⭐ PERFECT SOLUTIONS

You can be Creator of your Destiny By Joining as LIC Advisor

Life Insurance Corporation of India — India's No. 1 Life Insurance Company

Umesh Kumar Gupta

Senior Business Associate | 9430011258

💼 Key Benefits & Perks

- **Attractive & Renewal Commission:** Unlimited earning potential.
- **Lifelong Security:** Independent career path.
- **Special Training & Awards:** Free Professional Training.
- **Housing Loan:** Preferential rate at 5%.
- **Vehicle & Car Advances:** 0% Interest.
- **Computer & Laptop Advances:** 0% Interest.
- **Gratuity & Mediclaim:** Up to ₹5,00,000/- plus health cover.
- **International Recognition:** MDRT & Foreign Tours.



🎓 Eligibility & Working Style

- **Age:** 18 Years and above (No Upper Age Limit).
- **Qualification:** 10th Pass.
- **Work Flexibility:** Flexible working hours — Be your own boss.
- **Business Model:** Own business opportunity with zero capital investment.



✨ Advisor Advantages

- **Social Recognition:** High prestige and respect in the community.
- **Autonomy:** Complete autonomy and professional independence.



📈 Agent Earning Cash Flow Illustration

Year	Number Of Policies	Annualized Premium (₹)	First Year Commission (₹)	2nd & 3rd Year Commission (₹)	4th Year Onward Commission (₹)	Total Commission (₹)
2023	60	6,00,000	1,50,000	0	0	1,50,000
2024	126	12,60,000	1,65,000	45,000	0	2,10,000
2025	199	19,90,000	1,82,500	94,500	0	2,77,000
2026	279	27,90,000	2,00,000	1,04,250	30,000	3,34,250
2027	367	36,70,000	2,20,000	1,14,750	63,000	3,97,750
2028	464	46,40,000	2,42,500	1,26,000	99,500	4,68,000
2029	570	57,00,000	2,65,000	1,38,750	1,39,500	5,43,250
2030	687	68,70,000	2,92,500	1,52,250	1,83,500	6,28,250
2031	816	81,60,000	3,22,500	1,67,250	2,32,000	7,21,750
2032	957	95,70,000	3,52,500	1,84,500	2,85,000	8,22,000
2033	957	95,70,000	0	2,02,500	3,43,500	5,46,000
2034	957	95,70,000	0	1,05,750	4,08,000	5,13,750
2035	957	95,70,000	0	0	4,78,500	4,78,500
2036	957	95,70,000	0	0	4,78,500	4,78,500
2037	957	95,70,000	0	0	4,78,500	4,78,500
2038	897	89,70,000	0	0	4,48,500	4,48,500
2039	831	83,10,000	0	0	4,15,500	4,15,500
2040	758	75,80,000	0	0	3,79,000	3,79,000
2041	678	67,80,000	0	0	3,39,000	3,39,000
2042	590	59,00,000	0	0	2,95,000	2,95,000
2043	493	49,30,000	0	0	2,46,500	2,46,500
2044	387	38,70,000	0	0	1,93,500	1,93,500
2045	270	27,00,000	0	0	1,35,000	1,35,000
2046	141	14,10,000	0	0	70,500	70,500
					Total Earning In 10 Year Working:	**₹ 95,70,000**

📊 Earning Summary & Lifestyle Rewards

Financial Milestone Summary

Total Working Years: 10 Years

Policies Per Year: 60

Total Policies: 600

1st Year Commission Rate: 25%

2nd/3rd Year Rate: 7.5%

Total Earnings: ₹95,70,000

Achieve Your Dream Lifestyle with LIC:

Design the Life You Deserve

Unlock the pathway to true financial independence and secure your family's future.



Car Advances



Bike Advances



Laptop & PC



Housing Loan (5%)

✨ Additional Advisor Perks & Structure

- **Flexible Working Hours:** Complete autonomy over your schedule and growth.
- **Passive Income:** Lucrative renewal commission structure year after year.
- **Security & Rewards:** Gratuity, Mediclaim, and international tours (MDRT).

🏆 LIC Club Membership Rules & Criteria

Membership Year: 1st Sept to 31st Aug | **Qualifying Year:** Financial Year immediately preceding.

S.No.	Club Criteria	CM Club	ZM Club	DM Club	BM Club
1	Minimum Net No. of Lives	40	30	20	15
2 (Option A)	Net No. of Lives	130	100	80	50
	--- OR ---				
2 (Option B)	Net No. of Lives in Force	600	400	250	150
3	1st Yr. Commission Paid (₹) (incl. Bonus)	2,10,000	1,47,000	95,000	53,000
4	Renewal Commission Paid (₹)	2,10,000	1,47,000	63,000	37,000

1️⃣ Distinguished Club

- **Eligibility:** Min 1 agency yr & confirmed agent.
- **Criteria:** 40 Lives | FYC: ₹50,000.
- **Benefits:** Gift items (upto ₹400), Stationery (upto ₹500), and custom visiting cards.

2️⃣ Corporate Club

- **Criteria:** FYC ₹18 Lakhs strictly on LIC business in Qualifying FY & Preceding FY.
- **Condition:** First Year lapsation must not exceed 10%.

3️⃣ Club Galaxy

- **Qualifying FYC:** ₹10 Lakhs (without Bonus) OR 1st Yr Premium ₹40 Lakh.
- **Preceding FYC:** ₹8 Lakhs OR Premium ₹33 Lakh.
- **Condition:** Lapsation ≤ 10%.

Disclaimer: Figures are indicative and solely for understanding possible benefits from LIC agency. | As on 23 JUNE 2021