

**"Insure & be secure"**



A presentation specially compiled for

**Ms. Lakshmi**

Presented by :-

**ASK**

Shivakumar A, Financial Advisor,

Insurance, Mutual Funds, Tax Planning & Pension Ph : 9480240513, 9886568000 & 9972660645

Email : [licshivakumarbangalore@gmail.com](mailto:licshivakumarbangalore@gmail.com), <https://www.revbay.com/reviews/lic-agent-bangalore/>

**ASK**

Shivakumar A, Financial Advisor,

Insurance, Mutual Funds, Tax Planning & Pension

Ph : 9480240513, 9886568000 & 9972660645

Email : licshivakumarbangalore@gmail.com,

<https://www.revbay.com/reviews/lic-agent-bangalore/>



The Premier Association of  
Financial Professionals®

**Magic Mix Illustration for Ms. Lakshmi (age 2)**

Ref. No. Srinivas\_\_

**Modewise Summary of Installment Premiums**

Id	Com. Date	Plan/Tm/PPT	* Bonus Rate	FAB Opted	PREMIUM					
					Yearly	Half Yearly	Quarterly	Monthly	Single	**Daily
1	12/11/2017	832/24/24	48	350 Y	46,916	23,729	12,000	4,000	0	128.54
					<u>46,916</u>	<u>23,729</u>	<u>12,000</u>	<u>4,000</u>	<u>0</u>	<u>128.54</u>

1. '\*' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2019

2. '\*\*' : - Daily premium is for indicative purpose only. Formula used - (Yearly Premium/365).

**Medical Requirement Details**

**Sum at Risk: 10,00,000**

**Medical by DMR: No**

**Disclaimer:** The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

## ASK

Shivakumar A, Financial Advisor,

Insurance, Mutual Funds, Tax Planning & Pension

Ph : 9480240513, 9886568000 & 9972660645

Email : licshivakumarbangalore@gmail.com,

<https://www.revbay.com/reviews/lic-agent-bangalore/>



The Premier Association of  
Financial Professionals®

### Magic Mix Illustration for Ms. Lakshmi (age 2)

Ref. No. Srinivas\_\_

#### Innovative Forecast of Insurance Benefits

Fin. Year Ending	Age	For the Year		For the Year			Cash Value	Loan Available
		Natural Death	Accident Death	Payment	Returns	Cash Flow		
31/03/2018	2	42,227	42,227	46,916	0	-46,916	0	0
31/03/2019	3	84,454	84,454	45,906	0	-45,906	0	0
31/03/2020	4	11,44,000	11,44,000	45,906	0	-45,906	40,406	36,365
31/03/2021	5	11,92,000	11,92,000	45,906	0	-45,906	1,12,184	1,00,966
31/03/2022	6	12,40,000	12,40,000	45,906	0	-45,906	1,42,422	1,28,180
31/03/2023	7	12,88,000	12,88,000	45,906	0	-45,906	1,72,920	1,55,628
31/03/2024	8	13,36,000	13,36,000	45,906	0	-45,906	2,03,850	1,83,465
31/03/2025	9	13,84,000	13,84,000	45,906	0	-45,906	2,42,045	2,17,840
31/03/2026	10	14,32,000	14,32,000	45,906	0	-45,906	2,82,579	2,54,321
31/03/2027	11	14,80,000	14,80,000	45,906	0	-45,906	3,25,702	2,93,132
31/03/2028	12	15,28,000	15,28,000	45,906	0	-45,906	3,68,351	3,31,516
31/03/2029	13	15,76,000	15,76,000	45,906	0	-45,906	4,13,156	3,71,840
31/03/2030	14	16,24,000	16,24,000	45,906	0	-45,906	4,60,300	4,14,270
31/03/2031	15	16,72,000	16,72,000	45,906	0	-45,906	5,10,118	4,59,106
31/03/2032	16	17,40,000	17,40,000	45,906	0	-45,906	5,62,728	5,06,455
31/03/2033	17	17,93,000	17,93,000	45,906	0	-45,906	6,18,519	5,56,667
31/03/2034	18	18,46,000	18,46,000	45,906	0	-45,906	6,77,784	6,10,006
31/03/2035	19	18,99,000	18,99,000	45,906	2,00,000	1,54,094	5,40,917	4,86,825
31/03/2036	20	19,62,000	19,62,000	45,906	0	-45,906	6,08,436	5,47,592
31/03/2037	21	20,30,000	20,30,000	45,906	2,00,000	1,54,094	4,81,099	4,32,989
31/03/2038	22	21,08,000	21,08,000	45,906	0	-45,906	5,59,377	5,03,439
31/03/2039	23	22,06,000	22,06,000	45,906	2,00,000	1,54,094	4,44,464	4,00,018
31/03/2040	24	23,54,000	23,54,000	45,906	0	-45,906	5,42,886	4,88,597
31/03/2041	25	25,02,000	25,02,000	45,906	0	-45,906	6,48,403	5,83,563
12/11/2041	26	0	0	0	19,02,000	19,02,000	0	0
				<u>11,02,754</u>	<u>25,02,000</u>	<u>13,99,246</u>		

#### Explanatory Notes

**Payment** to L.I.C. indicates Annual Premium

**Returns** in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).

**Premium waiver** benefit rider is opted.

In case of the unfortunate & sad demise of the proposer, following additional benefits are available.

- All future premiums will stop.
- Riskcover to Life assured will continue
- All receivables under the policy will be received as scheduled.

**Disclaimer:** The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

## ASK

Shivakumar A, Financial Advisor,

Insurance, Mutual Funds, Tax Planning & Pension

Ph : 9480240513, 9886568000 & 9972660645

Email : licshivakumarbangalore@gmail.com,

<https://www.revbay.com/reviews/lic-agent-bangalore/>



**MDRT**

The Premier Association of  
Financial Professionals®

### Magic Mix Illustration for Ms. Lakshmi (age 2)

Ref. No. Srinivas\_\_

#### Key Assumptions

**Personal Data:** DOB: 12/02/2016

**Income Tax:** Sec. 80C Limit Available: 150000 Sec. 80D Limit Available: 15000  
Tax Savings on premiums will be @ 30.90 % u/s 80C and @ 30.90 % u/s 80D

**Projections Bonus:** On applicable plans, last declared reversionary bonus has been considered for the purpose of projected Riskcover and Returns.

**Terminal Bonus:** On applicable plans, last declared terminal bonus of their respective matching discontinued plans has also been considered.

## ASK

Shivakumar A, Financial Advisor,

Insurance, Mutual Funds, Tax Planning & Pension

Ph : 9480240513, 9886568000 & 9972660645

Email : licshivakumarbangalore@gmail.com,

<https://www.revbay.com/reviews/lic-agent-bangalore/>



**MDRT**

The Premier Association of  
Financial Professionals®

**Magic Mix Illustration for Ms. Lakshmi (age 2)**

**Ref. No. Srinivas\_\_**

**Expert View**