

**"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	845/66/15	60	20 Y	82,026	41,432	20,926	6,975	0	224.73
					<u>82,026</u>	<u>41,432</u>	<u>20,926</u>	<u>6,975</u>	<u>0</u>	<u>224.73</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**

FMR

**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.

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Financial Professionals®**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	10,60,000	20,60,000	82,026	0	-82,026	0	0
31/03/2020	35	11,20,000	21,20,000	80,260	0	-80,260	0	0
31/03/2021	36	11,80,000	21,80,000	80,260	0	-80,260	77,440	69,696
31/03/2022	37	12,40,000	22,40,000	80,260	0	-80,260	2,11,533	1,90,380
31/03/2023	38	13,00,000	23,00,000	80,260	0	-80,260	2,85,127	2,56,614
31/03/2024	39	13,60,000	23,60,000	80,260	0	-80,260	3,65,940	3,29,346
31/03/2025	40	14,20,000	24,20,000	80,260	0	-80,260	4,53,885	4,08,496
31/03/2026	41	14,80,000	24,80,000	80,260	0	-80,260	5,53,381	4,98,043
31/03/2027	42	15,40,000	25,40,000	80,260	0	-80,260	6,66,558	5,99,902
31/03/2028	43	16,00,000	26,00,000	80,260	0	-80,260	7,95,847	7,16,262
31/03/2029	44	16,60,000	26,60,000	80,260	0	-80,260	9,48,163	8,53,347
31/03/2030	45	17,20,000	27,20,000	80,260	0	-80,260	11,13,552	10,02,197
31/03/2031	46	17,80,000	27,80,000	80,260	0	-80,260	12,71,391	11,44,252
31/03/2032	47	18,40,000	28,40,000	80,260	0	-80,260	14,31,435	12,88,292
31/03/2033	48	19,20,000	29,20,000	80,260	0	-80,260	16,39,510	14,75,559
31/03/2034	49	19,55,000	29,55,000	0	80,000	80,000	17,62,000	4,00,000
31/03/2035	50	19,90,000	29,90,000	0	80,000	80,000	17,94,000	4,00,000
31/03/2036	51	20,25,000	30,25,000	0	80,000	80,000	18,26,000	4,00,000
31/03/2037	52	20,70,000	30,70,000	0	80,000	80,000	18,68,000	4,00,000
31/03/2038	53	21,20,000	31,20,000	0	80,000	80,000	19,15,000	4,00,000
31/03/2039	54	21,80,000	31,80,000	0	80,000	80,000	19,72,000	4,00,000
31/03/2040	55	22,60,000	32,60,000	0	80,000	80,000	20,49,000	4,00,000
31/03/2041	56	23,90,000	33,90,000	0	80,000	80,000	21,76,000	4,00,000
31/03/2042	57	25,20,000	35,20,000	0	80,000	80,000	23,03,000	4,00,000
31/03/2043	58	26,50,000	36,50,000	0	80,000	80,000	24,30,000	4,00,000
31/03/2044	59	27,80,000	37,80,000	0	80,000	80,000	25,57,000	4,00,000
31/03/2045	60	29,30,000	39,30,000	0	80,000	80,000	27,04,000	4,00,000
31/03/2046	61	30,80,000	40,80,000	0	80,000	80,000	28,51,000	4,00,000
31/03/2047	62	32,30,000	42,30,000	0	80,000	80,000	29,98,000	4,00,000
31/03/2048	63	34,50,000	44,50,000	0	80,000	80,000	32,15,000	4,00,000
31/03/2049	64	36,80,000	46,80,000	0	80,000	80,000	34,42,000	4,00,000
31/03/2050	65	39,60,000	49,60,000	0	80,000	80,000	37,19,000	4,00,000
31/03/2051	66	42,40,000	52,40,000	0	80,000	80,000	39,96,000	4,00,000
31/03/2052	67	45,20,000	55,20,000	0	80,000	80,000	42,73,000	4,00,000

**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.

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Financial Professionals®**Magic Mix Illustration for Mr. Ashok (age 34)****Ref. No. Ashok Kumar**

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	48,00,000		58,00,000	0	80,000	80,000	45,50,000	4,00,000
31/03/2054	69	50,80,000		60,80,000	0	80,000	80,000	48,27,000	4,00,000
31/03/2055	70	53,60,000		53,60,000	0	80,000	80,000	51,04,000	4,00,000
31/03/2056	71	56,40,000		56,40,000	0	80,000	80,000	53,81,000	4,00,000
31/03/2057	72	59,20,000		59,20,000	0	80,000	80,000	56,58,000	4,00,000
31/03/2058	73	62,00,000		62,00,000	0	80,000	80,000	59,35,000	4,00,000
31/03/2059	74	62,30,000		62,30,000	0	80,000	80,000	59,62,000	4,00,000
31/03/2060	75	62,60,000		62,60,000	0	80,000	80,000	59,89,000	4,00,000
31/03/2061	76	62,90,000		62,90,000	0	80,000	80,000	60,16,000	4,00,000
31/03/2062	77	63,20,000		63,20,000	0	80,000	80,000	60,43,000	4,00,000
31/03/2063	78	63,50,000		63,50,000	0	80,000	80,000	60,70,000	4,00,000
31/03/2064	79	63,80,000		63,80,000	0	80,000	80,000	60,97,000	4,00,000
31/03/2065	80	64,10,000		64,10,000	0	80,000	80,000	61,24,000	4,00,000
31/03/2066	81	64,40,000		64,40,000	0	80,000	80,000	61,51,000	4,00,000
31/03/2067	82	64,70,000		64,70,000	0	80,000	80,000	61,78,000	4,00,000
31/03/2068	83	65,00,000		65,00,000	0	80,000	80,000	62,05,000	4,00,000
31/03/2069	84	65,30,000		65,30,000	0	80,000	80,000	62,32,000	4,00,000
31/03/2070	85	65,60,000		65,60,000	0	80,000	80,000	62,59,000	4,00,000
31/03/2071	86	65,90,000		65,90,000	0	80,000	80,000	62,86,000	4,00,000
31/03/2072	87	66,20,000		66,20,000	0	80,000	80,000	63,13,000	4,00,000
31/03/2073	88	66,50,000		66,50,000	0	80,000	80,000	63,40,000	4,00,000
31/03/2074	89	66,80,000		66,80,000	0	80,000	80,000	63,67,000	4,00,000
31/03/2075	90	67,10,000		67,10,000	0	80,000	80,000	63,94,000	4,00,000
31/03/2076	91	67,40,000		67,40,000	0	80,000	80,000	64,21,000	4,00,000
31/03/2077	92	67,70,000		67,70,000	0	80,000	80,000	64,48,000	4,00,000
31/03/2078	93	68,00,000		68,00,000	0	80,000	80,000	64,75,000	4,00,000
31/03/2079	94	68,30,000		68,30,000	0	80,000	80,000	65,02,000	4,00,000
31/03/2080	95	68,60,000		68,60,000	0	80,000	80,000	65,29,000	4,00,000
31/03/2081	96	68,90,000		68,90,000	0	80,000	80,000	65,56,000	4,00,000
31/03/2082	97	69,20,000		69,20,000	0	80,000	80,000	65,83,000	4,00,000
31/03/2083	98	69,50,000		69,50,000	0	80,000	80,000	66,10,000	4,00,000
31/03/2084	99	69,80,000		69,80,000	0	80,000	80,000	66,37,000	0
04/10/2084	100	0		0	0	69,80,000	69,80,000	0	0
					<u>12,05,666</u>	<u>1,10,60,000</u>	<u>98,54,334</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).**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.

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

**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.

**Bonus Projection for Plan 845 :** Last declared reversionary bonus of plan no. 178 Jeevan Tarang has been considered for the purpose of projected Riskcover and Returns.

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**Expert View**