

**नया दशक नये सपने**  
**NEW DECADE NEW DREAMS**



# PPT ON ULIPs

## WHY ULIP

- **ULIPs are turning Game Changer for all the Insurance Companies and it is so vital for LIC to not to ignore this Vibrant Market Segment.**
- **ULIP is a unique financial instrument that offers the benefits of Savings, Protection and Investment.**
- **Private players are increasing their Market Share by selling ULIPs aggressively.**
- **LIC is the pioneer in bringing ULIPs in the Market and used to be the market leader .**
- **If Investment Term is more than 10 Years, then Average Return under ULIP Plan is likely to be 10% to 15% as per Past History of Growth in Sensex**
- **Bank Interest Rates are falling and there could be a Negative Net Returns in Future.**

# THE MARKET EDGE

Present value of ₹10,000 invested in 1979

₹2,68,114



Bank fixed  
deposit

₹4,08,474



Gold

₹45,28,568

Sensex

Source: Mint Research

# CAGR OF BOND & GROWTH FUNDS

PLAN NAME(NUMBER)	FACE VALUE	NAV AS ON 01/09/2020	CAGR as on 01.09.2020
<b>FUTURE PLUS(172)</b>		LAUNCH DATE-04/03/2005	
BOND	10	25.31	6.21%
GROWTH	10	44.68	10.20%
<b>JEEVAN PLUS (173)</b>		LAUNCH DATE-18/10/2005	
BOND	10	31.01	8.20%
GROWTH	10	42.12	9.32%
<b>MONEY PLUS(180)</b>		LAUNCH DATE-20/12/2006	
BOND	10	31.26	8.79%
GROWTH	10	18.77	5.19%
<b>MARKET PLUS(181)</b>		LAUNCH DATE-05/07/2006	
BOND	10	34.35	8.94%
GROWTH	10	19.87	4.79%

# CAGR OF BOND & GROWTH FUNDS

PLAN NAME(NUMBER)	FACE VALUE	NAV	CAGR
<b>MARKET PLUS (191)</b>		LAUNCH DATE-17/06/2008	
BOND	10	27.31	8.08%
GROWTH	10	22.95	7.97%
<b>ENDOWMENT PLUS(802)</b>		LAUNCH DATE-20/09/2010	
BOND	10	23.24	8.34%
GROWTH	10	20.42	5.35%

## CURRENTLY AVAILABLE ULIP PRODUCTS

<b>NEW ENDOWMENT PLUS(935)</b>		LAUNCH DATE-19/08/2015	
BOND	10	15.77	7.74%
GROWTH	10	14.43	7.18%
<b>NIVESH PLUS &amp; SIIP (849) &amp; (852)</b>		LAUNCH DATE-02/03/2020	
BOND	10	10.44	10.89%
GROWTH	10	11.92	42.43%

## **AVERAGE GROWTH IN SENSEX FROM 1980-2020**

YEARS	CAGR
LAST 10 YEARS	16%
LAST 15 YEARS	13.30%
LAST 20 YEARS	11.26%
LAST 30 YEARS	14.23%
LAST 40 YEARS	17%

**SOURCE-**Livemint.com and economictimes

# BSE SESEX –Historical Data(1990-2020)

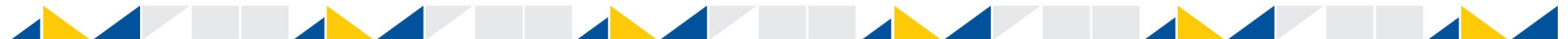


**Sensex in 1990= 1000**  
**Sensex as on 01.09.2020=39165**

**Source--BSE**

## **ULIP (LIC V/S PRIVATE) (FPI IN CRS)**

<b>YEAR</b>	<b>LIC</b>	<b>PRIVATE</b>
<b>2013-14</b>	<b>44</b>	<b>8625</b>
<b>2014-15</b>	<b>2</b>	<b>13270</b>
<b>2015-16</b>	<b>40</b>	<b>17505</b>
<b>2016-17</b>	<b>22</b>	<b>21182</b>
<b>2017-18</b>	<b>60</b>	<b>26080</b>
<b>2018-19</b>	<b>34</b>	<b>24034</b>
<b>2019-20</b>	<b>74</b>	<b>27044</b>





# LATEST DIFFERENT BANK'S FD RATES

BANK NAME	<1 Yr.	>=1to2	2 to <=3	3to <=5
CITI BANK	4.25	4.25	4.25	4.5
STANDARD CHARTERED	6.45	6.6	6.6	6.5
BANK OF BARODA	5	5.7	5.7	5.7
CANARA BANK	5.5	5.85	5.85	5.8
IDBI	5.5	5.85	5.8	5.9
PUNJAB NATIONAL BANK	5.6	5.8	5.8	5.8
STATE BANK OF INDIA	5	5.7	5.7	5.7
UNION BANK	5.5	5.9	5.75	5.8
AXIS BANK	6.4	6.5	6.5	6.5
HDFC BANK	5.9	6.15	6.25	6.15
ICICI	5.5	5.8	6	6
KOTAK MAHINDRA	5.5	5.9	5.9	5.9

# USPs of ULIPs

- **Long Term Wealth Creation:** ULIPs help in creation of the Wealth in Long Term by getting the Benefits of the Equity Investment.
- **Built in Life Cover:** As per need of the Customer (1.25 times to 10 times of annual premium)
- **Tax Benefits:** Tax Benefits under Sec. 80C, in case 10 times risk cover is opted for.
- **Tax free Maturity:** Under Section 10(10D), in case 10 times risk cover is opted for.
- **Flexibility:** There is a choice for opting for different fund types as per Risk Appetite of the customer i.e—Bond, Secured, Balanced, Growth Fund.

# ULIP- SIIP & NIVESH PLUS

LIC of India has launched **Two ULIP Products** on 02.03.2020.

**(1)SIIP (Systematic Insurance & Investment Plan)**

**(2)Nivesh Plus**

**LICs SIIP (T-852)** is similar to Mutual Fund's SIP but with added benefits of Risk Coverage, Assignment Option and Tax Benefits.

**LICs Nivesh Plus (T-849)** is a Single Premium ULIP for People who can pay Lump Sum Amount.

**NAV** for SIIP & Nivesh Plus (Growth Fund)- **Rs.11.92**(as on 01.09.2020)

**CAGR** for SIIP & Nivesh Plus (Growth Fund)- **42%** (as on 01.09.2020)

**CAGR OF SENSEX** for the last 20 YEARS from 2000 TO 2020 - **11.26%**

# NIVESH PLUS (SINGLE PREMIUM)

**Minimum Premium: 1 Lakh**

**Maximum Premium: No Limit**

## **OPTION-1**

- **S.A.- 1.25 Times of Single Premium**
- **Min. Age- 90 Days**
- **Max. Age- 70 Years(completed)**
- **Min. Maturity Age- 85 Years (NBD)**
- **Max. Maturity Age- 85 Years (NBD)**
- **Policy Term- 10 to 25 Years**

## **OPTION-2**

- **S.A. - 10 Times of Single Premium**
- **Min. Age- 90 Days**
- **Max. Age- 35 Year (NBD)**
- **Min. Maturity Age- 18Years(Completed)**
- **Max. Maturity Age- 50 Years (NBD)**
- **Policy Term- 10 to 25 Years**

**(Depending on Age at entry)**

# SIIP (REGULAR PREMIUM)

## Sum Assured—

If Age at entry is Below 55 Years ---- 10 Times Annual Prem.

If Age at entry is 55 Years and Above--- 7 Times Annual Prem.

Min. Age at entry- 90 Days completed.

Max. Age at entry- 65 Years (NBD).

Min. and Max. Maturity Age-- 18 and 85 Years Respectively

Policy Term (Premium Term)-- 10 to 25 years.

Min. Premium--- Rs. 40000/- Yearly

Rs. 22000/- Hly.

Rs. 12000/- Qly.

Rs. 4000/- Mly. (NACH)

# EXPECTED RETURN CHART OF NIVESH PLUS (T-849)

## EXAMPLE-1

**AMOUNT INVESTED : Rs.10,00,000/-**

**RISK COVER : 1.25 TIMES OF SINGLE PREMIUM i.e, Rs. 12,50,000/-**

### GROWTH RATE (CAGR) IN SENSEX

LAST 10 YEARS: 16 %

LAST 15 YEARS : 13.30 %

LAST 20 YEARS: 11.26 %

LAST 25 YEARS: 10.79 %

LAST 40 YEARS: 17 %

## Expected Return amount with growth rate taken as 10 % P.A (CAGR)

AGE	AFTER 10 YR	AFTER 15 YR	AFTER 20 YR	AFTER 25 YR
25	Rs. 20,68,456	Rs.31,61,726	Rs.48,17,037	Rs.73,17,503
35	Rs. 20,67,867	Rs. 31,60,853	Rs. 48,15,692	Rs. 73,15,435

## EXAMPLE-2 (with Tax Benefits)

**AMOUNT INVESTED : Rs. 10,00,000/-**

**RISK COVER : 10 TIMES OF SINGLE PREMIUM i.e, Rs. 1 Crore.**

## Expected Return amount with growth rate taken as 10 % P.A (CAGR)

AGE	AFTER 10 YR	AFTER 15 YR	AFTER 20 YR	AFTER 25 YR
25	Rs.18,99,388	Rs. 28,27,489	Rs. 42,14,992	Rs. 62,94,005
35	Rs. 17,91,815	N/A	N/A	N/A

## EXPECTED RETURN CHART OF SIIP (T-852)

**PREMIUM : Rs 5000/- (Mly)/15,000 (Qly)/30,000(Hly)/60,000 (Yly)**  
**RISK COVER: 10 TIMES OF ANNUALIZED PREMIUM i.e, Rs. 6,00,000**

<u>GROWTH RATE (CAGR) IN SENSEX</u>
LAST 10 YEARS: 16 %
LAST 15 YEARS : 13.30 %
LAST 20 YEARS: 11.26 %
LAST 25 YEARS: 10.79 %
LAST 40 YEARS: 17 %

**Expected Return amount with growth rate taken as 10 % P.A (CAGR)**

AGE	AFTER 10 YR	AFTER 15 YR	AFTER 20 YR	AFTER 25 YR
25	Rs.8,43,613	Rs.16,17,005	Rs.27,83,952	Rs.45,42,625
35	Rs.8,42,579	Rs.16,14,740	Rs.27,79,805	Rs.45,35,673

**PREMIUM : Rs.10,000/- (Mly)/30,000 (Qly)/60,000(Hly)/12,0000 (Yly)**  
**RISK COVER: 10 TIMES OF ANNUALIZED PREMIUM i.e, Rs.12,00,000/-**

**Expected Return amount with growth rate taken as 10 % P.A (CAGR)**

AGE	AFTER 10 YR	AFTER 15 YR	AFTER 20 YR	AFTER 25 YR
25	Rs.16,87,061	Rs.32,33,820	Rs.55,67,413	Rs.90,84,561
35	Rs.16,85,231	Rs.32,29,634	Rs.55,59,795	Rs.90,71,839

**C.O. "ULIP"- NB COMPETITION FOR AGENTS EXTENDED UP TO 30.09.20  
(01.07.2020 TO 30.09.2020)**

Performance	Mode Of policy	Rewards
On Every Policy Under NEW ENDOWMENT PLUS (PLAN NO-935)	MONTHLY QUARTELY HALF YEARLY YEARLY	Rs.75/- Rs.100/ Rs.175/- Rs. 250/-
On Every Policy Under SIIP (PLAN NO-852)	MONTHLY QUARTELY HALF YEARLY YEARLY	Rs.100/- Rs.150/- Rs.300/- Rs.500/-
On Every Policy under Nivesh Plus( PLAN NO-849)	SINGLE	Rs.200/-
MAXIMUM REWARD		NO LIMIT
<b>Z.O. NB COMPETITION FOR AGENTS FOR THE MONTH OF SEPTEMBER-2020</b>		
On procuring and completing every ULIP Policy		Rs. 100/-



