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Lic jeevan saral plan 165 chart pdf

Lic jeevan saral plan 165 maturity amount. Lic jeevan saral 165 plan details.

T. No. 165

LIC'S JEEVAN SARAL A.T.M. PLAN



TERM	250	400	500	750	1000	1500	2000	3000	4000	5000	6000
1	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0
3	5122	8190	10344	15366	20488	30732	40976	61464	81900	102440	122928
4	8199	13118	16398	24107	32796	49184	65572	98368	131184	163980	196776
5	11815	19904	23630	35443	47260	70810	94320	141790	185040	236300	283560
6	14998	23816	29395	44093	58790	88185	117590	176370	235160	293950	352740
7	17763	28324	35495	53138	70810	105215	141620	212430	283240	354950	434860
8	20633	33235	41670	62035	83340	125010	166680	250020	333360	416700	500040
9	24118	38888	48235	72353	96470	144705	192840	288410	383980	482350	578820
10	28227	45182	56452	84979	112904	170356	228008	346712	451820	564520	677424
11	32956	52041	64581	97577	129101	195182	260203	392034	520410	645810	780668
12	38303	59566	74306	110409	146733	219609	316505	472198	595660	743060	896381
13	44285	67766	84376	125255	163640	242610	352600	514000	677660	843760	1018039
14	50920	76652	95440	142250	183829	270420	392220	574500	766520	954400	1156279
15	58219	86234	107106	163538	206497	302250	436270	638100	862340	1071060	1301481
16	66284	96611	119683	188125	231660	337500	484800	718400	966110	1196830	1454249
17	75115	107892	134170	217100	259400	375000	546000	796000	1078920	1341700	1625790
18	84820	120084	152650	249400	290600	424000	612000	880000	1200840	1526500	1816620
19	95499	133197	172836	284700	325800	484000	684000	992000	1331970	1728360	2027049
20	107152	147240	194700	324000	365000	544000	764000	1096000	1472400	1947000	2257489
21	119879	162223	218300	368300	409200	604000	824000	1200000	1622230	2183000	2507929
22	133690	178156	243600	417600	459400	674000	914000	1304000	1781560	2436000	2778369
23	148595	195049	270900	472000	515600	754000	1024000	1408000	1950490	2709000	3058809
24	164594	213002	300000	532400	578800	824000	1134000	1512000	2130020	3000000	3359249
25	181687	232025	331900	601800	649200	924000	1254000	1604000	2320250	3319000	3679689
26	199884	252128	366400	681200	726600	1044000	1394000	1700000	2521280	3664000	4020129
27	219185	273311	403600	771600	812000	1164000	1554000	1800000	2733110	4036000	4380569
28	239590	295584	443800	874000	904400	1284000	1734000	1916000	2955840	4438000	4761009
29	261109	319047	487200	989400	1003800	1414000	1934000	2042000	3190470	4872000	5161449
30	283742	343700	533800	1117800	1110200	1554000	2154000	2168000	3437000	5338000	5581889
31	307489	369553	583600	1241400	1223600	1704000	2384000	2302000	3695530	5836000	6022329
32	332350	396606	636800	1375600	1346000	1864000	2624000	2456000	3966060	6368000	6482769
33	358425	424859	693400	1520400	1478400	2034000	2884000	2550000	4248590	6934000	6953209
34	385714	454312	753600	1676800	1620800	2214000	3164000	2654000	4543120	7536000	7433649
35	414217	484965	817400	1845000	1774200	2404000	3464000	2758000	4849650	8174000	7924089

LIC Maturity Calculated @ 19% I.R.R.

Basic Prem.	300	400	500	600	700	800	900	1000	1200	1500	2000	2500	3000	4000	5000	6000
Yearly	3002	4804	6005	7207	8408	9609	10811	12012	14414	18016	24020	30023	36026	48030	60033	72036
Half Yearly	1518	2426	3032	3638	4244	4850	5456	6062	7274	9091	12130	15169	18208	24256	30303	36350
Quarterly	796	1228	1531	1834	2137	2440	2743	3046	3675	4715	6156	7597	9038	12096	15153	18210
Monthly	255	408	510	612	714	816	918	1020	1225	1531	2042	2553	3064	4084	5104	6125

उपरोक्त प्रीमियम की गणना DAB सहित है।

Monthly Saving Scheme Age 30 Year Year Wise Maturity

Age	10	15	20	25	30	35	40	45	50	55	60	65	70
10	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
15	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
20	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
25	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
30	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
35	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
40	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
45	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
50	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
55	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
60	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
65	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000
70	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000

Depending on your convenience, you can choose monthly, quarterly, semi-annually or annually. LIC JEEVAN SARAL FEATURES (Table Number 165) In this plan the sum assured is 250 times the monthly premium.



(We can't buy police until the end of year 3). In addition, the contract acquires the purchase value from 4 years. Subject to terms and conditions from now on. We cannot take advantage of the additional loyalty of this policy only if the policy is held for at least 10 years. As part of this police insurance, the renter is free to choose the premium amount and duration of the police. If the contract is purchased after 5 years, the purchase penalty will not apply. Free extended cover benefits for one more year after 3 years of premium payments. The compliance criteria for this contract are not the minimum age at school and 70 years. This is the maximum age of maturity. Persons below 12 to 49 years have to pay a premium of Rs 250 per month. People between 50 and 60 years of age have to pay a premium of Rs 400 per month. Minimum and maximum policy hours are 10 years. and 35 years. The minimum joining age for the insured is 12 years and the maximum joining age is 60 years. The amount of this police insurance is at least 250 times the monthly premium. We can MrB'Lic Jeevan Saro is a special LIC support plan. This policy offers a variety of benefits, such as flexibility in choosing bonuses, political property, tax benefits, loyalty additives, various motorcyclists and attention to investors who want to have a guaranteed investment return. Unlike other LIC Poles, this policy also repays the amount of contributions as well as the amount indicated in the event of death. Premium can be selected every month, quarter, half or each year, depending on their convenience. Vin Jeevan Saral (Table 165) In this plan, your amount is 250 times the monthly contribution. If you bonus is 5,000 rupees per month, your amount will be 12.5 lacquer rupees. The amount with additional loyalty money, if the borrower survives the entire insurance period, the first 3 years is not money. This policy will also receive the value of delivery from 4 years. In accordance with the contract and terms. The loyalty of this policy can only be useful if the policy is valid for at least 10 years. Under this policy, the borrower is free to withdraw the amount of the bonus with politics. If the policy is abandoned in 5 years. The criteria for this policy ability does not require a minimum age for 70 years. This maximum term, part of the 12-49 year group, has to pay 250 RS supplements per month, which is 50-60 years of age, with maximum insurance conditions for 10 years. and 35 years old. The minimum age of the insured person is 12 years with a maximum of 60 years. This policy is provided at least 250 times a month insurance positions amounts of insurance premiums paid less insurance premiums for the first year. Prices for other additional policies will also be deducted + a faithful bonus in the context of loss of family support - What amount will I receive at the end of the policy of policy? If someone dies before the maturity of the reimbursement, the insured family (nominal holders) will receive a guaranteed amount, as well as the amount of loyalty available as part of the Jinvan SARAL program. In addition to the main insurance contract, certain additional advantages (called riders) can be added to this plan for additional costs. Prime. 1 Racer - An urgent rider. If someone wants to considerably increase their insurance amount, he can choose an urgent rider (which is similar to an urgent plan), which will considerably increase the amount of your insurance. - Ryder 2 is a rider for deaths due to an accident and a handicap. If someone wants to cover the risk of death due to an accident or handicap, they can choose this rider. Thus, even if a person loses part of his body or cannot operate after an accident, he will receive certain advantages of this policy.

Table No - 165	Monthly Saving Scheme (Age 30 Years, Year wise Maturity)											
Basic Premium	250	500	1000	2000	3000	4000	5000	6000	7000	8000	9000	10000
Plan DAB	19	21	42	83	124	165	206	247	288	329	370	411
Net Monthly (with DAB)	255	510	1020	2040	3060	4080	5100	6120	7140	8160	9180	10200
Quarterly (with DAB)	766	1531	3063	6125	9188	12250	15313	18375	21438	24500	27563	30625
Half-Yearly (with DAB)	1516	3033	6065	12130	18195	24260	30325	36390	42455	48520	54585	60650
Yearly (with DAB)	3032	6065	12130	24260	36390	48520	60650	72780	84910	97040	109170	121300
Sum Assured	4200	12600	25200	50400	75600	100800	126000	151200	176400	201600	226800	252000
S. A. + DAB	12600	25200	50400	100800	151200	201600	252000	302400	352800	403200	453600	504000

Assuming Maturity Calculated @ 10% I.R.R.

LIC JEEVAN SARAL FEATURES (Table Number 165) In this plan the sum assured is 250 times the monthly premium. So if your premium is 5000 per month your insurance will be 12.5 lacs. Amount of insurance and loyalty top-up if the insured tenant survives the duration of the contract. This amount will not be paid for the first 3 years. (We can't buy police until the end of year 3). In addition, the contract acquires the purchase value from 4 years. Subject to terms and conditions from now on. We cannot take advantage of the additional loyalty of this policy only if the policy is held for at least 10 years. As part of this policy insurance, the renter is free to choose the premium amount and duration of the policy. If the contract is purchased after 5 years, the purchase penalty will not apply. Free extended cover benefits for one more year after 3 years of premium payments. The compliance criteria for this contract are not the minimum age at school and 70 years. This is the maximum age of maturity. Persons below 12 to 49 years have to pay a premium of Rs 250 per month. People between 50 and 60 years of age have to pay a premium of Rs 400 per month. Minimum and maximum policy hours are 10 years, and 35 years. The minimum joining age for the insured is 12 years and the maximum joining age is 60 years. The amount of this policy insurance is at least 250 times the monthly premium. We can MrBlic Jeevan Saro is a special LIC support plan. This policy offers a variety of benefits, such as flexibility in choosing bonuses, political property, tax benefits, loyalty additives, various motorcyclists and attention to investors who want to have a guaranteed investment return. Unlike other LIC Poles, this policy also repays the amount of contributions as well as the amount indicated in the event of death. Premium can be selected every month, quarter, half or each year, depending on their convenience. Vin Jeevan Saral (Table 165) In this plan, your amount is 250 times the monthly contribution. So, if your bonus is 5,000 rupees per month, your amount will be 12.5 lac rupees. The amount with additional loyalty money, if the borrower survives the entire insurance period, the first 3 years is not money. (Do not approach this policy before the end of 3 years). This policy will also receive the value of delivery from 4 years. In accordance with the contract and terms. The loyalty of this policy can only be useful if the policy is valid for at least 10 years. Under this policy, the borrower is free to withdraw the amount of the bonus with politics. If the policy is abandoned in 5 years. The criteria for this policy ability \ x2 \ x80 \ x93 does not require a minimum age for 70 years.

Age	250	500	1000	2000	3000	4000	5000	6000	7000	8000	9000	10000
3	912	1824	3648	7296	10944	14592	18240	21888	25536	29184	32832	36480
4	939	1878	3756	7512	11268	15036	18804	22572	26340	30108	33876	37644
5	966	1932	3864	7728	11616	15480	19344	23208	27072	30936	34800	38664
6	993	1986	3972	7944	11964	15936	19968	24072	28036	32000	35964	39928
7	1020	2040	4080	8160	12360	16680	20976	25272	29568	33864	38160	42456
8	1047	2094	4188	8376	12708	17136	21600	26064	30528	35000	39464	43928
9	1074	2148	4296	8592	13056	17616	22344	26808	31512	36080	40544	45008
10	1101	2202	4404	8808	13404	18096	23088	27696	32448	37000	41564	46028
11	1128	2256	4512	9024	13752	18576	23832	28512	33400	37964	42548	47008
12	1155	2310	4620	9240	14100	19056	24576	29376	34256	38820	43412	47968
13	1182	2364	4728	9456	14448	19536	25320	30240	35112	39684	44276	48928
14	1209	2418	4836	9672	14796	20016	26064	31104	35960	40548	45140	49888
15	1236	2472	4944	9888	15144	20496	26808	31968	36800	41404	45996	50848
16	1263	2526	5052	10104	15492	20976	27552	32832	37640	42260	46852	51808
17	1290	2580	5160	10320	15840	21456	28392	33744	38560	43116	47708	52768
18	1317	2634	5268	10536	16188	21936	29184	34656	39480	44000	48564	53728
19	1344	2688	5376	10752	16536	22416	30000	35568	40396	44864	49420	54688
20	1371	2742	5484	10968	16884	22896	30792	36480	41316	45724	50276	55648
21	1398	2796	5592	11184	17232	23376	31632	37416	42240	46580	51132	56608
22	1425	2850	5700	11400	17580	23856	32472	38328	43160	47444	52000	57568
23	1452	2904	5808	11616	17928	24336	33312	39240	44080	48304	52864	58528
24	1479	2958	5916	11832	18276	24816	34152	40156	45004	49168	53724	59488
25	1506	3012	6024	12048	18624	25296	35040	41080	45928	50032	54584	60448
26	1533	3066	6132	12264	18972	25776	35928	42000	46848	50900	55444	61408
27	1560	3120	6240	12480	19320	26256	36816	42924	47768	51764	56304	62368
28	1587	3174	6348	12696	19668	26736	37704	43848	48688	52628	57164	63328
29	1614	3228	6456	12912	20016	27216	38592	44772	49608	53488	58024	64288
30	1641	3282	6564	13128	20364	27696	39480	45696	50528	54344	58880	65248
31	1668	3336	6672	13344	20712	28176	40368	46620	51448	55200	59736	66208
32	1695	3390	6780	13560	21060	28656	41264	47544	52368	56064	60592	67168
33	1722	3444	6888	13776	21408	29136	42168	48472	53288	56920	61452	68128
34	1749	3498	6996	13992	21756	29616	43072	49396	54208	57784	62312	69088
35	1776	3552	7104	14208	22104	30096	43976	50320	55128	58640	63172	70048

So if your premium is 5000 per month your insurance will be 12.5 lacs. Amount of insurance and loyalty top-up if the insured tenant survives the duration of the contract. This amount will not be paid for the first 3 years. (We can't buy police until the end of year 3). In addition, the contract acquires the purchase value from 4 years. Subject to terms and conditions from now on. We cannot take advantage of the additional loyalty of this policy only if the policy is held for at least 10 years. As part of this policy insurance, the renter is free to choose the premium amount and duration of the policy. If the contract is purchased after 5 years, the purchase penalty will not apply. Free extended cover benefits for one more year after 3 years of premium payments. The compliance criteria for this contract are not the minimum age at school and 70 years. This is the maximum age of maturity. Persons below 12 to 49 years have to pay a premium of Rs 250 per month. People between 50 and 60 years of age have to pay a premium of Rs 400 per month. Minimum and maximum policy hours are 10 years, and 35 years. The minimum joining age for the insured is 12 years and the maximum joining age is 60 years. The amount of this policy insurance is at least 250 times the monthly premium. We can MrBlic Jeevan Saro is a special LIC support plan. This policy offers a variety of benefits, such as flexibility in choosing bonuses, political property, tax benefits, loyalty additives, various motorcyclists and attention to investors who want to have a guaranteed investment return. Unlike other LIC Poles, this policy also repays the amount of contributions as well as the amount indicated in the event of death. Premium can be selected every month, quarter, half or each year, depending on their convenience. Vin Jeevan Saral (Table 165) In this plan, your amount is 250 times the monthly contribution. So, if your bonus is 5,000 rupees per month, your amount will be 12.5 lac rupees. The amount with additional loyalty money, if the borrower survives the entire insurance period, the first 3 years is not money. (Do not approach this policy before the end of 3 years). This policy will also receive the value of delivery from 4 years. In accordance with the contract and terms. The loyalty of this policy can only be useful if the policy is valid for at least 10 years. Under this policy, the borrower is free to withdraw the amount of the bonus with politics. If the policy is abandoned in 5 years. The criteria for this policy ability \ x2 \ x80 \ x93 does not require a minimum age for 70 years.

This policy is provided at least 250 times a month insurance positions amounts of insurance premiums paid less insurance premiums for the first year. Prices for other additional policies will also be deducted + a faithful bonus in the context of loss of family support - What amount will I receive at the end of the policy of policy? If someone dies before the maturity of the reimbursement, the insured family (nominal holders) will receive a guaranteed amount, as well as the amount of loyalty available as part of the Jivan SARAL program. In addition to the main insurance contract, certain additional advantages (called riders) can be added to this plan for additional costs. Prime. According to this plan, 2 runners are available. I Racer - An urgent rider. If someone wants to considerably increase their insurance amount, he can choose an urgent rider (which is similar to an urgent plan), which will considerably increase the amount of your insurance. Ryder 2 is a rider for deaths due to an accident and a handicap. If someone wants to cover the risk of death due to an accident or handicap, they can choose this rider. Thus, even if a person loses part of his body or cannot operate after an accident, he will receive certain advantages of this policy. Payment for delivery is the payment received during the delivery of the insurance policy. The guaranteed redemption value of the policy is only available if the duration of the policy expires after 3 years. As soon as the insurance lessee receives a refusal, the policy ceases to act and it is impossible to benefit from it. The LIC Jeevan SARAL services are applied to this insurance policy for an income tax of 80C. Therefore, any bonus you pay for this policy will be cancelled in an amount of up to 1.55,000 rupees per year. You also need to pay tax when maturity occurs or in the event of death (article 10D). Is there a line of credit in this policy? This agreement is provided with a credit line. What is not included in this agreement? If the insurance lessee committed suicide within one year from the date of registration of the policy, Lic Jeevan Saral's policy loses force and the insurer is not responsible for the payment of any claimant to the nominal holder of the insured. Can I extend the policy if its validity has expired? Yes, floor in the comment area. (Last update: September 8, 2019) Lic Jeevan Saral (Plan 165) Details, computers, reviews and illustrations. Jeevan Saral (Plan 165) is one of the most flexible and functional regular premium plans that Lic has ever introduced in India. Due to the high flexibility that it offers the customer, it is often referred to as a conventional plan that flexibly combines plans with the device. High insurance protection and liquidity are the most important features of the plan. The insured person can choose his height and sum insured himself and the sum insured in the event of death is then determined on the basis of the premium paid. Time's basic bonus (death insurance) + paid contribution (except contributions in the first year and additional contributions. Based on the start of plan and incidental age) + loyalty booster (if available). Combined or partial insurance can be resigned at any time after 3 years if the meta protection exists. The car must be available for 12 months if the policy is valid for 3 or more years. (No automatic insurance protection is available for passenger advantages.) Available period for drivers and trainees in the final course (subject to certain conditions and restrictions). Application note: The Saral Lic Jeevan plan was taken out of sale with effect from December 31, 2014. Therefore, it can no longer be purchased. However, every policyholder who has completed the policy before the termination date can continue to benefit from the advantages of the policy.) 10-year plan 35 years "250"/month. (Entry from 49 years) without restrictions 400/month. (50 years and older) Does not require installation. If the calculator cannot be displayed here, click on the link below to open the LIC Jeevan Saral Contribution and Benefit Calculator (Plan 165). According to the latest rating conducted in March 2019, LIC announced an increase in the loyalty rate to 18 years for the Jeevan Saral plan. The latest loyalty level indicators are shown in the table below. In the chart above, we can see that the loyalty add factors in Jeevan Saral's current ranking increased compared to the previous ranking. Additional loyalty programs for Jeevan Saral plan up to 18 years have been announced. However, if we look closer at the given rates, we will see that they have a linear pattern. I extrapolate the values to get future loyalty growth figures. Please note that these rates are not guaranteed and actual rates may change in the future. You can use the calculator above to find out the calculated redemption values using extrapolated loyalty rates. Generally, in plans such as whole life assurance, the sum assured on death will be equal to or more than the sum assured on the occurrence. However, in the Jeevan Saral plan, the occurrence sum assured and the sum assured on death are completely different entities. The sum assured in case of death is fixed as 250 times the monthly premium and the sum assured is calculated based on the table available with LIC India. The sum assured varies considerably depending on the age of entry. You can check the chart below to understand the pattern in Sum Assured depending on age. The table above shows that people from a lower age group will receive more pension benefits than people from an older age group, while the death benefit and amount paid remains the same. The purchase amount under the Jeevan Saral plan exceeds the Guaranteed Return Value (GSV) and Special Redemption Value (SSV) applicable at the time of redemption. GSV = 30% of the total amount of contributions paid (company). It should seem as follows. Details of a person recognized for 25 years of maturity of 18 years Basic premium 4000 Rupee summa guaranteed in the event of death death. The 100.00 income tax rate selected with a double amount is less than 30% of contributions and periodic services in the proposed plan. Full benefits, including insurance protection and the values of the offered example, will be listed below.

The protected amount is much higher. With regard to the contribution paid for the younger age group. This example shows that the insured amount is Rs. 9.77.120, while the total paid contribution is only Rs. 6.05.304. LIC announced the level of loyalty for a maximum of 18 years and the level of loyalty here concerns the current year of the announced LIC. The illustration here is based on a certain example. If you want to calculate the information based on your data, use the full Jeevan Saral calculator. In case of doubt or you need further explanation, comments on the "comments" part below. Read more: More: