

WHY? JEEVAN SHANTI



- In India for 1 Crore Property the Rental Amount is Around Rs 25000 Per Month.
- Instead of Investing Rs 1 Crore in Real Estate if it is Invested in LIC Jeevan Shanti Pension Plan The Guaranteed Pension is Around Rs 45000 Per Month.
- The excess of Rs 20000 Per Month in Jeevan Shanti Pension when compared with Rental can be Reinvested in other Investments.
- Advantages of Jeevan Shanti over Investing in Real Estate for Rentals:
 - ◆ No Maintenance Costs
 - ◆ No Litigation Problems
 - ◆ Guaranteed Rental Amount
 - ◆ Guaranteed Tenant
 - ◆ No Incurring Cost on Change of Tenant
 - ◆ No other Government Taxes like Stamp Duty & Registration
 - ◆ Complete Safe, Secure and Protected Investment

*Conditions Apply

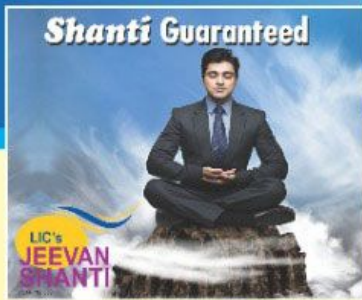
To Invest in Jeevan Shanti
kindly Contact

For more details contact:

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LIC's Jeevan Shanti

Power of Life long Guaranteed Rates!

**Get Life-time
Guaranteed Annuity Rates,
in the fast changing
Interest Regime,**

**Jeevan Shanti Annuity Rates
(for Rs. 10 lacs investment)
(Irrespective of whatever be the
Bank Interest Rates in Future)**

Year	Bank FD Rates	Deferment Period	Entry Age (Life long Guaranteed Rates) (%)				
1999	11.5%		30	40	50	60	70
2009	8.5%	10 Years	10.20	10.52	10.94	11.49	10.63
2019	6.5%	5 Years	7.52	7.64	7.84	8.18	8.83
2020	5.8%	4 Years	7.18	7.26	7.42	7.70	8.25
2021	??	3 Years	6.72	6.79	6.89	7.07	7.43
2022	??	2 Years	6.29	6.33	6.39	6.49	6.67
2025	??	1 Year	5.89	5.91	5.93	5.95	5.97
2030	??	Immediate	5.50	5.58	5.61	5.66	5.75
2040	??	Option		Payable on Death			
2050	??	Deferred		Return of Purchase Price with Balance of Guaranteed Additions, if any or 110% of the Purchase Price, whichever is higher.			
On Death:	Return of 100% of Investment	Immediate		100% of the Purchase Price			

Jeevan Shanti Eligible Age Group	
Immediate Pension	30 to 100 Years
Deferred Pension	30 to 79 Years

Not Related to Share Market

**Protection, During & After
Deferment Period**

**Joint Life Pension
option also available.**

Sec 80 C Benefit

**No Medical Formalities
for any age;
KYC Norms only.**

Insurance is the subject matter of solicitation

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Jeevan Shanti- Ready Reckoner for 10 lacs (Entry Age 50 Years)

Defer. Period Chosen	Yearly Pension Rate	Yearly Pension	Monthly Pension	Monthly Guaranteed Additions
10	10.94 %	1,09,400	8742	8,584
9	10.41 %	1,04,100	8318	8,160
8	9.72 %	97,200	7766	7,608
7	9.06 %	90,600	7238	7,080
6	8.43 %	84,300	6734	6,576
5	7.84 %	78,400	6262	6,104
4	7.42 %	74,200	5926	5,768
3	6.89 %	68,900	5502	5,344
2	6.39 %	63,900	5102	4,944
1	5.93 %	59,300	4734	4,576
Immediate	5.61 %	56,100	4500	Not Applicable

Ready Reckoner for 25 lacs (Entry Age 50 Years)

Defer. Period Chosen	Yearly Pension Rate	Yearly Pension	Monthly Pension	Monthly Guaranteed Additions
10	10.98 %	2,74,375	21,929	21,460
9	10.45 %	2,61,125	20,869	20,400
8	9.76 %	2,43,875	19,489	19,020
7	9.10 %	2,27,375	18,169	17,700
6	8.47 %	2,11,625	16,909	16,440
5	7.88 %	1,96,875	15,729	15,260
4	7.46 %	1,86,375	14,889	14,420
3	6.93 %	1,73,125	13,829	13,360
2	6.43 %	1,60,625	12,829	12,360
1	5.97 %	1,49,125	11,909	11,440
Immediate	5.65 %	1,41,125	11,323	Not Applicable

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Jeevan Shanti- Ready Reckoner for 50 lacs (Entry Age 50 Years)

Defer. Period Chosen	Yearly Pension Rate	Yearly Pension	Monthly Pension	Monthly Guaranteed Additions
10	10.99 %	5,49,500	43,920	42,920
9	10.46 %	5,23,000	41,800	40,800
8	9.77 %	4,88,500	39,040	38,040
7	9.1 %	4,55,000	36,400	35,400
6	8.48 %	4,24,000	33,880	32,880
5	7.89 %	3,94,500	31,520	30,520
4	7.47 %	3,73,500	29,840	28,090
3	6.94 %	3,47,000	27,720	26,720
2	6.44 %	3,22,000	25,720	24,720
1	5.98 %	2,99,000	23,880	22,880
Immediate	5.66 %	2,83,000	22,708	Not Applicable

Ready Reckoner for 1 Crore (Entry Age 50 Years)

Defer. Period Chosen	Yearly Pension Rate	Yearly Pension	Monthly Pension	Monthly Guaranteed Additions
10	11.00 %	11,00,000	87,923	85,840
9	10.47 %	10,47,000	83,683	81,600
8	9.78 %	9,78,000	78,163	76,080
7	9.12 %	9,12,000	72,883	70,800
6	8.49 %	8,49,000	67,843	65,760
5	7.9 %	7,90,000	63,123	61,040
4	7.48 %	7,48,000	59,763	57,680
3	6.95 %	6,95,000	55,523	53,440
2	6.45 %	6,45,000	51,523	49,440
1	5.99 %	5,99,000	47,843	45,760
Immediate	5.67 %	5,67,000	45,500	Not Applicable

Agents training material - For private circulation only

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