

The only Company With
100 % Assurance by Govt. of India
for fulfillment of claim obligations

Hurray

LIC BREAKS NEW RECORD

99.92%
of Death Claims Settled in 2016-17



 **LIC**
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

LIFE

INSURANCE

Dear Friend,

SUB : Make hey while sun shines : enjoy with LIC

It has been a long journey of 60+ years of LIC of India .
The firm believer of Quality, Reliability & Dependability of products.
They have been able to capture 15 Crore+ people as their policy holder
with 99.92 % claim settlement ratio,
With the co operation and continuous patronage of these customers,
LIC has crossed several milestones of success in Insurance &
Investment Business

With an immense pleasure and pride

“ LIFE INSURANCE CORP. OF INDIA “
has introduced:
“ The Concept Insurance Technology “
based on
“ HUMAN LIFE VALUE “

**It works on a principle of Needs & Desire. It is a tailor
made Insurance product, with very good returns.**

We can meet at the time and venue convenient to you to discuss
more in detail

Thanking you,
Yours Faithfully

For Aretic Insurance Services Pvt. Ltd..

Sanjay Chudgar
Mg. Director

- **My friend Sunil understood the meaning of life Insurance** when one of his neighbor, Anil suddenly expired one morning. Anil met with a sudden heart attack and declared dead when brought at the nursing home. His family had no clue about his investments and once his last rites were over, they sat and looked at all his investment papers etc. dumped in a file. Even though Anil was earning Rs 1,00,000+ a month, he had only 3/4 life Insurance policy totaling to Rs 10 Lakhs only!.....Sunil found that a small amount of Rs 10 Lakhs was a paltry sum for Anil's family as they were used to a certain life Hi-Fi style, which was impossible to maintain with this sum because they require 100000 every month in the absence of Anil.

The story of Anil is very common in our society as people underestimate the importance of life insurance. And that is why only **12.00%** of India's population **are covered** under a life insurance plan and **90%** of the **covered people** are again **under insured**, because People do not know **what is the importance of life insurance** so they do not buy life insurance People do not know **why life insurance is needed in their life** so they do not enquire for benefits of life insurance and People do not know **what is HUMAN LIFE VALUE** so they are grossly under insured

- **What is life Insurance?**

In simple terms, if you buy a life insurance policy, the insurer promises to pay you the designated amount on **your unfortunate death or Return your investment along with TAX FREE interest if you survive till that time period.**

Here company promises to pay to your Nominee the claimed amount. But In return of this promise, you are required to pay a fixed premium to the company during the entire policy term or till the date of your death. **In simple words...**Its known as Securing your Current Income now for your Retirement or for your family in case of your untimely Death in future

- **Why life insurance is needed?**

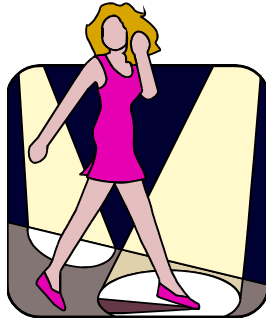
It provides financial security to your family. It helps meeting your future financial goals. It guarantees your smooth retirement life. It creates the habit of savings. It saves taxes and It must be taken as per human life value. One more point we are ignoring is taking female insurance because now a days almost all women are working & they also needs protection & security

- **Conclusion : HUMAN LIFE VALUE CONCEPT**

Life Insurance should be the most essential part of your investment and savings portfolio. Remember, life insurance should be purchased depending on your need and not on the basis of any trend. You must plan your Insurance needs based on the amount you need in future including your short and long term goals while accounting inflation. This amount should be big enough to protect the financial future of your family. Having one or two policy is not suffice, Human Life Value Means Buying Minimum 20 times of your Gross Annual Income.

{ Had Anil insured himself with 2.5 Crores at least...for which he had to shell out only around 6000/- p.m. His family would have got 2.5 Crores on his death..... and @ 6.5 % interest, invested....2.5 Crores would have fetched them 100000 + per month & they would have survived.... This is known AS HUMAN LIFE VALUE CONCEPT }

Only ladies



MULIP

MUTUAL FUND LINKED INSURANCE POLICY

**A Very Special Scheme
For short period**

**From a Very Special Company.
: Life Insurance Corp. of India :**

JEEVAN LABH

The Most Successful Crorepati Policy from



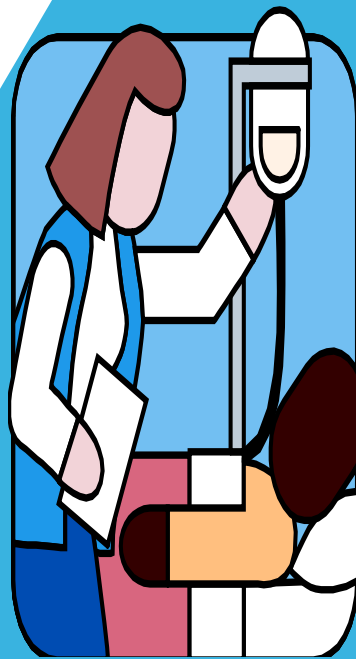
Launched after

Jeevan Shree

**Only Crorepati Policy with Limited period of payment,
Maximum Number of Insurance Coverage term,
Full Bonus in spite of part payment term,
Tax free Returns
Tax free Investment &
Huge Insurance Coverage
Grab this opportunity
for Tax/ Insurance Planning**

Why you Must Need Additional MEDICAL BENEFITS

Over & above your >>>



NORMAL
MEDI + CLAIM POLICY

BECAUSE IT GIVES EXTRA
BENEFITS WHICH MEDI + CLAIM DON'T



SMART HEALTH INSURANCE PLAN



L.I.C

Policies to be Guaranteed by The Central Government of India

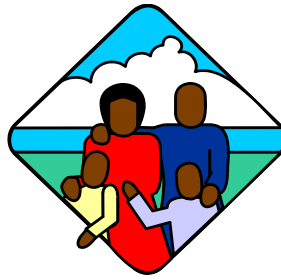
The sum assured of all policies issued by LIC of India including any bonuses declared in respect thereof and, subject to the provisions contained in section 14 the amounts assured by all policies issued by any insurer the liabilities of which have vested in the LIC of India under this Act, and all bonuses declared in respect thereof, whether before or after the appointed day, shall be guaranteed as to payment in cash by the Central Government of India

Under -Section 37 of LIC ACT, 1956

No other Parent company of any private life insurance company in India is giving such

GUARANTEE OF PAYMENT

All LIC Policies* are exempt from paying Income Tax on Maturity / Surrender / Death claim proceeds u/s 10(10D) of I/T Act 1961..Subject to any prevailing Tax amendments if any

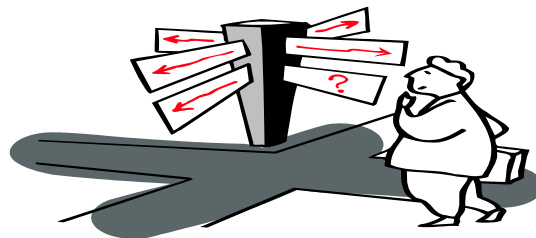


YOUR FAMILY NEEDS BOTH

U & YOUR LIFE INSURANCE POLICY.

EITHER YOU CHOOSE OR WE SUGGEST.
INSURANCE IS MUST.
BECAUSE
YOU CAN BE REFUSED
ON THE HEALTH & OR WEALTH GROUND.
ONLY HEALTHY & WEALTHY PERSON CAN OPT
FOR INSURANCE

**DON'T BE CONFUSED !
ALL ROADS LEADS TO 1 PLACE**



LIFE IS INCOMPLETE WITHOUT INSURANCE



Brings an end to all the speculations.

The ultimate Insurance Policy
With all the required features & feathers
Have finally arrived

JEEVAN AMAR

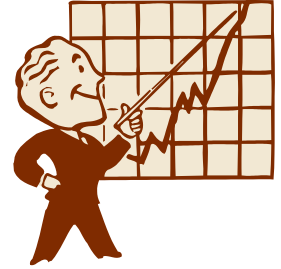
A unique **TERM INSURANCE** Policy
Now with



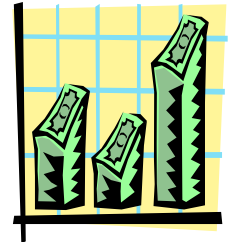
Re shuffle your portfolio & Add this Policy Immediately

Great Gambler SUPER ENDOWMENT PLAN

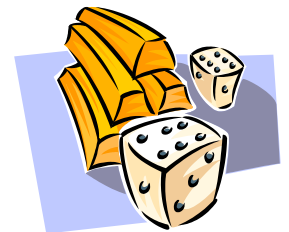
YOU DON'T REQUIRE TO INVEST **NOW** ,
IN INFOYSYS SHARES FOR YOUR
SON'S EDUCATION



YOU DON'T REQUIRE TO BLOCK YOUR CASH **NOW**,
IN GOLD / DIAMONDS FOR YOUR
DAUGHTERS MARRIAGE

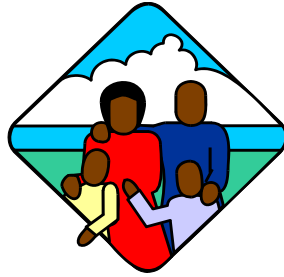


YOU DON'T REQUIRE TO GAMBLE **NOW** ,
FOR YOUR PEACEFUL &
LEVISH RETIERMENT LIFE



ALL YOU HAVE TO DO IS TO INVEST **NOW**, YOUR HARD EARNED
MONEY IN TO 100 % SAFE, SECURED & SURE RETURN

YOUR FAMILY NEEDS BOTH



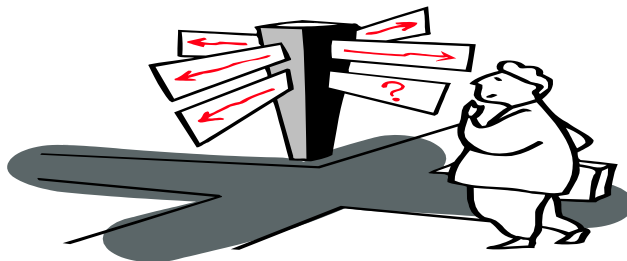
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**ONLY HEALTHY & WEALTHY PERSON S CAN OPT FOR INSURANCE
DON'T WAIT TILL THAT TIME
WHEN INSURANCE IS REFUSED
ON THE HEALTH OR WEALTH GROUND.**

DON'T BE CONFUSED !



**ALL ROADS LEAD TO ONE WAY
ONLY.**

**LIFE IS INCOMPLETE WITHOUT
LIFE INSURANCE**



Too Many Cooks

Spoils The Food



Too Many Partners

Spoils The Life.



Too Many Schemes

Spoils The Portfolio



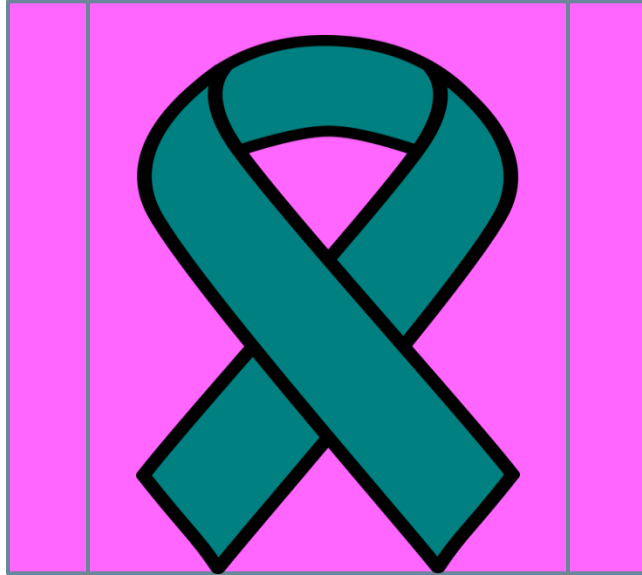
Too Many Agents

Spoils The Business



Rely On One,

But Professional Agent.



CANCER

DOES NOT MEAN CANCEL

Its **100 %** Curable,
Provided you take its treatment at the Right time.
But treatment requires lots of money and only

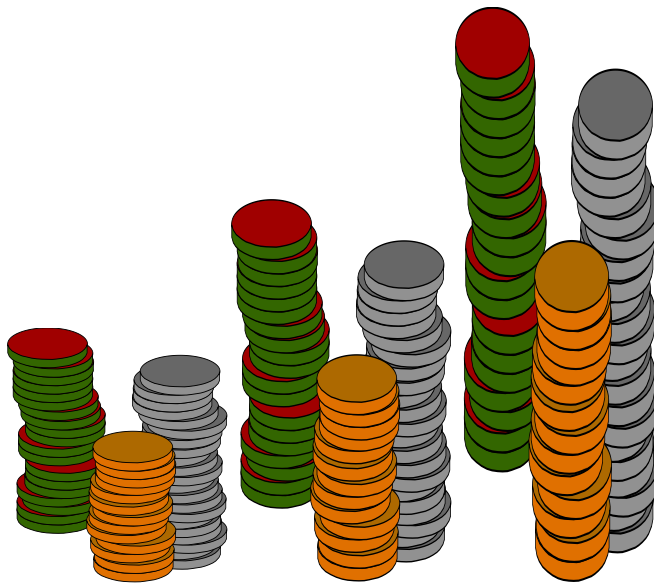


Provides you Huge Chunk of Money
At the right time, When you need it the most.

Take **CANCER COVER** policy

Only MEDI + CLAIM policy is not enough
To take care of such huge expences

Maha Maha Money Back Scheme



GUARANTEED INTEREST WITH
GUARANTEED INSURANCE
4 LONGER DURATION

From



The only Insurance Scheme 2 offer continuous flow of Taxfree money

**Life Insurance
Is like a Parachute**

**U can use it
Only if u have it**

**or u will never
Need it again**





Life Insurance Corp. of India Presents

Maha Jeevan Anand

Zindgi K Saath B, Zindgi K Baad B

Tripple Dhamaka

**Get Paid Twice
+
Insurance**

With Extra Features, Higher Returns, More Benefits & provides MONEY when you live & when you don't.

ARETiC

**INSURANCE SERVICES PVT. LTD
FINANCE & INVESTMENTS PVT. LTD**

A Corporate House for Insurance & Investments



Star Health and Allied Insurance Company Limited

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