

***"Insure & be secure"***



A presentation specially compiled for

**Mr. Ashok**

Presented by :-

**ASK**

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**Magic Mix Illustration for Mr. Ashok (age 34)**

**Ref. No. Ashok Kumar**

**Modewise Summary of Installment Premiums**

Id	Com. Date	Plan/Tm/PPT	* Bonus Rate	FAB Opted	PREMIUM						
					Yearly	Half Yearly	Quarterly	Monthly	Single	**Daily	
1	04/10/2018	815/21/21	49	100	Y	61,251	30,949	15,636	5,212	0	167.81
						<u>61,251</u>	<u>30,949</u>	<u>15,636</u>	<u>5,212</u>	<u>0</u>	<u>167.81</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: 22,50,000**

**Medical by DMR: No**

FMR,LIPID, RUA ,HB%, HIV

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**Magic Mix Illustration for Mr. Ashok (age 34)****Ref. No. Ashok Kumar****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		
31/03/2019	34	22,99,000	32,99,000	61,251	0	-61,251	0	0
31/03/2020	35	23,48,000	33,48,000	59,931	0	-59,931	0	0
31/03/2021	36	23,97,000	33,97,000	59,931	0	-59,931	70,799	63,719
31/03/2022	37	24,46,000	34,46,000	59,931	0	-59,931	1,41,069	1,26,962
31/03/2023	38	24,95,000	34,95,000	59,931	0	-59,931	1,79,029	1,61,126
31/03/2024	39	25,44,000	35,44,000	59,931	0	-59,931	2,17,563	1,95,807
31/03/2025	40	25,93,000	35,93,000	59,931	0	-59,931	2,56,831	2,31,148
31/03/2026	41	26,42,000	36,42,000	59,931	0	-59,931	3,05,583	2,75,025
31/03/2027	42	26,91,000	36,91,000	59,931	0	-59,931	3,69,957	3,32,961
31/03/2028	43	27,40,000	37,40,000	59,931	0	-59,931	4,45,185	4,00,666
31/03/2029	44	27,89,000	37,89,000	59,931	0	-59,931	5,29,927	4,76,934
31/03/2030	45	28,38,000	38,38,000	59,931	0	-59,931	6,20,796	5,58,716
31/03/2031	46	28,87,000	38,87,000	59,931	0	-59,931	7,18,266	6,46,439
31/03/2032	47	29,36,000	39,36,000	59,931	0	-59,931	8,28,008	7,45,207
31/03/2033	48	30,05,000	40,05,000	59,931	0	-59,931	9,52,373	8,57,136
31/03/2034	49	30,59,000	40,59,000	59,931	0	-59,931	10,93,588	9,84,229
31/03/2035	50	31,13,000	41,13,000	59,931	0	-59,931	12,59,035	11,33,132
31/03/2036	51	31,67,000	41,67,000	59,931	0	-59,931	14,51,425	13,06,282
31/03/2037	52	32,31,000	42,31,000	59,931	0	-59,931	16,68,313	15,01,482
31/03/2038	53	33,00,000	43,00,000	59,931	0	-59,931	19,12,750	17,21,475
31/03/2039	54	33,79,000	43,79,000	59,931	0	-59,931	21,88,248	19,69,423
31/03/2040	55	10,00,000	10,00,000	0	21,29,000	21,29,000	3,01,400	0
31/03/2041	56	10,00,000	10,00,000	0	0	0	3,15,300	0
31/03/2042	57	10,00,000	10,00,000	0	0	0	3,29,500	0
31/03/2043	58	10,00,000	10,00,000	0	0	0	3,44,000	0
31/03/2044	59	10,00,000	10,00,000	0	0	0	3,58,700	0
31/03/2045	60	10,00,000	10,00,000	0	0	0	3,73,600	0
31/03/2046	61	10,00,000	10,00,000	0	0	0	3,88,800	0
31/03/2047	62	10,00,000	10,00,000	0	0	0	4,04,000	0
31/03/2048	63	10,00,000	10,00,000	0	0	0	4,19,400	0
31/03/2049	64	10,00,000	10,00,000	0	0	0	4,34,900	0
31/03/2050	65	10,00,000	10,00,000	0	0	0	4,50,500	0
31/03/2051	66	10,00,000	10,00,000	0	0	0	4,66,200	0
31/03/2052	67	10,00,000	10,00,000	0	0	0	4,81,800	0

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Fin. Year Ending	Age	For the Year			For the Year			Cash Value	Loan Available
		Natural Death	Accident	Death	Payment	Returns	Cash Flow		
31/03/2053	68	10,00,000	10,00,000		0	0	0	4,97,400	0
31/03/2054	69	10,00,000	10,00,000		0	0	0	5,13,000	0
31/03/2055	70	10,00,000	10,00,000		0	0	0	5,28,500	0
31/03/2056	71	10,00,000	10,00,000		0	0	0	5,43,900	0
31/03/2057	72	10,00,000	10,00,000		0	0	0	5,59,200	0
31/03/2058	73	10,00,000	10,00,000		0	0	0	5,74,300	0
31/03/2059	74	10,00,000	10,00,000		0	0	0	5,89,200	0
31/03/2060	75	10,00,000	10,00,000		0	0	0	6,03,800	0
31/03/2061	76	10,00,000	10,00,000		0	0	0	6,18,200	0
31/03/2062	77	10,00,000	10,00,000		0	0	0	6,32,400	0
31/03/2063	78	10,00,000	10,00,000		0	0	0	6,46,200	0
31/03/2064	79	10,00,000	10,00,000		0	0	0	6,59,800	0
31/03/2065	80	10,00,000	10,00,000		0	0	0	6,73,000	0
31/03/2066	81	10,00,000	10,00,000		0	0	0	6,85,800	0
31/03/2067	82	10,00,000	10,00,000		0	0	0	6,98,300	0
31/03/2068	83	10,00,000	10,00,000		0	0	0	7,10,400	0
31/03/2069	84	10,00,000	10,00,000		0	0	0	7,22,100	0
31/03/2070	85	10,00,000	10,00,000		0	0	0	7,33,500	0
31/03/2071	86	10,00,000	10,00,000		0	0	0	7,44,400	0
31/03/2072	87	10,00,000	10,00,000		0	0	0	7,55,000	0
31/03/2073	88	10,00,000	10,00,000		0	0	0	7,65,200	0
31/03/2074	89	10,00,000	10,00,000		0	0	0	7,75,400	0
31/03/2075	90	10,00,000	10,00,000		0	0	0	7,85,200	0
31/03/2076	91	10,00,000	10,00,000		0	0	0	7,95,200	0
31/03/2077	92	10,00,000	10,00,000		0	0	0	8,05,100	0
31/03/2078	93	10,00,000	10,00,000		0	0	0	8,15,300	0
31/03/2079	94	10,00,000	10,00,000		0	0	0	8,28,300	0
31/03/2080	95	10,00,000	10,00,000		0	0	0	8,39,700	0
31/03/2081	96	10,00,000	10,00,000		0	0	0	8,61,300	0
31/03/2082	97	10,00,000	10,00,000		0	0	0	8,82,400	0
31/03/2083	98	10,00,000	10,00,000		0	0	0	9,31,000	0
04/10/2083	99	0	0		0	9,65,500	9,65,500	0	0
					<u>12,59,871</u>	<u>30,94,500</u>	<u>18,34,629</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).

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**Ref. No. Ashok Kumar**

**Key Assumptions**

**Personal Data:** DOB: 04/10/1984

**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.

**Note : For Plan 815** - Amount shown at age 99 is surrender value, however it's not compulsory to surrender the policy, policy holder can enjoy life cover till life.

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**Expert View**