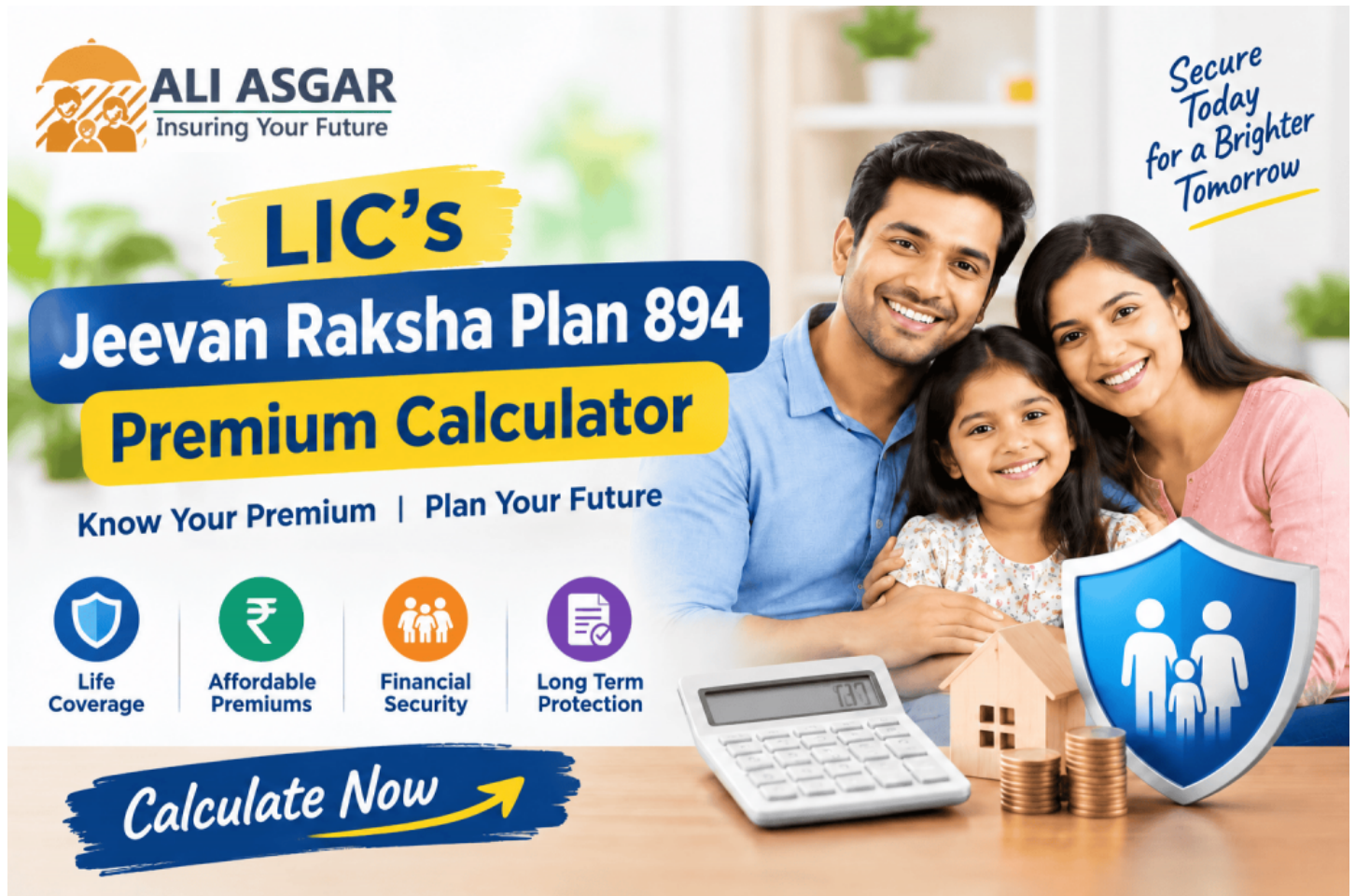


LIC Jeevan Raksha Plan 894 Premium Calculator Now Available Online at AliAsgar.in

Independent online tool provides preliminary premium estimates to help users research LIC's pure-risk life insurance plan



ALI ASGAR
Insuring Your Future

LIC's
Jeevan Raksha Plan 894
Premium Calculator

Know Your Premium | Plan Your Future

Life Coverage | Affordable Premiums | Financial Security | Long Term Protection

Calculate Now

Secure Today for a Brighter Tomorrow

New Delhi, Delhi Oct 5, 2026 ([issuewire.com](https://www.issuewire.com)) - AliAsgar.in has launched an online **LIC Jeevan Raksha Plan 894 Premium Calculator**, designed to help individuals obtain an indicative premium estimate while researching life-insurance protection for their families.

The independently developed calculator allows users to explore how selected policy parameters may affect the estimated premium. It is intended as an informational starting point before users review LIC's official documents or consult a qualified insurance professional.

The calculator is available at: <https://www.aliasgar.in/lic-jeevan-raksha-894-premium-calculator/>

Understanding LIC's Jeevan Raksha

LIC's Jeevan Raksha is described in LIC's official Sales Brochure as a non-participating, non-linked, individual pure-risk life insurance plan. Its primary purpose is to provide financial protection to the insured person's family in the event of death during the policy term, subject to the policy remaining in force and the claim being admissible.

The plan does not participate in LIC's profits or provide bonuses. It also does not provide a maturity benefit if the life assured survives until the end of the policy term.

LIC states that the plan provides several premium-payment choices, including Single Premium, Regular Premium, and Limited Premium payment terms of 10 or 15 years. Its premium depends on factors including age at entry, Basic Sum Assured, smoking status, gender, policy term and premium-paying term.

The product became available for sale on 7 September 2026. Readers should use the exact product name and consult the current LIC documentation to avoid confusing it with other similarly named LIC plans. LIC's official material identifies the product as **LIC's Jeevan Raksha, UIN 512N368V01**.

Online Premium Calculator Introduced on AliAsgar.in

The **Jeevan Raksha Plan 894 calculator** has been developed and published independently by AliAsgar.in. It is not LIC's official calculator and should not be interpreted as an LIC quotation, approval, endorsement or underwriting decision.

Users can enter or select relevant information supported by the calculator, such as:

- Age
- Gender
- Smoking status
- Basic Sum Assured or life-cover amount
- Policy term
- Premium-payment option or term

Based on these selections, the tool provides a preliminary premium estimate for research and planning purposes. The displayed result is indicative and may not include every adjustment, tax, medical loading, rider premium or underwriting requirement that could apply to an individual proposal.

How the Calculator Helps Users

Life-insurance premiums can vary when policy parameters change. An online estimation tool can help users understand these differences before beginning a formal application.

The AliAsgar.in calculator may assist users in:

- Obtaining a quick preliminary premium estimate
- Exploring how age, cover and policy duration may affect the estimate
- Comparing different premium-payment options
- Reviewing alternative life-cover scenarios
- Preparing questions before consulting an insurance professional
- Saving time during the initial policy-research process

The calculator does not determine whether an applicant is eligible for the plan. It is intended to make the early research stage clearer and more convenient.

Why Preliminary Premium Estimation Matters

A premium estimate can give individuals a practical starting point for considering whether a particular combination of life cover, policy term and payment option may fit within their financial circumstances.

However, an estimate should be considered alongside the family's broader protection requirements, existing insurance, financial responsibilities and outstanding liabilities. It should not be treated as a recommendation to purchase the policy or as a substitute for professional guidance.

People researching term insurance often want to understand how their age, selected life cover, policy duration and payment preference may influence the premium, said **Ali Asgar, Financial Planner**. "The calculator was created to offer a clearer starting point for that research. It is meant to improve understanding and support an informed discussion—not to replace LIC's official documentation, underwriting process or final quotation."

Important Disclaimer

The LIC Jeevan Raksha Plan 894 Premium Calculator available on [AliAsgar.in](https://aliasgar.in) is an independently developed informational tool. It is not developed, operated, certified, authorized or endorsed by the Life Insurance Corporation of India.

Calculator results are preliminary estimates only. The final premium, eligibility, medical requirements, acceptance, underwriting decision, applicable taxes, rider availability, benefits and policy conditions will be determined by LIC according to its prevailing rules and official policy documents.

Users should verify all information through [LIC's official](#) Sales Brochure, Customer Information Sheet and Policy Document before making any insurance-related decision. LIC's official product page is available at: <https://licindia.in/web/guest/lic-s-jeevan-raksha>

Insurance is the subject matter of solicitation.

Media Contact

Ali Asgar

*****@gmail.com

12/56, Deshbandhu Gupta Road

<https://www.aliasgar.in/>

Source : Ali Asgar

[See on IssueWire](#)

