

**"Insure & be secure"**



A presentation specially compiled for  
**Ms. Priya**

Presented by :-

**ASK**

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**Magic Mix Illustration for Ms. Priya (age 28)**

**Ref. No. Priya\_**

**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	820/20/15	39	40	Y	39,358	19,884	10,045	3,348	0	107.83
						<u>39,358</u>	<u>19,884</u>	<u>10,045</u>	<u>3,348</u>	<u>0</u>	<u>107.83</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: 6,25,000**

**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.

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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		
31/03/2019	28	6,44,500	11,44,500	39,358	0	-39,358	0	0
31/03/2020	29	6,64,000	11,64,000	38,511	0	-38,511	0	0
31/03/2021	30	6,83,500	11,83,500	38,511	0	-38,511	33,897	30,507
31/03/2022	31	7,03,000	12,03,000	38,511	0	-38,511	85,025	76,522
31/03/2023	32	7,22,500	12,22,500	38,511	0	-38,511	1,07,441	96,697
31/03/2024	33	7,42,000	12,42,000	38,511	1,00,000	61,489	32,770	29,493
31/03/2025	34	7,61,500	12,61,500	38,511	0	-38,511	52,389	47,150
31/03/2026	35	7,81,000	12,81,000	38,511	0	-38,511	82,291	74,062
31/03/2027	36	8,00,500	13,00,500	38,511	0	-38,511	1,14,278	1,02,850
31/03/2028	37	8,20,000	13,20,000	38,511	0	-38,511	1,48,433	1,33,590
31/03/2029	38	8,39,500	13,39,500	38,511	1,00,000	61,489	94,321	84,889
31/03/2030	39	8,59,000	13,59,000	38,511	0	-38,511	1,23,613	1,11,252
31/03/2031	40	8,78,500	13,78,500	38,511	0	-38,511	1,64,888	1,48,399
31/03/2032	41	8,98,000	13,98,000	38,511	0	-38,511	2,08,770	1,87,893
31/03/2033	42	9,27,500	14,27,500	38,511	0	-38,511	2,55,495	2,29,946
31/03/2034	43	9,47,000	14,47,000	0	1,00,000	1,00,000	1,99,368	1,79,431
31/03/2035	44	9,66,500	14,66,500	0	0	0	2,31,442	2,08,298
31/03/2036	45	9,86,000	14,86,000	0	0	0	2,67,753	2,40,978
31/03/2037	46	10,05,500	15,05,500	0	0	0	3,08,775	2,77,898
31/03/2038	47	10,35,000	15,35,000	0	0	0	3,55,198	3,19,678
04/10/2038	48	0	0	0	6,10,000	6,10,000	0	0
				<u>5,78,512</u>	<u>9,10,000</u>	<u>3,31,488</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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#### Key Assumptions

**Personal Data:** DOB: 04/10/1990

**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**