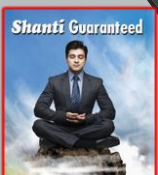




VR CREATORS  
[www.vrconline.in](http://www.vrconline.in)  
9972071049  
[vrcreatorsonline@gmail.com](mailto:vrcreatorsonline@gmail.com)



# JEEVAN SHANTI

## THE ULTIMATE

# PENSION PLAN



**A COMPARATIVE**  
**ANALYSIS OF**  
**DEFERRED ANNUITY**

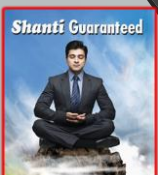
 **VR Creators**  
Creating better ideas, better living



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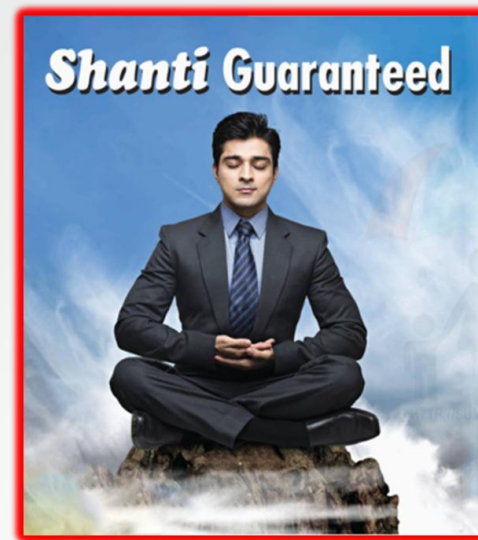
# JEEVAN SHANTI

## PLAN NO 850



The Ultimate  
**Pension**  
**PLAN OF**  
**THE CENTURY**

 **VR Creators**  
Creating better ideas, better living



# Jeevan Shanti Plan 850

**The Ultimate Pension Plan**

VIKAS RAI

CHIEF INSURANCE ADVISOR

WHY SHANTI

?

INCREASE IN LIFE  
EXPECTANCY

IN 2030 LIFE  
EXPECTANCY WILL BE

80  
YEARS



WHY SHANTI



CHANGING LIFESTYLE

WILL FORCE YOU TO

MOVE TO

OLD AGE

HOMES

DEPENDENCY  
ON CHILDREN



**WHY SHANTI**



**TERMINATION AND  
LOSS OF JOBS**

**LOSS OF  
JOBS...  
EMI  
HOME LOAN  
CHILD'S EDUCATION....**



# WHY SHANTI



PPF & EPF  
WILL BE  
HISTORY

---

★

**EPF AND PPF  
RATES HAVE  
come down from  
12% IN YEAR  
2000 TO 8.55  
AND 8 % IN 2018**

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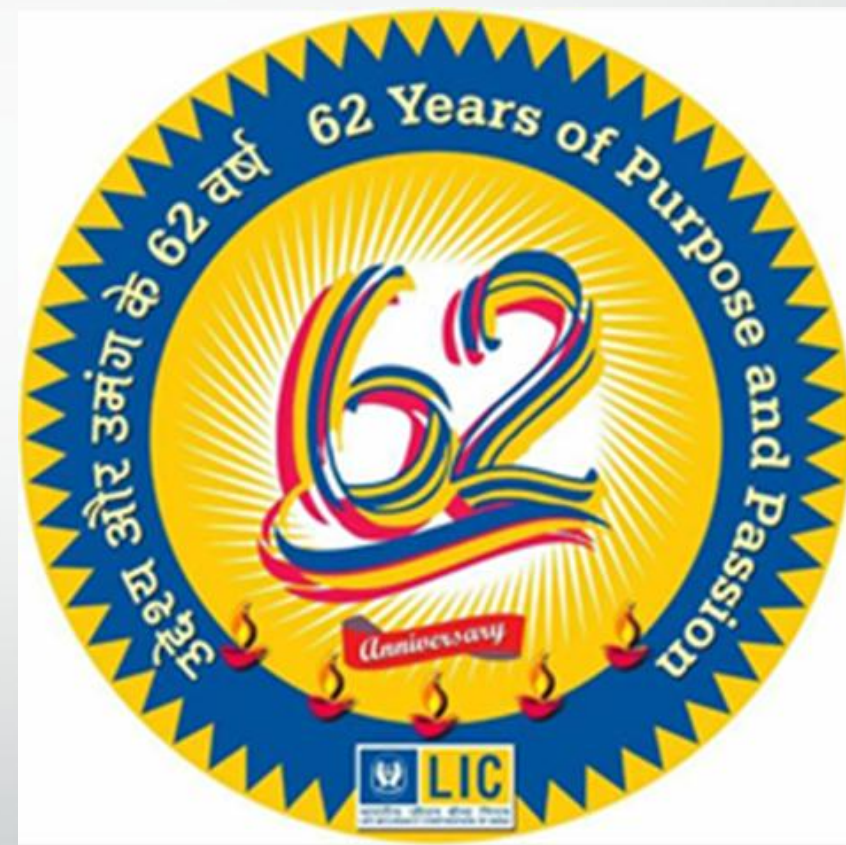


**WHY SHANTI**

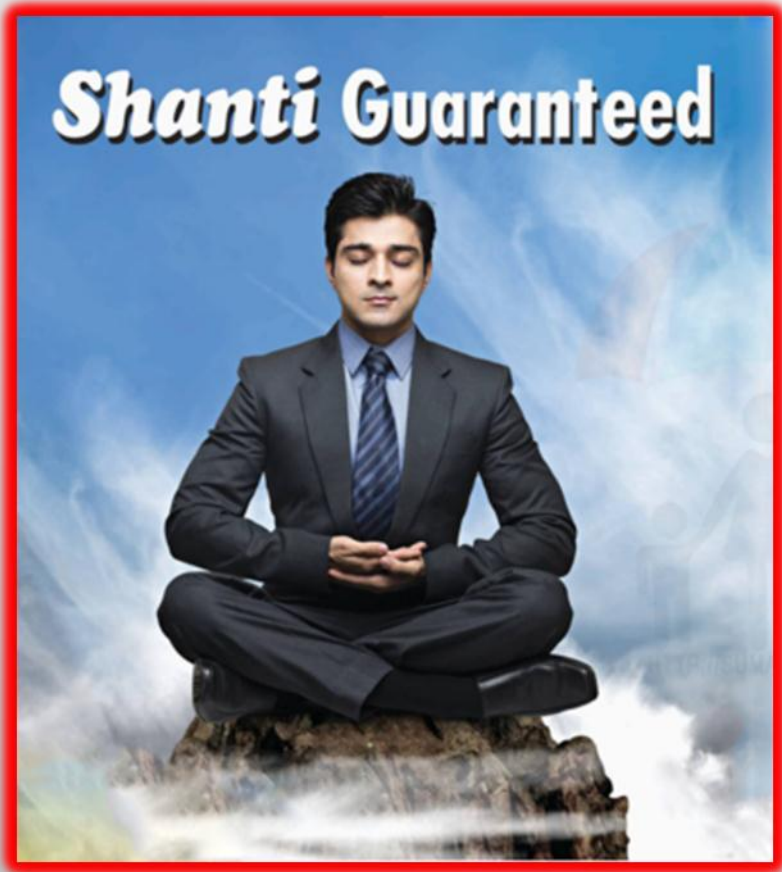


**FALLING OF  
INTEREST  
RATES**

**AS INDIA IS  
MOVING TOWARDS  
DEVELOPMENT  
ECONOMY  
THE INTEREST  
RATES WILL  
COME DOWN  
FROM 6.5 TO 0.1%  
IN FUTURE.**







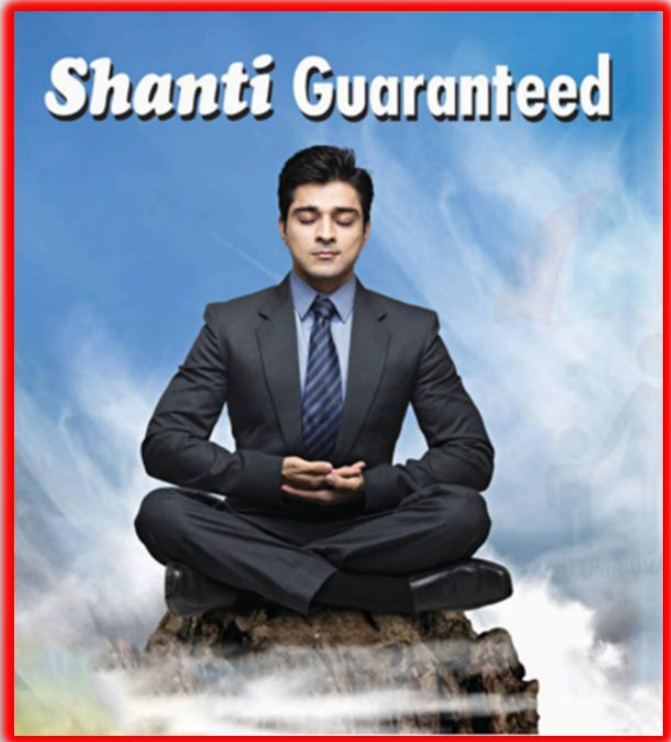
# JEEVAN SHANTI

**Only Pension  
Plan in INDIA**  
★ where Annuity ★

rates are  
**GUARANTEED**

at the  
INCEPTION OF  
**the Policy**



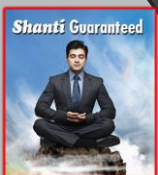


DEFERRED ANNUITY  
FOR SINGLE  
**LIFE**  
OPTION 1  
AN ANALYSIS

GUARANTEED  
*FROM DAY*  
**ONE**



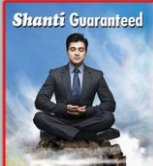
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**DEFERRED FOR  
1 YEAR**

**6.93%**  
**GUARANTEED FOR LIFETIME**



**JEEVAN SHANTI (T.No.850)**

NAME	SHRI	ABHISHEK ROY	AGE	30
PURCHASE PRICE WITH GST	1000000		DEFEREMENT PERIOD	1 YEARS
	1018000		LOAN INTEREST	10.00

AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	64128	1100000	759654	344500
32	68900	5502	0	1100000	769540	344500
33	68900	5502	0	1100000	770011	344500
34	68900	5502	0	1100000	770482	344500
35	68900	5502	0	1100000	771042	344500
36	68900	5502	0	1100000	771575	344500
37	68900	5502	0	1100000	772279	344500
38	68900	5502	0	1100000	772913	344500
39	68900	5502	0	1100000	773692	344500
40	68900	5502	0	1100000	774477	344500
41	68900	5502	0	1100000	775386	344500
42	68900	5502	0	1100000	776294	344500
43	68900	5502	0	1100000	777318	344500
44	68900	5502	0	1100000	778438	344500
45	68900	5502	0	1100000	779654	344500
46	68900	5502	0	1100000	780952	344500
47	68900	5502	0	1100000	782208	344500
48	68900	5502	0	1100000	783628	344500
49	68900	5502	0	1100000	785227	344500
50	68900	5502	0	1100000	786763	344500
51	68900	5502	0	1100000	788512	344500
52	68900	5502	0	1100000	790349	344500
53	68900	5502	0	1100000	792261	344500
54	68900	5502	0	1100000	794371	344500
55	68900	5502	0	1100000	796556	344500
56	68900	5502	0	1100000	798823	344500
57	68900	5502	0	1100000	801269	344500
58	68900	5502	0	1100000	803781	344500
59	68900	5502	0	1100000	806445	344500
60	68900	5502	0	1100000	809232	344500
61	68900	5502	0	1100000	812093	344500
62	68900	5502	0	1100000	814879	344500
63	68900	5502	0	1100000	817884	344500
64	68900	5502	0	1100000	821067	344500
65	68900	5502	0	1100000	824406	344500
66	68900	5502	0	1100000	827869	344500
67	68900	5502	0	1100000	831495	344500
68	68900	5502	0	1100000	835627	344500
69	68900	5502	0	1100000	840004	344500
70	68900	5502	0	1100000	844703	344500
71	<b>PENSION CONTINUES UPTO 100 YEARS</b>					
100	68900	5502	0	1100000	967035	

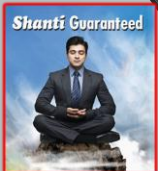
- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHL PEN;
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
- \* SETTLEMENT OPTION ON DEATH BENEFIT
- \* ANNUITISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY



# DEFERRED FOR 3 YEARS

# 8.06%

GUARANTEED FOR LIFETIME



## JEEVAN SHANTI (T.No.850)

NAME	SHRI	ABHISHEK ROY	AGE	30
PURCHASE PRICE WITH GST	1000000		DEFEREMENT PERIOD	3 YEARS
	1018000		LOAN INTEREST	10.00

AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	73440	1100000	703373	393000
32	0	0	73440	1146880	504930	393000
33	0	0	73440	1220320	862599	393000
34	78600	6278	0	1141720	873688	393000
35	78600	6278	0	1100000	874018	393000
36	78600	6278	0	1100000	874300	393000
37	78600	6278	0	1100000	874731	393000
38	78600	6278	0	1100000	875068	393000
39	78600	6278	0	1100000	875523	393000
40	78600	6278	0	1100000	875954	393000
41	78600	6278	0	1100000	876479	393000
42	78600	6278	0	1100000	876973	393000
43	78600	6278	0	1100000	877553	393000
44	78600	6278	0	1100000	878196	393000
45	78600	6278	0	1100000	878902	393000
46	78600	6278	0	1100000	879654	393000
47	78600	6278	0	1100000	880328	393000
48	78600	6278	0	1100000	881128	393000
49	78600	6278	0	1100000	882069	393000
50	78600	6278	0	1100000	882907	393000
51	78600	6278	0	1100000	883911	393000
52	78600	6278	0	1100000	884954	393000
53	78600	6278	0	1100000	886020	393000
54	78600	6278	0	1100000	887235	393000
55	78600	6278	0	1100000	888474	393000
56	78600	6278	0	1100000	889744	393000
57	78600	6278	0	1100000	891139	393000
58	78600	6278	0	1100000	892550	393000
59	78600	6278	0	1100000	894071	393000
60	78600	6278	0	1100000	895670	393000
61	78600	6278	0	1100000	897293	393000
62	78600	6278	0	1100000	898845	393000
63	78600	6278	0	1100000	900554	393000
64	78600	6278	0	1100000	902373	393000
65	78600	6278	0	1100000	904278	393000
66	78600	6278	0	1100000	906230	393000
67	78600	6278	0	1100000	908260	393000
68	78600	6278	0	1100000	910636	393000
69	78600	6278	0	1100000	913105	393000
70	78600	6278	0	1100000	915755	393000
71	PENSION CONTINUES UPTO 100 YEARS					
100	78600	6278	0	1100000	985111	

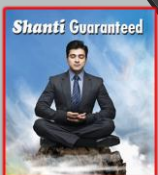
- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHL PEN.
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
- \* SETTLEMENT OPTION ON DEATH BENEFIT
- \* ANNUITISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY



# DEFERRED FOR 5 YEARS

# 9.18%

GUARANTEED FOR LIFETIME



## JEEVAN SHANTI (T.No.850)

NAME **SHRI ABHISHEK ROY** AGE **30**  
 PURCHASE PRICE **1000000** DEFEREMENT PERIOD **5** YEARS  
 WITH GST **1018000** LOAN INTEREST **10.00**

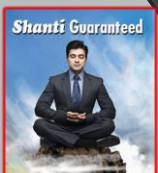
AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	82464	1100000	659365	440000
32	0	0	82464	1164928	719060	440000
33	0	0	82464	1247392	784208	440000
34	0	0	82464	1329856	862958	440000
35	0	0	82464	1412320	961733	440000
36	88000	7030	0	1324320	973848	440000
37	88000	7030	0	1236320	974015	440000
38	88000	7030	0	1148320	974063	440000
39	88000	7030	0	1100000	974204	440000
40	88000	7030	0	1100000	974292	440000
41	88000	7030	0	1100000	974446	440000
42	88000	7030	0	1100000	974538	440000
43	88000	7030	0	1100000	974688	440000
44	88000	7030	0	1100000	974868	440000
45	88000	7030	0	1100000	975080	440000
46	88000	7030	0	1100000	975304	440000
47	88000	7030	0	1100000	975414	440000
48	88000	7030	0	1100000	975612	440000
49	88000	7030	0	1100000	975916	440000
50	88000	7030	0	1100000	976078	440000
51	88000	7030	0	1100000	976360	440000
52	88000	7030	0	1100000	976633	440000
53	88000	7030	0	1100000	976879	440000
54	88000	7030	0	1100000	977227	440000
55	88000	7030	0	1100000	977548	440000
56	88000	7030	0	1100000	977852	440000
57	88000	7030	0	1100000	978230	440000
58	88000	7030	0	1100000	978573	440000
59	88000	7030	0	1100000	978987	440000
60	88000	7030	0	1100000	979436	440000
61	88000	7030	0	1100000	979858	440000
62	88000	7030	0	1100000	980214	440000
63	88000	7030	0	1100000	980668	440000
64	88000	7030	0	1100000	981165	440000
65	88000	7030	0	1100000	981680	440000
66	88000	7030	0	1100000	982168	440000
67	88000	7030	0	1100000	982652	440000
68	88000	7030	0	1100000	983325	440000
69	88000	7030	0	1100000	983946	440000
70	88000	7030	0	1100000	984610	440000
71	<b>PENSION CONTINUES UPTO 100 YEARS</b>					
100	88000	7030	0	1100000	1002628	

- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHL PENS
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
- \* SETTLEMENT OPTION ON DEATH BENEFIT
- \* ANNUITISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY



**DEFERRED FOR  
7 YEARS**

**10.62%**  
**GUARANTEED FOR LIFETIME**



**JEEVAN SHANTI (T.No.850)**

NAME **SHRI ABHISHEK ROY** AGE **30**

PURCHASE PRICE **1000000** DEFEREMENT PERIOD **7** YEARS  
WITH GST **1018000** LOAN INTEREST **10.00**

AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	94080	1100000	627374	500500
32	0	0	94080	1188160	684228	500500
33	0	0	94080	1282240	746040	500500
34	0	0	94080	1376320	813581	500500
35	0	0	94080	1470400	887293	500500
36	0	0	94080	1564480	636960	500500
37	0	0	94080	1658560	1088154	500500
38	100100	7998	0	1558460	1101493	500500
39	100100	7998	0	1458360	1101230	500500
40	100100	7998	0	1358260	1100876	500500
41	100100	7998	0	1258160	1100522	500500
42	100100	7998	0	1158060	1100128	500500
43	100100	7998	0	1100000	1099723	500500
44	100100	7998	0	1100000	1099308	500500
45	100100	7998	0	1100000	1098883	500500
46	100100	7998	0	1100000	1098428	500500
47	100100	7998	0	1100000	1097812	500500
48	100100	7998	0	1100000	1097235	500500
49	100100	7998	0	1100000	1096718	500500
50	100100	7998	0	1100000	1096011	500500
51	100100	7998	0	1100000	1095364	500500
52	100100	7998	0	1100000	1094645	500500
53	100100	7998	0	1100000	1093837	500500
54	100100	7998	0	1100000	1093067	500500
55	100100	7998	0	1100000	1092208	500500
56	100100	7998	0	1100000	1091267	500500
57	100100	7998	0	1100000	1090337	500500
58	100100	7998	0	1100000	1089305	500500
59	100100	7998	0	1100000	1088293	500500
60	100100	7998	0	1100000	1087261	500500
61	100100	7998	0	1100000	1086138	500500
62	100100	7998	0	1100000	1084956	500500
63	100100	7998	0	1100000	1083792	500500
64	100100	7998	0	1100000	1082588	500500
65	100100	7998	0	1100000	1081313	500500
66	100100	7998	0	1100000	1079918	500500
67	100100	7998	0	1100000	1078411	500500
68	100100	7998	0	1100000	1076893	500500
69	100100	7998	0	1100000	1075134	500500
70	100100	7998	0	1100000	1073243	500500
71	<b>PENSION CONTINUES UPTO 100 YEARS</b>					
100	100100	7998	0	1100000	1025176	

- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHL PEN.
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
- \* SETTLEMENT OPTION ON DEATH BENEFIT
- \* ANNUITISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY



**DEFERRED FOR**  
**9 YEARS**

**12.20%**  
**GUARANTEED FOR LIFETIME**

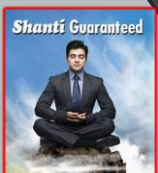


**JEEVAN SHANTI (T.No.850)**

NAME	SHRI	ABHISHEK ROY	AGE	30
PURCHASE PRICE WITH GST	1000000	1018000	DEFEREMENT PERIOD	9 YEARS
			LOAN INTEREST	10.00

AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	107232	1107232	596131	476905
32	0	0	107232	1214464	650166	520133
33	0	0	107232	1321696	708933	567146
34	0	0	107232	1428928	773178	569000
35	0	0	107232	1536160	843025	569000
36	0	0	107232	1643392	919347	569000
37	0	0	107232	1750624	1002641	569000
38	0	0	107232	1857856	719765	569000
39	0	0	107232	1965088	1229614	569000
40	113800	9094	0	1851288	1244199	569000
41	113800	9094	0	1737488	1243334	569000
42	113800	9094	0	1623688	1242324	569000
43	113800	9094	0	1509888	1241292	569000
44	113800	9094	0	1396088	1240203	569000
45	113800	9094	0	1282288	1239057	569000
46	113800	9094	0	1168488	1237832	569000
47	113800	9094	0	1100000	1236394	569000
48	113800	9094	0	1100000	1234941	569000
49	113800	9094	0	1100000	1233495	569000
50	113800	9094	0	1100000	1231803	569000
51	113800	9094	0	1100000	1230103	569000
52	113800	9094	0	1100000	1228263	569000
53	113800	9094	0	1100000	1226259	569000
54	113800	9094	0	1100000	1224226	569000
55	113800	9094	0	1100000	1222029	569000
56	113800	9094	0	1100000	1219680	569000
57	113800	9094	0	1100000	1217267	569000
58	113800	9094	0	1100000	1214679	569000
59	113800	9094	0	1100000	1212054	569000
60	113800	9094	0	1100000	1209345	569000
61	113800	9094	0	1100000	1206472	569000
62	113800	9094	0	1100000	1203547	569000
63	113800	9094	0	1100000	1200553	569000
64	113800	9094	0	1100000	1197423	569000
65	113800	9094	0	1100000	1194122	569000
66	113800	9094	0	1100000	1190593	569000
67	113800	9094	0	1100000	1186833	569000
68	113800	9094	0	1100000	1182834	569000
69	113800	9094	0	1100000	1178380	569000
70	113800	9094	0	1100000	1173595	569000
71	<b>PENSION CONTINUES UPTO 100 YEARS</b>					
100	113800	9094	0	1100000	1050706	

- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHL PENS
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
- \* SETTLEMENT OPTION ON DEATH BENEFIT
- \* ANNUISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY





**DEFERRED FOR**  
**11 YEARS**

**13.66%**  
**GUARANTEED FOR LIFETIME**



**JEEVAN SHANTI (T.No.850)**

NAME **SHRI ABHISHEK ROY** AGE **30**

PURCHASE PRICE **1000000** DEFEREMENT PERIOD **11** YEARS  
 WITH GST **1018000** LOAN INTEREST **10.00**

AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	120288	1120288	557769	446215
32	0	0	120288	1240576	608185	486548
33	0	0	120288	1360864	663173	530538
34	0	0	120288	1481152	723285	578628
35	0	0	120288	1601440	788660	630928
36	0	0	120288	1721728	860130	637000
37	0	0	120288	1842016	937833	637000
38	0	0	120288	1962304	1022738	637000
39	0	0	120288	2082592	1115399	637000
40	0	0	120288	2202880	800711	637000
41	0	0	120288	2323168	1367898	637000
42	127400	10182	0	2195768	1383483	637000
43	127400	10182	0	2068368	1381828	637000
44	127400	10182	0	1940968	1380070	637000
45	127400	10182	0	1813568	1378209	637000
46	127400	10182	0	1686168	1376219	637000
47	127400	10182	0	1558768	1373965	637000
48	127400	10182	0	1431368	1371641	637000
49	127400	10182	0	1303968	1369273	637000
50	127400	10182	0	1176568	1366603	637000
51	127400	10182	0	1100000	1363859	637000
52	127400	10182	0	1100000	1360905	637000
53	127400	10182	0	1100000	1357716	637000
54	127400	10182	0	1100000	1354427	637000
55	127400	10182	0	1100000	1350902	637000
56	127400	10182	0	1100000	1347156	637000
57	127400	10182	0	1100000	1343271	637000
58	127400	10182	0	1100000	1339138	637000
59	127400	10182	0	1100000	1334911	637000
60	127400	10182	0	1100000	1330537	637000
61	127400	10182	0	1100000	1325928	637000
62	127400	10182	0	1100000	1321273	637000
63	127400	10182	0	1100000	1316462	637000
64	127400	10182	0	1100000	1311420	637000
65	127400	10182	0	1100000	1306107	637000
66	127400	10182	0	1100000	1300461	637000
67	127400	10182	0	1100000	1294464	637000
68	127400	10182	0	1100000	1288001	637000
69	127400	10182	0	1100000	1280872	637000
70	127400	10182	0	1100000	1273215	637000
71	<b>PENSION CONTINUES UPTO 100 YEARS</b>					
100	127400	10182	0	1100000	1076050	

- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHL PENI
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
- \* SETTLEMENT OPTION ON DEATH BENEFIT
- \* ANNUITISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY

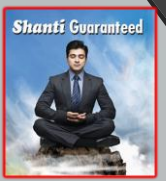






**DEFERRED FOR  
16 YEARS**

**17.65 %  
GUARANTEED FOR LIFETIME**



**JEEVAN SHANTI (T.No.850)**

NAME	SHRI	ABHISHEK ROY	AGE	30
PURCHASE PRICE WITH GST	1000000		DEFEREMENT PERIOD	16 YEARS
	1018000		LOAN INTEREST	10.00

AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	163968	1163968	480216	384173
32	0	0	163968	1327936	523621	418897
33	0	0	163968	1491904	571073	456858
34	0	0	163968	1655872	622754	498204
35	0	0	163968	1819840	679034	543227
36	0	0	163968	1983808	740647	592518
37	0	0	163968	2147776	807594	646076
38	0	0	163968	2311744	880611	704489
39	0	0	163968	2475712	960432	768346
40	0	0	163968	2639680	1047243	837794
41	0	0	163968	2803648	1142146	864500
42	0	0	163968	2967616	1245325	864500
43	0	0	163968	3131584	1358068	864500
44	0	0	163968	3295552	1481111	864500
45	0	0	163968	3459520	1063244	850595
46	0	0	163968	3623488	1816398	864500
47	172900	13822	0	3450588	1834220	864500
48	172900	13822	0	3277688	1828984	864500
49	172900	13822	0	3104788	1823532	864500
50	172900	13822	0	2931888	1817590	864500
51	172900	13822	0	2758988	1811352	864500
52	172900	13822	0	2586088	1804671	864500
53	172900	13822	0	2413188	1797514	864500
54	172900	13822	0	2240288	1790025	864500
55	172900	13822	0	2067388	1782060	864500
56	172900	13822	0	1894488	1773636	864500
57	172900	13822	0	1721588	1764829	864500
58	172900	13822	0	1548688	1755527	864500
59	172900	13822	0	1375788	1745939	864500
60	172900	13822	0	1202888	1735996	864500
61	172900	13822	0	1100000	1725577	864500
62	172900	13822	0	1100000	1715134	864500
63	172900	13822	0	1100000	1704245	864500
64	172900	13822	0	1100000	1692805	864500
65	172900	13822	0	1100000	1680763	864500
66	172900	13822	0	1100000	1668033	864500
67	172900	13822	0	1100000	1654551	864500
68	172900	13822	0	1100000	1639848	864500
69	172900	13822	0	1100000	1623769	864500
70	172900	13822	0	1100000	1606503	864500
71	<b>PENSION CONTINUES UPTO 100 YEARS</b>					
100	172900	13822	0	1100000	1160839	

- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHL PEN
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
- \* SETTLEMENT OPTION ON DEATH BENEFIT
- \* ANNUTISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY



**DEFERRED FOR**  
**20 YEARS**

**19.23%**  
**GUARANTEED FOR LIFETIME**

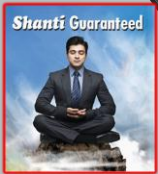


**JEEVAN SHANTI (T.No.850)**

NAME	SHRI	ABHISHEK ROY	AGE	30
PURCHASE PRICE WITH GST	1000000		DEFEREMENT PERIOD	20 YEARS
	1018000		LOAN INTEREST	10.00

AGE	PENSION PER YEAR	MONTHLY PENSION	GUARANTEED ADDITIONS PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN
31	0	0	205344	1205344	414388	331510
32	0	0	205344	1410688	451876	361501
33	0	0	205344	1616032	492956	394364
34	0	0	205344	1821376	537402	429922
35	0	0	205344	2026720	586114	468891
36	0	0	205344	2232064	639091	511273
37	0	0	205344	2437408	697007	557606
38	0	0	205344	2642752	760085	608068
39	0	0	205344	2848096	828776	663021
40	0	0	205344	3053440	903976	723181
41	0	0	205344	3258784	985687	788549
42	0	0	205344	3464128	1074805	859844
43	0	0	205344	3669472	1172229	937783
44	0	0	205344	3874816	1278183	1022546
45	0	0	205344	4080160	1394014	1080000
46	0	0	205344	4285504	1519946	1080000
47	0	0	205344	4490848	1657552	1080000
48	0	0	205344	4696192	1807728	1080000
49	0	0	205344	4901536	1297712	1038170
50	0	0	205344	5106880	2216953	1080000
51	216000	17270	0	4890880	2235240	1080000
52	216000	17270	0	4674880	2225030	1080000
53	216000	17270	0	4458880	2214114	1080000
54	216000	17270	0	4242880	2202648	1080000
55	216000	17270	0	4026880	2190476	1080000
56	216000	17270	0	3810880	2177621	1080000
57	216000	17270	0	3594880	2164150	1080000
58	216000	17270	0	3378880	2149952	1080000
59	216000	17270	0	3162880	2135288	1080000
60	216000	17270	0	2946880	2120069	1080000
61	216000	17270	0	2730880	2104146	1080000
62	216000	17270	0	2514880	2088221	1080000
63	216000	17270	0	2298880	2071573	1080000
64	216000	17270	0	2082880	2054074	1080000
65	216000	17270	0	1866880	2035657	1080000
66	216000	17270	0	1650880	2016216	1080000
67	216000	17270	0	1434880	1995644	1080000
68	216000	17270	0	1218880	1973136	1080000
69	216000	17270	0	1100000	1948579	1080000
70	216000	17270	0	1100000	1922210	1080000
71	<b>PENSION CONTINUES UPTO 100 YEARS</b>					
100	216000	17270	0	1100000	1241156	

- \* LOAN AFTER 1 YEAR, THE INTEREST ON LOAN SHOULD NOT EXCEED 50% OF THE MONTHLY PEN
- \* SURRENDER AFTER 3 MONTHS FROM POLICY ISSUE W/O ANY MEDICAL RECORDS
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- \* ANNUALISATION OF DEATH BENEFITS - OPTION AVAILABLE
- \* NOMINATION FACILITY





**DEFERRED FOR**  
**ONE YEAR**

**LIC'S**

JEEVAN SHANTI

**VS**  
**SBI**



**State Bank of India**

**L.I.C.'s JEEVAN SHANTI PLAN**

AGE	YLY	%	MLY	%
30	34,150	6.71	2,726	6.43
35	34,200	6.72	2,730	6.44
40	34,250	6.73	2,734	6.45
45	34,300	6.74	2,738	6.46
50	34,350	6.75	2,742	6.46
55	34,450	6.77	2,750	6.48
58	34,500	6.78	2,754	6.49
59	34,500	6.78	2,754	6.49

**S.B.I.'s FIXED DEPOSIT SCHEME**

Tenors	%
7 days to 45 days	5.75
46 days to 179 days	6.25
180 days to 210 days	6.35
211 days to less than 1 year	6.40
1 year to less than 2 years	6.70
2 years to less than 3 years	6.75
3 years to less than 5 years	6.80
5 years to less than 10 years	6.85

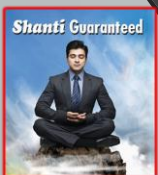
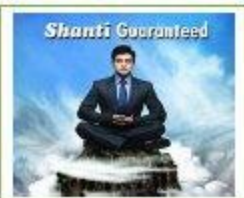
**Comparison of Special Features for Suitability of Needs**

1year Deferred Pension Plan of L.I.C For Age up to 59 years One Time Investment Rs.5,09,000/- Yly/Hly/Qly/Mly Payable Pension is Taxable G.S.T @ 1.80 % is payable Rates are Guaranteed for Life Time Loan after 1 year Incentive for Rs.5 Lakhs & above Surrender after 3 months with Heavy Penalty 110 % on Death during Def Period 100 % Govt of India Guarantee Death Claim Option: Lumpsum – Pension – Instalment	Fixed Deposit of State Bank of India For Age up to 59 years One Time Investment Rs.5,00,000/- Yly/Hly/Qly/Mly Payable Interest is Taxable NO G.S.T applicable Rates are Not Guaranteed for Life Time Loan available as Overdraft Incentive for Rs.1 Core & above Premature at Any time allowed Premature Penalty @ 1 % Govt Guarantee Only up to Rs.1 Lakh Death Claim: Lumpsum Only
	NvM

**Bank on**



=





**DEFERRED FOR  
3 TO 5 YEARS**

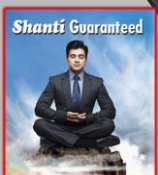
**LIC'S**  
JEEVAN SHANTI  
**VS**  
**PMVVJ**

**DEFERRED FOR 3 TO 5 YEARS**

	PMVVY	JEEVAN SHANTI		
	60 YEARS	57 YEARS	56 YEARS	55 YEARS
MODE	PENSION	DEFERMENT PERIOD		
	Immediate	3 years	4 years	5 years
YLY	83000	82000	88600	93500
HLY	40650	40151	43385	45786
QLY	20125	19863	21464	22652
MLY	6667	6550	7078	7470

**INVESTMENT 10,18,000**

	PMVVY	JEEVAN SHANTI
Age Limit	Above 60 years only	Flexible 30 to 100 years
Term	10 years	Life Long
Max amount	15 lacs	Unlimited
Method	Immediate	Immediate and Deferred
Pension Options	Only under Option -F	Wide range of options including JOINT LIFE
Returns	Guaranteed	Guaranteed and more than PMVVY
Surrender	Not available	Can be <u>surrendered</u> after 3 months
Loan	No Loan facility	Loan facility is available
Guaranteed Addition	No Guaranteed addition	High rate of GA in <u>deferement</u> period
On Risk	Only Purchase Price is refunded	Min 110 % of Purchase Price is <u>refunded</u> .
Commission	Almost NIL	2%
Competitions	Credit will not b given	Credit will be given





**DEFERRED FOR  
1 YEAR**

**6.93%**  
GUARANTEED FOR LIFETIME

**DEFERRED FOR  
3 YEARS**

**8.06%**  
GUARANTEED FOR LIFETIME



**DEFERRED FOR  
5 YEARS**

**9.18%**  
GUARANTEED FOR LIFETIME



# SBI FD Calculator

## FD Calculator SBI in India Sep 2018

Tenure	Rates	Maturity Amount for Rs. 1 Lakh
7 days to 45 days	5.75% to 6.25%	Rs. 100,110 to Rs.100,771
46 days to 179 days	6.25% to 6.75%	Rs. 100,788 to Rs.103,337
180 days to 210 days	6.35% to 6.85%	Rs. 103,156 to Rs.103,985
211 days to 364 days	6.40% to 6.90%	Rs. 103,739 to Rs.107,061
1 year to 1 year 364 days	6.70% to 7.20%	Rs. 106,870 to Rs.115,318
2 years to 2 years 364 days	6.75% to 7.25%	Rs. 114,325 to Rs.124,030
5 years to 10 years	6.85% to 7.35%	Rs. 140,439 to Rs.207,162
3 years to 4 years 364 days	6.80% to 7.30%	Rs. 122,420 to Rs.143,549

Calculate FD Maturity Amount of All Banks in India



DEFERRED FOR  
**1 YEAR**

**6.93%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**3 YEARS**

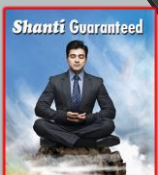
**8.06%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**5 YEARS**

**9.18%**  
GUARANTEED FOR LIFETIME

# Fixed Deposits Rates Since 1990

YEAR	BANK RATE
1990	14%
1995	13%
2000	12%
2005	10%
2017	6.50%
2020	1%





DEFERRED FOR  
**1 YEAR**

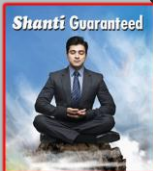
**6.93%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**3 YEARS**

**8.06%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**5 YEARS**

**9.18%**  
GUARANTEED FOR LIFETIME



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

## Current FD Rates In Various Banks

### CURRENT FD RATES IN INDIAN BANKS FOR 5 YEARS & ABOVE

BANK NAME	FD RATE	BANK NAME	FD RATE
ANDHRA BANK	6.50%	ALLAHABAD BANK	6.50%
BANK OF BARODA	6.50%	PUNJAB NATIONAL BANK	6.70%
DENA BANK	7.00%	SYNDICATE BANK	6.00%
KOTAK	6.00%	STATE BANK OF INDIA	6.25%
AXIS BANK	6.75%	CANARA BANK	6.90%
CBI	6.90%	UNITED BANK OF INDIA	6.25%
IOB	6.00%	UNION BANK OF INDIA	6.80%
HDFC	6.00%	ICICI	6.50%



LIC's  
**JEEVAN  
SHANTI**



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LIFE INSURANCE CORPORATION OF INDIA

DEFERRED FOR  
**1 YEAR**

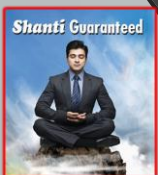
**6.93%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**3 YEARS**

**8.06%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**5 YEARS**

**9.18%**  
GUARANTEED FOR LIFETIME



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

FD Intrest Rates  
**2018** SBI



Regular

Min Rate | **5.75%**  
Max Rate | **6.75%**



Senior  
Citizen

Min Rate | **6.25%**  
Max Rate | **7.25%**

bankbazaar.com

**Abhishek Roy**  
**Sr Business Associate**





DEFERRED FOR  
**1 YEAR**

**6.93%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**3 YEARS**

**8.06%**  
GUARANTEED FOR LIFETIME

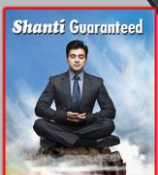
DEFERRED FOR  
**5 YEARS**

**9.18%**  
GUARANTEED FOR LIFETIME



# Current Interest Rates In the World

COUNTRY	Current Interest rate
Australia	1.50%
China	4.35%
United States of America	1.00%
Japan	0.00%
Korea, Republic of	1.25%
New Zealand	1.75%
<b>INDIA</b>	<b>6.25%</b>
Czech Republic	0.05%
European Monetary Union	1.00%
Norway	0.50%
Poland	1.50%
Canada	0.50%
Sweden	-0.50%
Switzerland	-0.75%
United Kingdom	2.25%





DEFERRED FOR  
**1 YEAR**

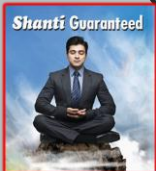
**6.93%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**3 YEARS**

**8.06%**  
GUARANTEED FOR LIFETIME

DEFERRED FOR  
**5 YEARS**

**9.18%**  
GUARANTEED FOR LIFETIME



# Falling PPF Rates

## PPF Interest Rate 2018

Period	PPF Interest Rates
27th December 2017 onwards	7.6%
01st October 2017 to 26th December 2017	7.8%
01st July 2017 to 30th September 2017	7.8%
01st April 2017 to 30th June 2017	7.9%
01st January 2017 to 31st March 2017	8%
01st October 2016 to 31st December 2016	8%
01st July 2016 to 30th September 2016	8.1%
01st April 2016 to 30th June 2016	8.1%
01st April 2015 to 31st Mar 2016	8.7%
01st April 2014 to 31st Mar 2015	8.7%
01st Apr 2013 to 31st Mar 2014	8.7%
01st Apr 2012 to 31st Mar 2013	8.8%
01st Dec 2011 to 31st Dec 2012	8.6%
01st Mar 2003 to 30th Nov 2011	8%
01st Mar 2002 to 28th Feb 2003	9%
01st Mar 2001 to 28th Feb 2002	9.5%
15th Jan 2000 to 28th Feb 2001	11%
01st Apr 1986 to 14th Jan 2000	12%

Abhishek Roy  
Development Officer



**DEFERRED FOR  
1 YEAR**

**6.93%**  
GUARANTEED FOR LIFETIME

**DEFERRED FOR  
3 YEARS**

**8.06%**  
GUARANTEED FOR LIFETIME

**DEFERRED FOR  
5 YEARS**

**9.18%**  
GUARANTEED FOR LIFETIME

# The Rise & Fall of EPF Rates

2000-01	12% 11%(*)	(*)12% (April-June, 2001) and 11% (July, 2001 onwards) on monthly running balance.
2001-02	9.50%	
2002-03	9.50%	
2003-04	9.50%	
2004-05	9.50% @	(@9% Interest plus 0.5% Golden Jubilee bonus interest)
2005-06	8.50%	
2006-07	8.50%	
2007-08	8.50%	
2008-09	8.50%	
2009-10	8.50%	
2010-11	9.50%	
2011-12	8.25%	

## THE RISE AND FALL

2012-13	8.50%
2013-14	8.75%
2014-15	8.75%
2015-16	8.80%
2016-17	8.65%
2017-18	8.55%

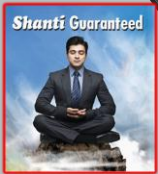
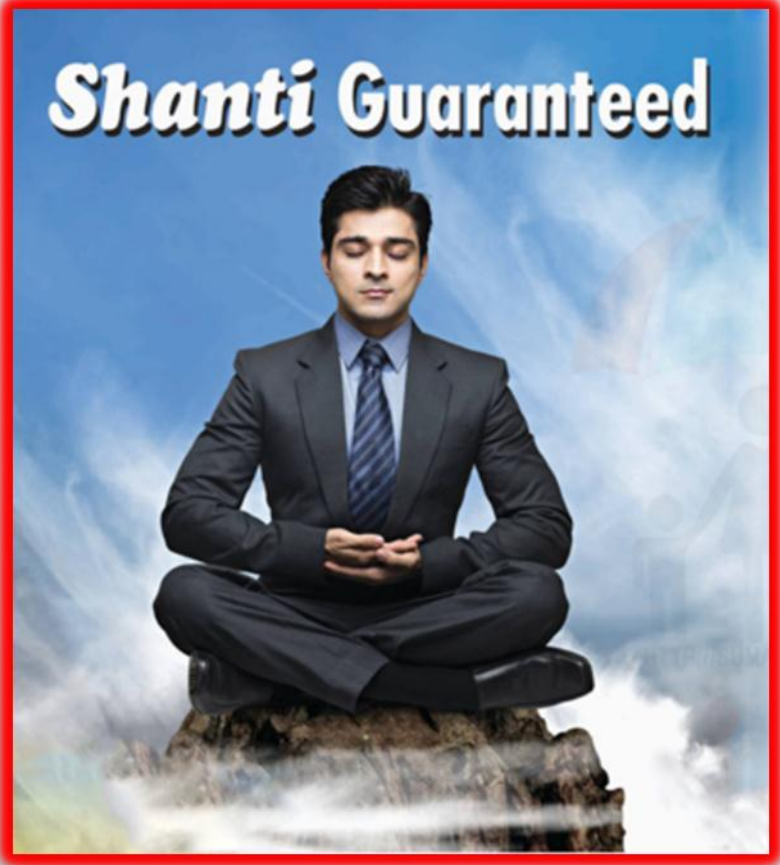


**COMBINED  
CAPITALISATION  
OF ALL BANKS IS  
5 LAKH CR**

**LIC MARKET CAPITALISATION IS**

**30 LAKH CR**





**DEATH BENEFIT UNDER**

**DEFERRED ANNUITY:**

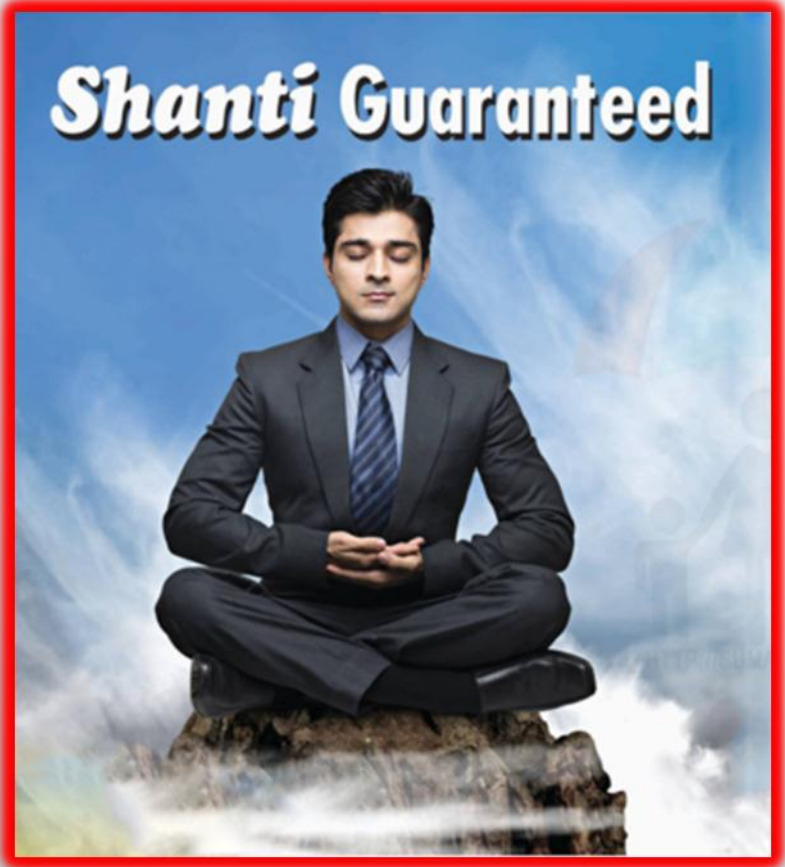
**JOINT LIFE - DURING**

**DEFERMENT PERIOD:**



**ON FIRST DEATH - NOTHING IS PAYABLE AND ON DEATH OF SURVIVOR DEATH BENEFIT AS APPLICABLE TO SINGLE LIFE IS PAYABLE AS PER OPTION SELECTED.**





**DEATH BENEFIT UNDER**

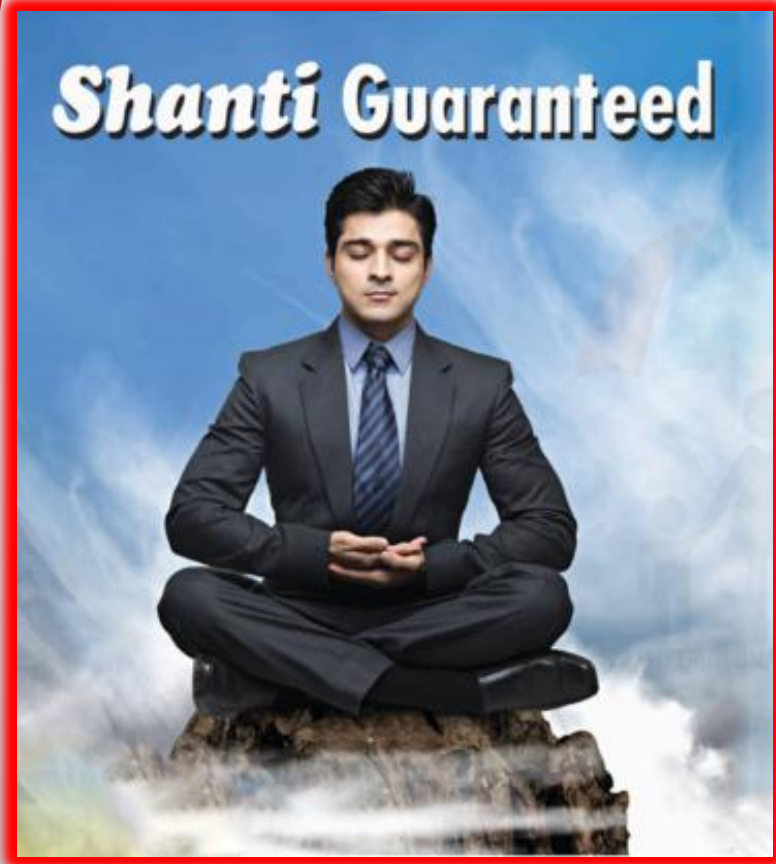
**DEFERRED ANNUITY:**

**JOINT LIFE - AFTER DEFERMENT PERIOD:**



**ON FIRST DEATH - 100% ANNUITY WILL BE PAID TO SURVIVOR AND ON DEATH OF SURVIVOR DEATH BENEFIT AS APPLICABLE TO SINGLE LIFE IS PAYABLE AS PER OPTION SELECTED.**

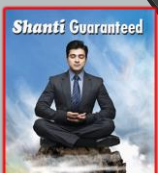


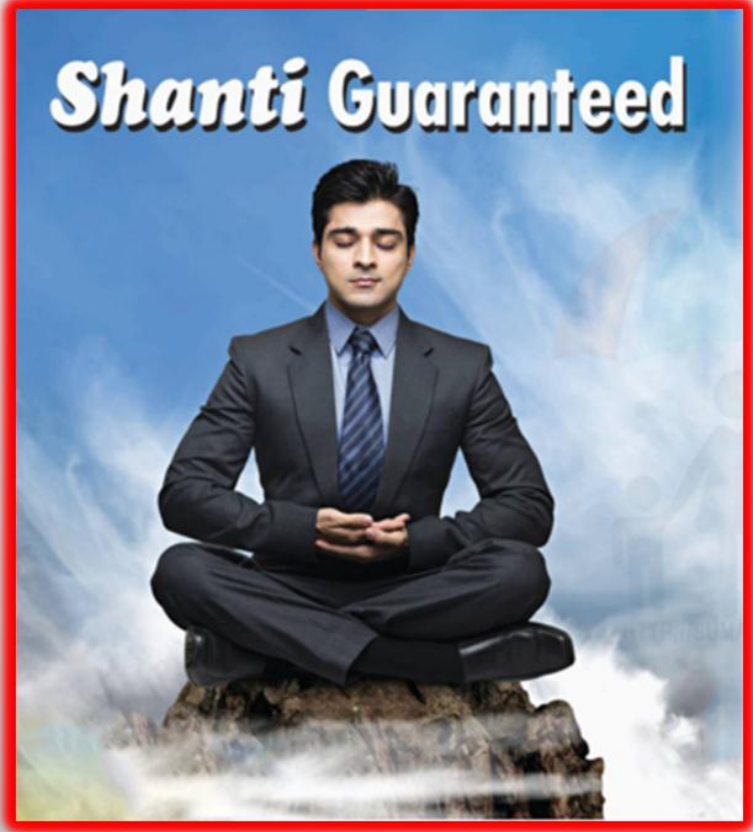


## OPTIONS FOR DEATH CLAIM PAYMENT TO NOMINEES



1. LUMP SUM AMOUNT.
2. IMMEDIATE ANNUITY TO NOMINEE AS PER HIS/HER AGE AT PREVAILING ANNUITY RATES.
3. IN 5, 10 OR 15 INSTALMENTS AS PER APPLICABLE RATES





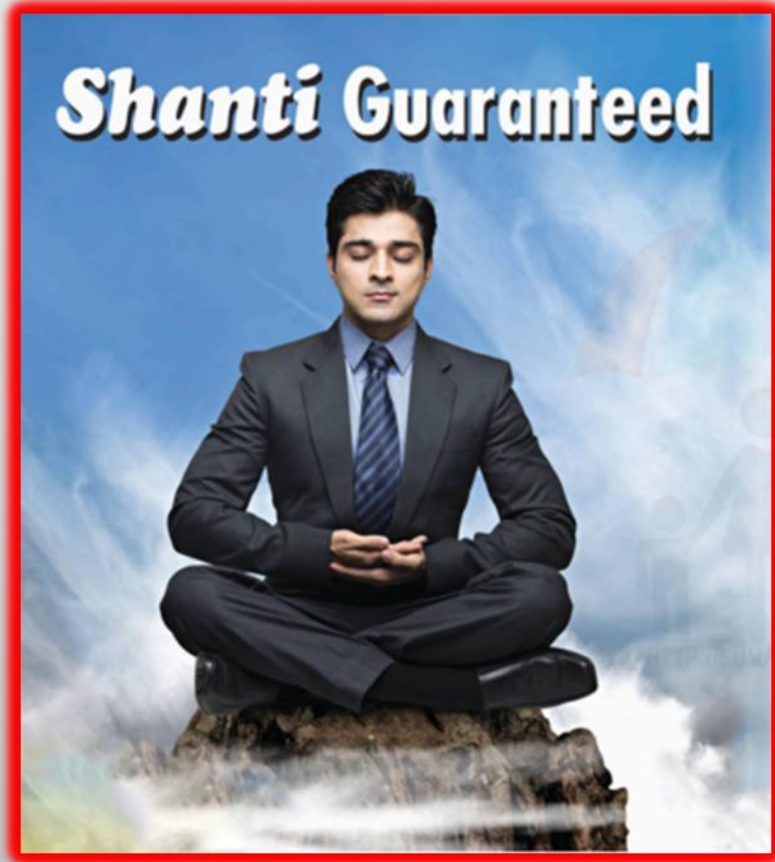
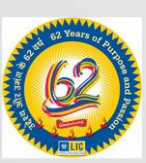
# PROPOSAL FOR HANDICAPPED DEPENDENT DIVYANGIAN LIFE



**ALLOWED AS NOMINEE UNDER  
SINGLE LIFE DEFERRED  
ANNUITY OR UNDER IMMEDIATE  
ANNUITY OPTION F.  
DEATH BENEFIT WILL BE PAID  
IN FORM OF ANNUITY ONLY  
AS PER OPTION CHOSEN BY ANNUITANT.**





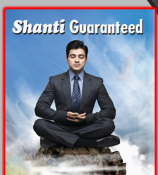


## PROPOSAL FOR HANDICAPPED DEPENDENT DIVYANGIAN LIFE



**ALLOWED AS SECONDARY ANNUITANT  
UNDER IMMEDIATE ANNUITY  
(OPTION I OR J).**

**MINIMUM AGE AT ENTRY CAN  
BE ZERO.**





# SHANTI BHI UMANG BHI

# 24.95%

## GUARANTEED FOR LIFE TIME

**PENSION OF  
SHANTI 1,62,900**

**PENSION OF UMANG  
1,00,000**

**16.95% IRR**

**8% IRR**

NAME	SHRI	ABHISHEK ROY	AGE	30	30				
PURCHASE PRICE WITH GST		1000000	1018000	DEFEREMENT PERIOD	15	15			
				LOAN INTEREST	10.00	10.00			
AGE	PENSION PER YEAR	UMANG PENSION	MONTHLY PENSION	GUARANTEED ADDITION PER YEAR	GUARANTEED DEATH COVER AT THE END OF EACH YEAR	SURRENDER VALUE	LOAN	SURRENDER VALUE UMANG	LOAN OF UMANG
31	0		0	154368	1154368	495786	396629		
32	0		0	154368	1308736	540715	432572		
33	0		0	154368	1463104	589650	471720		
34	0		0	154368	1617472	642937	514350	488446	439602
35	0		0	154368	1771840	701275	561020	799290	719361
36	0		0	154368	1926208	764664	611731	816265	734638
37	0		0	154368	2080576	833799	667039	834465	667039
38	0		0	154368	2234944	909377	727501	854292	751018
39	0		0	154368	2389312	991572	793258	939544	768863
40	0		0	154368	2543680	1081430	814500	1027299	845589
41	0		0	154368	2698048	1179125	814500	1118736	1006863
42	0		0	154368	2852416	1285875	814500	1214428	1092985
43	0		0	154368	3006784	1402377	814500	1315639	1184075
44	0		0	154368	3161152	1526377	805378	1546404	1391764
45	0		0	154368	3315520	1649477	814500	1638279	1474451
46	162900	1,00,000	13022	0	3152620	1737449	814500	2227500	500000
47	162900	1,00,000	13022	0	2989720	1733065	814500	2295000	500000
48	162900	1,00,000	13022	0	2826820	1728469	814500	2362500	500000
49	162900	1,00,000	13022	0	2663920	1723695	814500	2430000	500000
50	162900	1,00,000	13022	0	2501020	1718472	814500	2497500	500000
51	162900	1,00,000	13022	0	2338120	1713002	814500	2565000	500000
52	162900	1,00,000	13022	0	2175220	1707140	814500	2632500	500000
53	162900	1,00,000	13022	0	2012320	1700855	814500	2700000	500000
54	162900	1,00,000	13022	0	1849420	1694289	814500	2835000	500000
55	162900	1,00,000	13022	0	1686520	1687300	814500	2902500	500000
56	162900	1,00,000	13022	0	1523620	1679904	814500	2970000	500000
57	162900	1,00,000	13022	0	1360720	1672179	814500	3037500	500000
58	162900	1,00,000	13022	0	1197820	1664013	814500	3105000	500000
59	162900	1,00,000	13022	0	1034920	1655603	814500	3172500	500000
60	162900	1,00,000	13022	0	872020	1646884	814500	3240000	500000
61	162900	1,00,000	13022	0	709120	1637742	814500	3307500	500000
62	162900	1,00,000	13022	0	546220	1628571	814500	3375000	500000
63	162900	1,00,000	13022	0	383320	1619018	814500	3442500	500000
64	162900	1,00,000	13022	0	220420	1608984	814500	3510000	500000
65	162900	1,00,000	13022	0	57520	1598421	814500	3577500	500000
66	162900	1,00,000	13022	0	10800	1587248	814500	3645000	500000
67	162900	1,00,000	13022	0	1000	1575411	814500	3712500	500000
68	162900	1,00,000	13022	0	0	1562519	814500	3780000	500000
69	162900	1,00,000	13022	0	0	1548407	814500	3847500	500000
70	162900	1,00,000	13022	0	0	1533253	814500	3915000	500000
71	162900	1,00,000	13022	0	0	1518100	814500	4050000	500000
71	PENSION CONTINUES UPTO 100 YEARS								
100	162900	1,00,000	13022	0	1100000	1142204	814500	11225000	500000



THANK YOU

CONTACT US FOR DETAILED PRESENTATION

