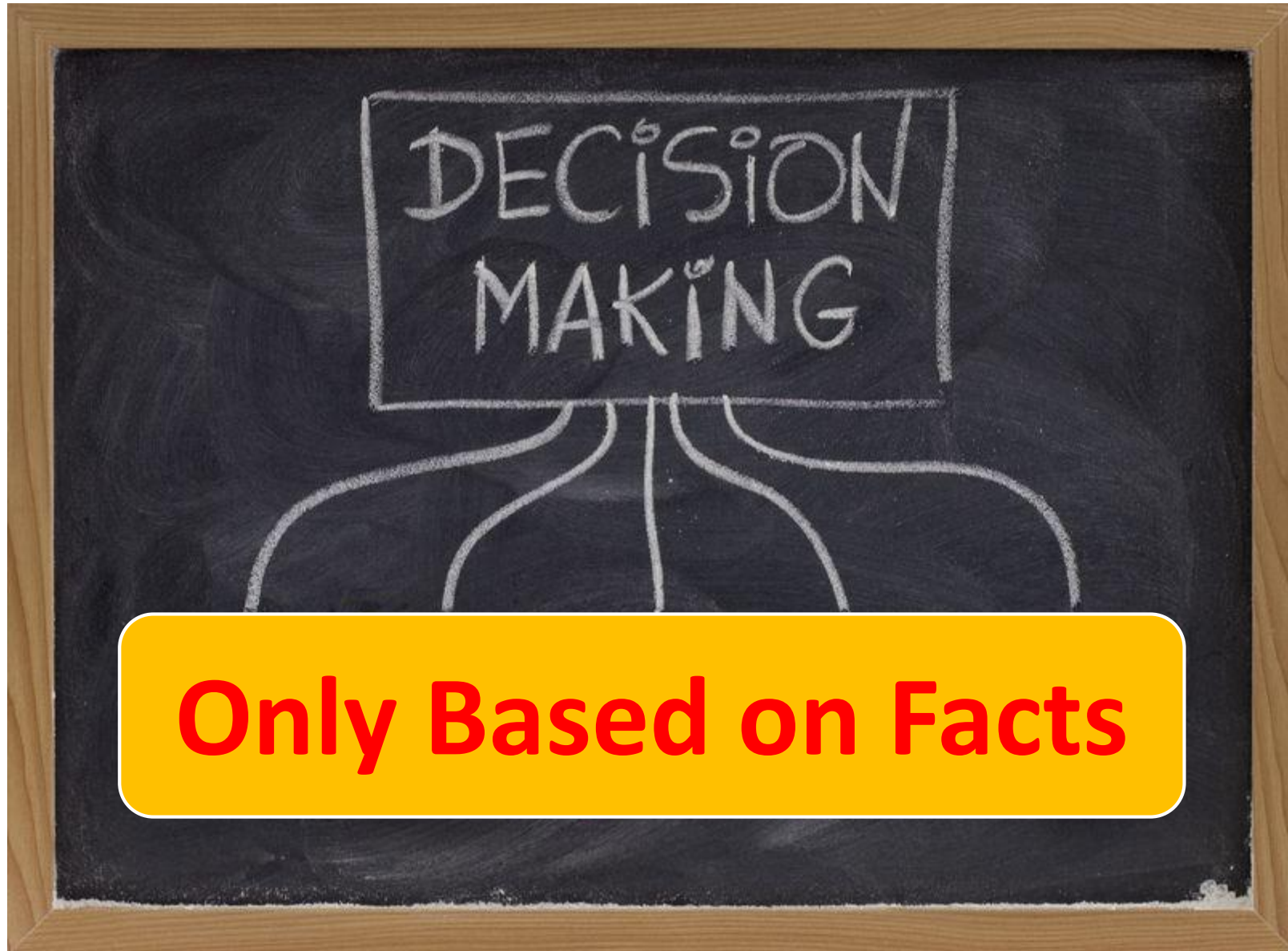
Evaluate and See Yourself the Performance of the Plan based on Promise made in Official Benefit Illustration and the Performance shown in Recent Bonus Declared by the Life Insurance Company for the Plan you want to Evaluate.

Plan Benefit Illustration

Shows the Promise the Life Insurance Company makes under the Plan with regard to the Benefits (Returns)

Official Latest **Bonus Circular**

Shows the Performance the Life Insurance Company under the Plan with regard to the Benefits (Returns)



Only Based on Facts



*Life gives us difficult
Choices sometimes
We don't know whether
To hold on or move on
But the consequences
Remains the same
We always imagine
What would it be if
We choose the other one.*

Good Luck!

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www.vrconline.in