

"Insure & be secure"



A presentation specially compiled for
Mr. Ashok

Presented by :-

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/>

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 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	836/25/16	50	450	Y	48,129	24,311	12,279	4,092	0	131.86
						<u>48,129</u>	<u>24,311</u>	<u>12,279</u>	<u>4,092</u>	<u>0</u>	<u>131.86</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.

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 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	10,25,000	20,25,000	24,311	0	-24,311	0	0
31/03/2020	35	10,75,000	20,75,000	48,099	0	-48,099	0	0
31/03/2021	36	11,25,000	21,25,000	47,576	0	-47,576	34,896	0
31/03/2022	37	11,75,000	21,75,000	47,576	0	-47,576	1,04,554	94,099
31/03/2023	38	12,25,000	22,25,000	47,576	0	-47,576	1,35,788	1,22,209
31/03/2024	39	12,75,000	22,75,000	47,576	0	-47,576	1,67,252	1,50,527
31/03/2025	40	13,25,000	23,25,000	47,576	0	-47,576	1,99,006	1,79,105
31/03/2026	41	13,75,000	23,75,000	47,576	0	-47,576	2,37,531	2,13,778
31/03/2027	42	14,25,000	24,25,000	47,576	0	-47,576	2,77,906	2,50,115
31/03/2028	43	14,75,000	24,75,000	47,576	0	-47,576	3,21,070	2,88,963
31/03/2029	44	15,25,000	25,25,000	47,576	0	-47,576	3,66,859	3,30,173
31/03/2030	45	15,75,000	25,75,000	47,576	0	-47,576	4,11,312	3,70,181
31/03/2031	46	16,25,000	26,25,000	47,576	0	-47,576	4,58,410	4,12,569
31/03/2032	47	16,75,000	26,75,000	47,576	0	-47,576	5,07,977	4,57,179
31/03/2033	48	17,25,000	27,25,000	47,576	0	-47,576	5,59,574	5,03,617
31/03/2034	49	18,00,000	28,00,000	47,576	0	-47,576	6,14,760	5,53,284
31/03/2035	50	18,25,000	28,25,000	23,788	0	-23,788	6,39,391	5,75,452
31/03/2036	51	19,35,000	29,35,000	0	0	0	6,86,052	6,17,447
31/03/2037	52	20,00,000	30,00,000	0	0	0	7,17,697	6,45,927
31/03/2038	53	20,70,000	30,70,000	0	0	0	7,51,608	6,76,447
31/03/2039	54	21,50,000	31,50,000	0	0	0	7,89,903	7,10,913
31/03/2040	55	22,50,000	32,50,000	0	0	0	8,32,528	7,49,275
31/03/2041	56	24,00,000	34,00,000	0	0	0	8,79,818	7,91,836
31/03/2042	57	25,50,000	35,50,000	0	0	0	9,40,558	8,46,502
31/03/2043	58	27,00,000	37,00,000	0	0	0	10,15,558	9,14,002
04/10/2043	59	0	0	0	27,00,000	27,00,000	0	0
				<u>7,62,262</u>	<u>27,00,000</u>	<u>19,37,738</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.

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 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.

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 Mr. Ashok (age 34)

Ref. No. Ashok Kumar

Expert View