



Beauty of Lakshya

Let us see how & why we
need to sell Plan 933

P Sridhar, Development Officer,
Chennai



**Lakshya Ko Har Haal
Mein Paana Hai**

Jeevan Lakshya (933)



- Jeevan Ankur in a NEW AVATAR
- With Profits, Ltd Premium Endowment type
- An emotional Policy with lot of **Guarantees**
- Will become a **SUPERHIT Plan**

Features of Jeevan Lakshya (933)



- Anybody aged 18 to 50 years can take this Plan
- Min Sum Assured: 1 Lac Max: No Limit
- Terms allowed: 13 to 25
- Premium paying term: Term – 3 years
- All modes Yly/Hly/Qly/ECS/SSS allowed
- AD & DB Rider as well as Term Rider allowed

Benefits of Jeevan Lakshya (933)

❖ Maturity Benefits

❖ Death Benefits

❖ Other Benefits



Maturity Benefit

Sum Assured + Bonus + FAB

- This is a With-Profits Plan that participates in the annual valuation of LIC's with profit assurances
- Bonus rates would be transparent



Death Benefit

- Death anytime during the term of the Policy
 - Annual Income Benefit @ 10% of Basic SA
 - Payable every year till maturity
 - On the date of maturity, 110% of the Sum Assured
 - Plus Bonus for the entire term + FAB



Other Benefits

- ❧ Loan can be availed after 3 years from DOC
- ❧ Surrender too allowed after 3 years
- ❧ Accidental Death Benefit as well as Disability Benefit available



Marketability of Jeevan Lakshya

- ❁ Anybody & everybody can be given LAKSHYA
- ❁ Annual Income Benefit of 10% of the Basic Sum Assured is **VERY VERY Attractive**.
- ❁ Only this Plan can ensure that regular income flow goes to the family till MATURITY.
- ❁ Ideal for Planning Children Education/Marriage
- ❁ 110% of SA + FULL BONUS + FAB on the date of maturity is yet another MARVEL in the event of unfortunate death of the LA



Illustration 1

Father's Age: 30

Age of the Child: 0

Budget: Rs.5000 pm

Plan suggested:

(1) 933-18	2,00,000
(2) 933-19	2,00,000
(3) 933-20	2,00,000
(4) 933-21	2,00,000
(5) 933-22	2,00,000

Total ECS Premium: Rs.4,997

Benefits

At Age: 18 of the Child: Rs.3,58,200

At Age: 19 of the Child: Rs.3,69,600

At Age: 20 of the Child: Rs.3,82,000

At Age: 21 of the Child: Rs.4,21,600

At Age: 22 of the Child: Rs.4,41,200

On Unfortunate death of the Father:

(1) Future Premium Liability Waived

(2) 1,00,000 per annum goes to the child as “Income Benefit”

(3) Amounts as stated above are GUARANTEED to the Child from Age:18

No other Product/Portfolio can do this WONDER. Education of the Child is completely taken care. Peace of Mind is ensured to the Father.

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If Term Rider is opted

- Nominee gets Term Rider SA immediately
- Family gets LUMPSUM atonce
- That amount would be VERY VITAL
- Discuss with Client on Term Rider Benefit
- Check on Medical Underwriting
- In the illustration described, if TR opted, the Nominee will get 10 Lacs immediately



Jeevan Ka Laksh



Age	Yly	Hly	Qly	Monthly
25	30139	15222	7687	2562
26	30180	15241	7697	2566
27	30227	15264	7708	2569
28	30279	15290	7721	2574
29	30344	15324	7736	2579
30	30415	15360	7754	2585
31	30502	15402	7778	2593
32	30607	15457	7805	2602
33	30724	15516	7835	2612
34	30849	15580	7868	2623
35	31009	15659	7904	2635
36	31176	15744	7950	2650
37	31372	15843	8000	2667
38	31597	15957	8056	2685
39	31841	16079	8120	2707
40	32109	16215	8188	2729

Requirements: Form No.300, Passport Photo
Age, ID & Res Proof, Bank A/C details, PAN,
Up to 35yrs Medical Exam Not Required
Up to 50yrs Under NMS,NMG(Prof) - (STD A.P)
36 to 40yrs Full Medical Report Required



Happiness
Security
Care
Savings
Get it all for your family

SALIENT FEATURES: PLAN No: 833 5 Policies of 1 Lakh Each as a Package
Useful for Planning Children's Professional Education
Policy to be taken on the Life of Earning Parents (Father Or Mother)
Policy Term: 18 years to 22 years
Premium Paying Term: Policy Term Minus 3 years (18- 3 = 15) to (22-3 = 19)
Premium Reduction Every Year After 15 years (Policies Starts Maturing)
Accidental Death: Additional SA of Rs.5,00,000 Payable Immediately
Disability Benefit : Waiver of Future Premium for All Policies from the date of Disability
And Rs.4,166/- per Month Payable for Next 10 years
Loan Facility: Available after 3 years (@ 10% Interest p.a payable Half yearly)
Assignment & Nomination Facility: Available.
<O> Premium Shown Inclusive of Basic, Accident & Disability with Service Tax @ 3.5%

5
Lakhs

Suitable For Parent's having " Newly Born Baby " (within 1 year)									
MATURITY BENEFITS									
PAYABLE IN CASE LIFE ASSURED SURVIVES TILL MATURITY DATE									
Sl. No	Plan	Term	PPT	S.A.	THE	Kid Age	Purpose	Maturity	
1	833	18	15	1,00,000	BEST BIRTHDAY GIFT	18	1st Year	1,78,100	
2	833	19	16	1,00,000		19	2nd Year	1,82,800	
3	833	20	17	1,00,000		20	3rd Year	1,88,000	
4	833	21	18	1,00,000		21	4th Year	2,05,800	
5	833	22	19	1,00,000		22	5th Year	2,13,600	
TOTAL SUM ASSURED (SUC)				5,00,000		MBBS / BE / BL		9,68,300	
DEATH BENEFITS									
PAYABLE IN CASE OF DEATH DURING 10 th YEAR FROM D.O.C									
Particulars								Amount	
Annual Income Benefit @ 10% of Sum Assured Every Year Payable 11 th to Last Policy Anniversary For All 5 Policies (10000 p.a X 50)								5,00,000	
On Maturity Date (Full Maturity Amount with 10 % Additional Sum Assured)									
110 % of Sum Assured (110 % of 500000)								5,50,000	
Bonus @ 42 / 48 (for Terms 18 to 22 years)								4,45,800	
Final Additional Bonus @ 25 to 80								1,30,000	
Maturity Amount Payable on Maturity Date (Even for Death)								11,25,800	
TOTAL BENEFITS PAYABLE (ON DEATH DURING 10th YEAR)								16,25,800	
Additional Sum Assured Payable if Death due to Accident								5,00,000	

RISK COVER FOR THE PARENT & BENEFITS FOR THE CHILD

Sum Assured & Declared Bonuses are Guaranteed by Govt of India u/s 37 of L.I.C Act 1956 NvM

TAX Benefit: 80-C Rebate up to Rs.1,50,000/- & Maturity & Death Claim Amount 100% Tax Free

PLAN FOR SECURED AND ASSURED FUTURE OF YOUR FAMILY

5 Lakhs
Risk Cover

10 Lakhs
Accident Cover



YOUR KID'S EDUCATION ASSURED

WITH GOVT GUARANTEE



Jeevan Ka Laksh



Age	Yly	Hly	Qly	Monthly
25	58215	29408	14854	4951
26	58294	29450	14875	4958
27	58386	29496	14897	4966
28	58486	29544	14923	4974
29	58618	29613	14957	4986
30	58761	29685	14993	4998
31	58934	29772	15038	5013
32	59146	29879	15091	5030
33	59380	29996	15151	5050
34	59634	30125	15216	5072
35	59947	30285	15297	5099
36	60283	30453	15380	5127
37	60677	30654	15483	5161
38	61123	30878	15598	5199
39	61609	31125	15720	5240
40	62148	31396	15857	5286

SALIENT FEATURES: PLAN No: 833 5 Policies of 2 Lakhs Each as a Package
 Useful for Planning Children's Professional Education
 Policy to be taken on the Life of Earning Parents (Father Or Mother)
 Policy Term: 18 years to 22 years
 Premium Paying Term: Policy Term Minus 3 years (18- 3 = 15) to (22-3 = 19)
 Premium Reduction Every Year After 15 years (Policies Starts Maturing)
 Accidental Death: Additional SA of Rs.10,00,000 Payable Immediately
 Disability Benefit : Waiver of Future Premium for All Policies from the date of Disability
 And Rs.8,333/- per Month Payable for Next 10 years
 Loan Facility: Available after 3 years (@ 10% Interest p.a payable Half yearly)
 Assignment & Nomination Facility: Available.
 <O> Premium Shown Inclusive of Basic, Accident & Disability with Service Tax @ 3.5%

10
Lakhs

Suitable For Parent's having " Newly Born Baby " (within 1 year)

MATURITY BENEFITS								
PAYABLE IN CASE LIFE ASSURED SURVIVES TILL MATURITY DATE								
Sl. No	Plan	Term	PPT	S.A.		Kid Age	Purpose	Maturity
1	833	18	15	2,00,000	THE BEST BIRTHDAY GIFT	18	1st Year	3,58,200
2	833	19	16	2,00,000		19	2nd Year	3,69,600
3	833	20	17	2,00,000		20	3rd Year	3,82,000
4	833	21	18	2,00,000		21	4th Year	4,21,600
5	833	22	19	2,00,000		22	5th Year	4,41,200
TOTAL SUM ASSURED (SUC)				10,00,000		MBBS / BE / BL		19,72,600

DEATH BENEFITS		
PAYABLE IN CASE OF DEATH DURING 10 th YEAR FROM D.O.C		
Particulars	Amount	
Annual Income Benefit @ 10% of Sum Assured Every Year Payable 11 th to Last Policy Anniversary For All 5 Policies (20000 p.a X 50)	10,00,000	
On Maturity Date (Full Maturity Amount with 10 % Additional Sum Assured)		
110 % of Sum Assured (110 % of 10,00,000)	11,00,000	
Bonus @ 42 / 48 (for Terms 18 to 22 years)	8,91,600	
Final Additional Bonus @ 25 to 80	81,000	
Maturity Amount Payable on Maturity Date (Even for Death)	20,72,600	
TOTAL BENEFITS PAYABLE (ON DEATH DURING 10th YEAR)	30,72,600	
Additional Sum Assured Payable If Death due to Accident	10,00,000	

Requirements: Form No.300, Passport Photo
 Age, ID & Res Proof, Bank A/C details, PAN,
 For NMG Medical Exam Required (TPA)
 Under NMS,NMG(Prof) – (STD A.P)
 Up to 40yrs Medical Report NOT Required



RISK COVER FOR THE PARENT & BENEFITS FOR THE CHILD

Sum Assured & Declared Bonuses are Guaranteed by Govt of India u/s 37 of L.I.C Act 1956 NvM

TAX Benefit: 80-C Rebate up to Rs.1,50,000/- & Maturity & Death Claim Amount 100% Tax Free

PLAN FOR SECURED AND ASSURED FUTURE OF YOUR FAMILY

10 Lakhs
Risk Cover

20 Lakhs
Accident Cover



YOUR KID'S EDUCATION ASSURED

WITH GOVT GUARANTEE

Lakshya Saathi Concept

- Give Lakshya Plan combination to both Husband & Wife
- COMPLETE SAFETY to the Couple
- On being alive, both of them will get Maturity
- If any Partner die, the Survivor would get 10% SA every year
- With that amount, the Survivor can pay his/her premium
- On the dates of maturity, the Survivor gets Double Maturity
- Maturity of Self; Death Claim of Survivor; Both on same dates. Truly, an unbelievable Guarantee to Survivor

Illustration of Lakshya Saathi

Age of the Husband: 28

(1) 933-18	1 Lac	581 pm
(2) 933-19	1 Lac	543 pm
(3) 933-20	1 Lac	508 pm
(4) 933-21	1 Lac	478 pm
(5) 933-22	1 Lac	453 pm
(6) 933-23	1 Lac	429 pm
(7) 933-24	1 Lac	408 pm
(8) 933-25	1 Lac	389 pm

3789 pm

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Age of the Wife: 24

(1) 933-18	1 Lac	579 pm
(2) 933-19	1 Lac	540 pm
(3) 933-20	1 Lac	504 pm
(4) 933-21	1 Lac	476 pm
(5) 933-22	1 Lac	449 pm
(6) 933-23	1 Lac	425 pm
(7) 933-24	1 Lac	404 pm
(8) 933-25	1 Lac	384 pm

3761 pm

Maturity Benefits (to both Husband & Wife)

18th year: 1,78,100

19th year: 1,82,000

20th year: 1,88,000

21st year: 2,05,800

22nd year: 2,13,600

23rd year: 2,25,400

24th year: 2,38,200

25th year: 2,53,000

Death Benefits

- On Unfortunate death of either Husband or Wife, 10% Income Benefit to Survivor
- Every year from death anniversary till maturity
- On Maturity dates to Survivor, 110% SA + Full Bonus + Full FAB (being death claim)
- In addition, Survivor gets his/her maturity

WHY SHOULD I

7 Reasons

Point No.1

(1) The moment the Father signs the Proposal, Full SA + Full Bonus + Full FAB is assured on the respective dates to the Child, no matter whether the Father is alive or not

Point No.2

(2) No other Policy in LIC in the last 58 years has this SPECIAL PROVISION. SA is guaranteed, no doubt. But, BONUS & FAB depends on the number of years premium paid. Only in LAKSHYA, full SA + full FAB is guaranteed. Which Portfolio on Earth can give such a GUARANTEE to a CHILD

Point No.3

(3) Child Education is the DREAM of every Father. Any number of Plan may come and go in LIC. But no Plan can match the quality of LAKSHYA which alone can ensure that MONEY reach the CHILD at appropriate ages in FULL without any deduction

Point No.4

(4) Apart from emotional content in LAKSHYA, money content is also too good. When the Father dies during the term of the Policy, this LAKSHYA provides for 10% SA as INCOME BENEFIT. For a 5-Lac Policy, the Child will get Rs.50,000 pa every year which is sufficient enough for Primary,secondary as well as Higher Secondary education fees. Which concept or who on this Earth will give such a Guarantee?

Point No.5

(5) Additional Risk in the form of TERM RIDER can be opted (if needed) which will provide 5 Lacs immediate liquidity which can take care of families' cash needs. Alongwith it, Accident cover, Disability cover etc etc.

Point No.6

Just identify 20 FATHERS in this year. Give 933/18 to 933/22 (1 lac each). You will get 5 pols from a client. 20 Clients would make you a SHATAKVEER comfortably....

That too, LAKSHYA SHATAKVEER.

Point No.7

By selling LAKSHYA PACKAGE, you will do 100% JUSTICE to your JOB. The Satisfaction you would derive, the happiness that you could create in the face of clients is worth more than MILLION DOLLARS.



A person wearing a white hoodie with black patterns and black pants is sitting on green grass. Above their head is a large, hand-drawn thought bubble containing the text "WHAT NEXT?". The background is a red brick wall.

WHAT NEXT?

A wooden desk calendar with a red top section and a white page. The top section has the word "June" written in white. The white page has the number "15" written in large black digits. The calendar is bound with two silver rings at the top. The wooden frame is a light brown color.

June

15

BusinessDay

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No Zero Policy

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NO
MORE
EXCUSES

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Chennai

**If it is important to you,
you will find a way.**

**If not, you'll find
an excuse.**

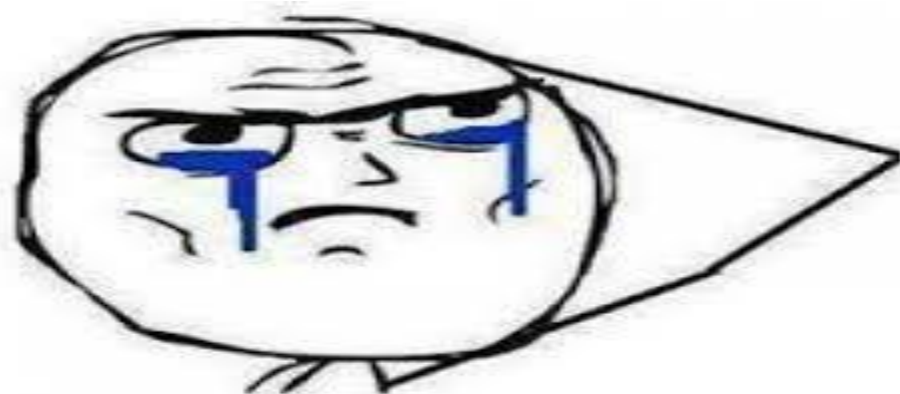
A stack of several colorful sticky notes in shades of yellow, orange, pink, purple, and green. The top-most note is yellow and features the text "ATTITUDE IS EVERYTHING" written in a bold, black, sans-serif font. The notes are slightly overlapping and have a slightly crumpled appearance.

**ATTITUDE
IS
EVERYTHING**

THE STORY SO FAR



**We're
Number
One!**



I salute you.

YOU MAKE ME

PROUD

Keep Up
The
Good
Work





THIS YEAR
WILL BE
DIFFERENT





**TOP
ACHIEVERS**

A silhouette of a person is shown on the left side of the image, looking towards the right. The background is a sunset over the ocean, with a gradient of colors from dark blue at the top to bright orange and red near the horizon. The text is centered in the middle of the image.

PART TIME
DREAMER
FULL TIME
ACHIEVER

My Support



P Sridhar, Development Officer,
Chennai



YES

WE CAN DO IT!

I BELIEVE
THAT WE
WILL WIN!

You're the Best!





Thank You
Thank You
Thank You!!!!