

**"Insure & be secure"**



A presentation specially compiled for  
**Mr. Chandra Kant**

Presented by :-

**ASK**

Shivakumar A, Financial Advisor,

Insurance, Mutual Funds, Tax Planning & Pension Ph : 9480240513, 9886568000 & 9972660645

Email : [licshivakumarbangalore@gmail.com](mailto:licshivakumarbangalore@gmail.com), <https://www.revbay.com/reviews/lic-agent-bangalore/>

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**Magic Mix Illustration for Mr. Chandra Kant (age 27)****Ref. No. Chandra-Kant****Modewise Summary of Installment Premiums**

Id	Com. Date	Plan/Tm/PPT	* Bonus Rate	FAB Opted	PREMIUM						
					Yearly	Half Yearly	Quarterly	Monthly	Single	**Daily	
1	15/01/2018	814/21/21	48	100	Y	47,886	24,198	12,227	4,076	0	131.19
						<u>47,886</u>	<u>24,198</u>	<u>12,227</u>	<u>4,076</u>	<u>0</u>	<u>131.19</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

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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	27	10,48,000	20,48,000	47,886	0	-47,886	0	0
31/03/2019	28	10,96,000	20,96,000	46,855	0	-46,855	0	0
31/03/2020	29	11,44,000	21,44,000	46,855	0	-46,855	41,242	37,118
31/03/2021	30	11,92,000	21,92,000	46,855	0	-46,855	1,15,005	1,03,504
31/03/2022	31	12,40,000	22,40,000	46,855	0	-46,855	1,46,394	1,31,755
31/03/2023	32	12,88,000	22,88,000	46,855	0	-46,855	1,78,344	1,60,510
31/03/2024	33	13,36,000	23,36,000	46,855	0	-46,855	2,11,014	1,89,913
31/03/2025	34	13,84,000	23,84,000	46,855	0	-46,855	2,50,833	2,25,750
31/03/2026	35	14,32,000	24,32,000	46,855	0	-46,855	3,05,689	2,75,120
31/03/2027	36	14,80,000	24,80,000	46,855	0	-46,855	3,67,999	3,31,199
31/03/2028	37	15,28,000	25,28,000	46,855	0	-46,855	4,38,063	3,94,257
31/03/2029	38	15,76,000	25,76,000	46,855	0	-46,855	5,16,952	4,65,257
31/03/2030	39	16,24,000	26,24,000	46,855	0	-46,855	5,95,970	5,36,373
31/03/2031	40	16,72,000	26,72,000	46,855	0	-46,855	6,84,957	6,16,461
31/03/2032	41	17,40,000	27,40,000	46,855	0	-46,855	7,85,470	7,06,923
31/03/2033	42	17,93,000	27,93,000	46,855	0	-46,855	8,99,813	8,09,832
31/03/2034	43	18,46,000	28,46,000	46,855	0	-46,855	10,30,281	9,27,253
31/03/2035	44	18,99,000	28,99,000	46,855	0	-46,855	11,88,935	10,70,042
31/03/2036	45	19,62,000	29,62,000	46,855	0	-46,855	13,67,960	12,31,164
31/03/2037	46	20,30,000	30,30,000	46,855	0	-46,855	15,70,182	14,13,164
31/03/2038	47	21,08,000	31,08,000	46,855	0	-46,855	17,98,104	16,18,294
15/01/2039	48	0	0	0	21,08,000	21,08,000	0	0
				<u>9,84,986</u>	<u>21,08,000</u>	<u>11,23,014</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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Ref. No. Chandra-Kant

#### Key Assumptions

**Personal Data:** DOB: 01/01/1991

**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**