

LIC's Jeevan Lakshya



- Jeevan Lakshya is the ideal plan to protect your goals & needs as this plan offers the regular income to the family in case of an unfortunate event
- In case of any unfortunate event premium ceases & Annual Income Benefit is paid to the family every year till maturity which is 10% of Sum Assured. On Maturity, 110% of Sum Assured is paid along with vested Bonus & final bonus, if any
- The benefits under this plan are tax-free
- This plan has an option of choosing the Accidental Life cover, Disability Benefit & Critical illness cover
- This plan also has the option of taking the Maturity proceeds in instalments as the policy-holder can choose the no of year as 5, 10 or 15.
- In a similar way, the policyholder also has the option of choosing the death benefit in instalments
- LIC also offer the discount in the premium in case the mode of payment is Yearly
- The loan is also available to the policyholder after the completion of 1 year of the apolicy

How Does This Policy Work

Sample illustration

Plan No. 933



**Age
30 Years**



**Sum Assured
Rs. 5 Lacs**



**First Year Premium
Rs.26,569**



**Premium from
2nd year onwards
Rs.25,997**

**Term - 21 Years
Premium Payment Term
18 Years
Maturity Amount
Rs.10.64 Lacs**

Age

31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
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Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
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**Death Benefit Premiums stops
Rs.50,000 p.a paid to family till Maturity
Rs.5,50,000 + Vested Bonus + Final Bonus, if any**

Premium Stops

**Tax-Free
Maturity =
Rs.10.64 Lacs**

Eligibility Criteria

	Minimum	Maximum
Age	18 Years (Last Birthday)	50 Years (Near Birthday)
Policy Term	13 Years	25 Years
Premium Payment Term	Policy Term - 3 Years	
Basic Sum Assured	Rs.1 Lac	No Limit
Maximum Maturity Age	65 Years (Nearer Birthday)	