

"Insure & be secure"



A presentation specially compiled for

Ms. ANAND

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/>

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Magic Mix Illustration for Ms. ANAND (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	834/24/19	48	350 Y	50,676	25,625	12,957	4,319	0	138.84
					<u>50,676</u>	<u>25,625</u>	<u>12,957</u>	<u>4,319</u>	<u>0</u>	<u>138.84</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: 12,50,000****Medical by DMR: No**

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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	46,294	46,294	50,676	0	-50,676	0	0
31/03/2019	3	92,588	92,588	49,585	0	-49,585	0	0
31/03/2020	4	13,94,000	13,94,000	49,585	0	-49,585	43,645	39,280
31/03/2021	5	14,42,000	14,42,000	49,585	0	-49,585	1,19,380	1,07,442
31/03/2022	6	14,90,000	14,90,000	49,585	0	-49,585	1,51,417	1,36,275
31/03/2023	7	15,38,000	15,38,000	49,585	0	-49,585	1,83,714	1,65,343
31/03/2024	8	15,86,000	15,86,000	49,585	0	-49,585	2,16,443	1,94,799
31/03/2025	9	16,34,000	16,34,000	49,585	0	-49,585	2,56,979	2,31,281
31/03/2026	10	16,82,000	16,82,000	49,585	0	-49,585	2,99,985	2,69,986
31/03/2027	11	17,30,000	17,30,000	49,585	0	-49,585	3,45,718	3,11,146
31/03/2028	12	17,78,000	17,78,000	49,585	0	-49,585	3,91,109	3,51,998
31/03/2029	13	18,26,000	18,26,000	49,585	0	-49,585	4,38,794	3,94,915
31/03/2030	14	18,74,000	18,74,000	49,585	0	-49,585	4,88,949	4,40,054
31/03/2031	15	19,22,000	19,22,000	49,585	0	-49,585	5,41,918	4,87,726
31/03/2032	16	19,90,000	19,90,000	49,585	0	-49,585	5,97,808	5,38,027
31/03/2033	17	20,43,000	20,43,000	49,585	0	-49,585	6,57,021	5,91,319
31/03/2034	18	20,96,000	20,96,000	49,585	0	-49,585	7,19,836	6,47,852
31/03/2035	19	21,49,000	21,49,000	49,585	0	-49,585	7,86,660	7,07,994
31/03/2036	20	22,12,000	22,12,000	49,585	0	-49,585	8,57,999	7,72,199
31/03/2037	21	22,80,000	22,80,000	0	1,50,000	1,50,000	7,48,553	6,73,698
31/03/2038	22	23,58,000	23,58,000	0	1,50,000	1,50,000	7,12,992	6,41,693
31/03/2039	23	24,56,000	24,56,000	0	1,50,000	1,50,000	8,14,565	7,33,108
31/03/2040	24	26,04,000	26,04,000	0	1,50,000	1,50,000	9,29,069	8,36,162
31/03/2041	25	27,52,000	27,52,000	0	1,50,000	1,50,000	10,58,405	9,52,564
12/11/2041	26	0	0	0	17,52,000	17,52,000	0	0
				<u>9,43,206</u>	<u>25,02,000</u>	<u>15,58,794</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.

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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.

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Expert View