
SAHASRA ADVISORY AGENCY LIC INVESTMENT PROPOSAL

LIC PLANS WHY, WHO AND HOW



AFTER ALL WE WANT TO

LIVE IN COMFORT

FOR EVER AND FOR

OUR FAMILY TO

INTRODUCTION



INVESTING IN INSURANCE NEEDS A RIGHT ADVISOR

WHY ?

What is Risk (uncertainty)?

Investing in insurance is considered Risk Transfer Strategy .

You look at your future needs (expenses , your lifestyle)
based on current baseline of expenses, income and assets.

Investing at a young age reduces the premium.

WHO AND HOW ?

WHO ?

Whoever needs protection against uncertainties.

Guided by a person who understands financials, a certified insurance Financial Advisor and protect insurer's interests.

HOW ?

You should know your current plans .

Let us know your future requirements.

Also baseline your premium v/s returns over the years.

Balance your investment with mixed risk portfolios.

WHY LIC?



- LIC has been in business since 1956.
- Regulated by IRDA and guaranteed by Govt. of India.
- Large number of Financial Advisors supported by Development Officers
- Maturity claim made easy
 - By using NEFT details, received on the investment day.
- Death Benefit to nominee is a smooth process.
- Claim Settlement is 98.6%+ consistently.
- There are very good plans to suit individual needs.
- Loan and Surrender facility is available.
- Same products from LIC can be applied to different age groups for different purposes.

ABOUT US



WHAT DO WE DO ?

- Biz & IT Solutions
- Manpower Solutions
- Financial Solutions
- Marketing Solutions
- Real Estate Solutions

ALLIANCE PARTNERS ?

- 30+ Biz & IT Service Providers
- 40+ Placements Service Providers
- 15+ Financial Service Providers
- 10+ Marketing Services Providers
- 5+ Real Estate Service Providers

WHY US ?

Sahasra Advisory Agency is backed by Advisers and Experts in each of the areas we are dealing with. These Advisers carried out a thorough research to identify the needs of Business and People and how these can be solved with the use of technology to make a huge difference to people

BUSINESS CONSULTING

PEOPLE CAPABILITY

ADVISERS

BUILDERS

WHO ARE WE

RESULTS DRIVEN

TECHNOLOGY DRIVEN

EXECUTORS

EXPERTS

“Sahasra Advisory Agency” is founded by Ex IBM and Ex Infosys Employees who has solid 17 years of estimable experience in IT and Business Solutions, Manpower Solutions, Financial Solutions, Marketing Solutions and Real Estate Solutions.

Over the past two years Sahasra Advisory Agency name has grown within Bangalore’s industry . Over the years, we have earned the trust of our clientele through active interaction, speedy processes and promptness in delivering.

DOCUMENTATION



Proofs Required

Age

Address

Employment

IT proof

PAN Card

Nomination Details

NEFT details to credit returns from LIC

Photo (1 or 2)

MEDICAL



Medical Examination

Based on each proposal, age and Sum Assured.

On submitting the proposal with first premium cheque, LIC validates the requirements .

Past history of health required.

Provides the papers which should be taken to the registered labs nearer to your locality.

Lab sends the report directly to LIC underwriters.

Policy is issued once underwriters accept the proposals.

WHICH PLAN SUITS ME



LIC has rationalized a number of plans from the last financial year

Following slides helps you to understand

and

choose the right option

WHICH PLAN SUITS ME ?



Currently it has around 16+ plans.

Terms to understand are

SA – Sum Assured

Premium – Purchase Price without service tax

PPT – Premium Paying Term

DB – Death Benefit

MB – Maturity Benefit on survival of the term

Mode – Frequency of payment (Single , Yearly, Half yearly, Quarterly, Monthly)

Money Back – Periodic returns during the coverage of the policy term.

Bonus – Different Bonus for different Plans paid at the time of maturity and / or death benefit

Rebate – Based on the mode and SA rebate given on purchase price

WHICH PLAN SUITS ME ?

Money Back	Endowment
New Money Back 20 New Money Back 25 New Bima Bachat <i>Jeevan Shagun – CLOSED</i> New Children Money Back New Jeevan Tarun	Single Premium Endowment New Endowment New Jeevan Anand LIC Jeevan Rakshak Limited Premium Endowment <i>Jeevan Sangam CLOSED</i> Jeevan Lakshya
Term Assurance	Pension
Anmol Jeevan II Amulya Jeevan II	Jeevan Akshay VI Jeevan Nidhi <i>Varishta Pension Bima Yojana CLOSED</i>



Money Back Plans

820-New Money Back 20



Age: 13 to 50

Policy Term: 20 Years

PPT – 15 years only

SA – Min 1,00,000/-

Survival Benefit – 20% of SA at 5, 10, 15 completed years

MB – 40% SA plus reversionary bonus + loyalty bonus

DB - SA plus reversionary bonus + loyalty bonus

Accident benefit and Disability benefit rider exist.

Survival benefit could be reinvested to get a better return.

Who should opt for it?

This policy is primarily for people who require periodic returns with full coverage for the policy term.

821-New Money Back 25



Age: 13 to 45

Policy Term: 25 Years

PPT – 20 years only

SA – Min 1,00,000

Survival Benefit – 15% of SA at 5, 10, 15, 20 completed years

MB – 40% SA plus reversionary bonus + loyalty bonus

DB - SA plus reversionary bonus + loyalty bonus

Accident benefit and Disability benefit rider exist.

Survival benefit could be reinvested to get a better return.

Who should opt for it?

This policy is primarily for people who require periodic returns with full coverage for the policy term.

816-New Bima Bachat



Age: 15 to 60 or 63 or 66 for 15/12/9 term

Policy Term: 9/12/15; and single premium only

Every Three years 15% of SA with risk coverage for full term

MB – Purchase price along with Loyalty Bonus

Who should opt for it?

This is ideal for young couples, who have new born kids upto 3 years of age. A similar policy can be taken for 3 consecutive years so that child education fees can be covered until the completion of their schooling (for eg 12 year term).

The SA could be based on likely education fees, for eg 30000/- PA , which means SA would be 2 lakhs and premium would be around 1.2 lakhs approx.

This is also ideal for people who are about to retire in couple of years who could plan to have lump sum every year for next 12 or 15 years.

832-New Children Money Back



Age: 0 to 12

Min/Max Maturity Age: 25

Policy Term /PPT : 25 – Age at entry

BSA: 1 Lac, Max: No Limit

If age is > 8 ,Risk Starts immediately

If age is <=8 , Risk starts after 2 yrs of DoC or completion of 8 years which ever is earlier.

Survival Benefit:

20% at Completion of 18, 20 and 22 years

Maturity Benefit

40% + Simple Reversionary Bonus + Loyalty Addition

Optional Benefit

Defer Survival Benefit

Premium Waiver Benefit

834-New Jeevan Tarun



Age: 90 Days to 12

Min/Max Maturity Age: 25

Policy Term : (25 – Age at entry)

PPT : (20 – Age at entry)

BSA: 75,000, Max: No Limit

If age is > 8 ,Risk Starts immediately

If age is <=8 , Risk starts after 2 yrs of DoC or completion of 8 years which ever is earlier.

Survival Benefit and Maturity Benefits: Four Options

1. No Survival but 100% SA as Maturity
2. 5% SA every 5 yrs as Survival and balance 75% SA as maturity
3. 10% SA every 5 years Survival and balance 50% SA as maturity
4. 15% SA every 5 years Survival and balance 25% SA as maturity

Maturity Benefit will additionally have Reversionary Bonus Plus Final Addition Bonus

Premium Waiver Benefit exists



Endowment Plans

817-Single Premium Endowment Plan



Age: 90 Days to 65

Policy Term: Min 10 Max 25 Years; and Single Premium

Age at Maturity – Min 18 and Max 75

SA is Min 50,000/- Max – Unlimited

DB before risk commences

Return of purchase price

DB after risk commences

SA + vested reversionary + FAB

MB – SA + vested reversionary + FAB

Risk Starts after 2 yrs from DoC, if the proposer is less than 8 years. Risk Starts immediately, if Age is more than 8.

Who should opt for it?

This is ideal for children to be covered with return at future date when child attains major.

814-New Endowment Plan



Age: 8 to 55

Policy Term: Min 10 Max 25 Years; and Single Premium

Age at Maturity – Max: 75

Term – Min 12 Max 35 years

SA is Min 100,000/- Max – Unlimited

MB – SA + vested reversionary + FAB

DB – SA + vested reversionary + FAB

Accident Benefit and Disability Benefit Rider available

Who should opt for it?

This is ideal for children about 8 years to be covered with return at future date when child attains major.

815-New Jeevan Anand



Age: 18 to 50

Policy Term: Min 10 Max 25 Years; and Single Premium

Age at Maturity – Max: 75

Term – Min 15 Max 35 years

SA is Min 100,000/- Max – Unlimited

MB – SA + vested reversionary + FAB

DB – SA + vested reversionary + FAB

Accident Benefit and Disability Benefit Rider available

Two Options available with one at Maturity and periodic return after maturity for certain specific years called retire and enjoy.

Who should opt for it?

This is ideal for every one who wants to be covered for his life by paying premium for certain years and post life for the nominee.

Also for ideal form high income individuals who is planning an early retirement with a periodic return for certain years and coverage for life and post life for nominee

827-Jeevan Rakshak



Age: 8 to 55

Policy Term: 10 to 20 Years

SA is 75,000/- to 200000/-

DB before 5 years

max of (105% of premium, 10 times premium or SA)

DB after 5 years

Additional loyalty would be paid along with the above DB

MB – SA along with Loyalty Bonus

This policy is independent of other policies.

It is a Non Medical policy and a low premium endowment plan.

833-Jeevan Lakshya



Age: 18 to 50

Policy Term: 13 to 25 Years

Prem Paying Term: Policy Term -3 yrs

Basic Sum Assured 100,000/- to No Limit

DB during Term

Annual Income Benefit upto 10% of BSA paid every year until one year before maturity date

Assured Sum on Maturity date Plus Simple Reversionary Bonus Plus Final Additional Bonus

MB

SA Plus Simple Reversionary Bonus + Final Addn Bonus

830-Limited Premium Endowment

Age: 18 to 54 to 62 based on Term

Policy Term: 12 /16/ 21years

PPT: 8 or 9 Years

SA – Min 30000/- Max No Limit

DB:

125% of SA or

10 Times Annulized premiumo or

105% of Premiums Pais

MB

Basic Sum Assured +

Reversionary Bonus +

Final Additional Bonus



831-Jeevan Sangam only upto 4Jun15



Age: 6 to 50

Policy Term: 12 Single Premium Only

MSA – Min 75000/- Max No Limit

BSA - 10 times si

Risk Commencem

If Age > 8 commences

If Age <=8 commences

DB:

If before 5 years

return of single premium

If after commencement of risk BSA ie 10 times single premium

If After 5 years BSA ie 10 time single premium plus loyalty addition

MB

Maturity Sum Assured + Loyalty Addition

CLOSED



Term Assurance Plans

822-Anmol Jeevan II



Age: 18 to 55

Policy Term: Min 5 years Max 25 Years; Cover ceases at 65

SA is 6,00,000/- to 24,00,000/-

DB - SA

MB – NIL

Who should opt for it?

This policy is suitable for people looking to cover a huge loan component with reasonably less premium

823-Amulya Jeevan II



Age: 18 to 60

Policy Term: Min 5 years Max 35 Years; Cover ceases at 70 Year

SA is 25,00,000/- to Unlimited

DB - SA

MB – NIL

Who should opt for it?

This policy is suitable for people looking to cover a huge loan component with reasonably less premium.



Pension Plans

828-Varishta Pension Bima Yojana



Age: 60 and above

Single Premium of around 68800/- for 500/-pension

Periodic Pension (Min 500 Max 5000) from next month

DB – Return of pu

Total pension for t

Government Spor

Non Medical polic



Who should opt for it?

This is ideal for working professionals of age 40 to 50 to invest in their parents name to provide for their monthly expenses.

Also useful for retired persons to have periodic returns and nominee to get purchase price.

189-Jeevan Akshay VI

Age: 30 to 85

Immediate annuity

SA – 100000 Min and Unlimited Max

Premium or Purchase price depends on the age at entry.

For Age 60 , 7010/- annual pension for Rs 1 lakh SA.

Number of options available.

DB - Best option (J) is where you get pension for life and nominee gets pension for their life and nominee's nominee gets purchase price after later's death. Alternatively Option (F) provides pension for life and nominee gets the purchase price.

Non Medical policy

Who should opt for it?

This is ideal for working professionals, who are about to retire / retired. They could invest with a lump sum received on their settlement.



818-New Jeevan Nidhi



Age: 20 to 58 or 60

SA – 100000 Min / 150000 for SP and Unlimited Max

Vesting Age : 55 to 65

Benefit on Vesting – SA + Guaranteed addition + Simple Reversionary bonus

Guarenteed Bonus: for first 5 years @ 50/- per 1000.

DB upto 5 years – SA + Accrued Guaranteed Addition

DB after 5 years - SA + Guaranteed addition + Simple Reversionary bonus

Accident Benefit and Disability Benefit rider exist.

MB – SA + Guaranteed Addition + Bonuses would be converted to Jeevan Akshay VI policy prevailing at that time for that age.

Commutation upto 1/3rd is possible

Who should opt for it?

This is ideal for people who want to save and get pension automatically whenever it vests, for life.

Closed / withdrawn Plans

826-New Jeevan Shagun



Age: 8 to 45

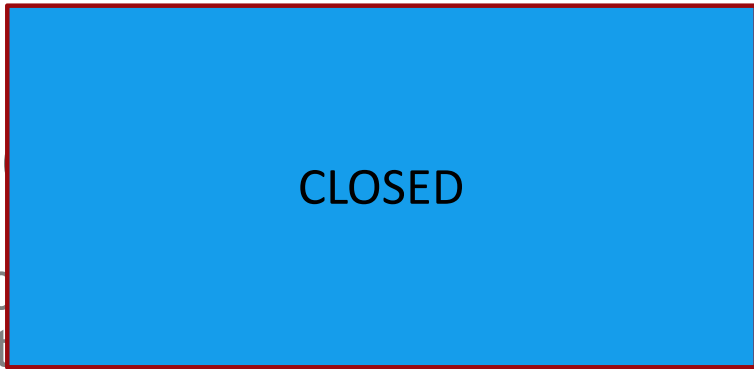
Policy Term: 12 years; and Single Premium

SA – Min 60000/- Max No Limit subject to 10 times Premium.

DB :

Upto 5 Years – 10% of SA (Sum Assured)

After 5 Years – 10% of SA (Sum Assured)+ Loyalty



Sum

Sum

MB

10th Year 15% of SA upon survival

11th Year 20% of SA upon survival

12th Year 65% of SA Plus Loyalty Addition

Scheme closes on 29 Nov 14

Contact Us

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THANK YOU