

"Insure & be secure"



A presentation specially compiled for
Mr. Surya

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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<https://www.revbay.com/reviews/lic-agent-bangalore/>**MDRT**The Premier Association of
Financial Professionals®**Magic Mix Illustration for Mr. Surya (age 37)****Ref. No. Surya****Modewise Summary of Installment Premiums**

Id	Com. Date	Plan/Tm/PPT	* Bonus Rate	FAB Opted	PREMIUM					
					Yearly	Half Yearly	Quarterly	Monthly	Single	**Daily
1	18/01/2018	847/20/16		0 Y	7,57,050	3,82,326	1,93,064	64,354	0	2,074.11
					<u>7,57,050</u>	<u>3,82,326</u>	<u>1,93,064</u>	<u>64,354</u>	<u>0</u>	<u>2,074.11</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: 1,25,00,000****Medical by DMR: Yes**

FMR,ECG, SBT13, RUA, HBA1C,CTMT Haemogram

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		
31/03/2018	37	1,30,00,000	2,30,00,000	7,57,051	0	-7,57,051	1,62,140	1,45,926
31/03/2019	38	1,35,00,000	2,35,00,000	7,40,750	0	-7,40,750	5,06,870	4,56,183
31/03/2020	39	1,40,00,000	2,40,00,000	7,40,750	0	-7,40,750	8,95,305	8,05,774
31/03/2021	40	1,45,00,000	2,45,00,000	7,40,750	0	-7,40,750	17,80,500	16,02,450
31/03/2022	41	1,50,00,000	2,50,00,000	7,40,750	0	-7,40,750	22,36,875	20,13,188
31/03/2023	42	1,57,00,000	2,57,00,000	7,40,750	0	-7,40,750	27,09,540	24,38,586
31/03/2024	43	1,63,50,000	2,63,50,000	7,40,750	0	-7,40,750	31,68,455	28,51,610
31/03/2025	44	1,70,00,000	2,70,00,000	7,40,750	0	-7,40,750	37,75,580	33,98,022
31/03/2026	45	1,77,00,000	2,77,00,000	7,40,750	0	-7,40,750	44,24,978	39,82,480
31/03/2027	46	1,84,00,000	2,84,00,000	7,40,750	0	-7,40,750	51,18,988	46,07,089
31/03/2028	47	1,91,50,000	2,91,50,000	7,40,750	0	-7,40,750	58,60,170	52,74,153
31/03/2029	48	1,99,00,000	2,99,00,000	7,40,750	0	-7,40,750	66,51,305	59,86,174
31/03/2030	49	2,07,00,000	3,07,00,000	7,40,750	0	-7,40,750	74,96,772	67,47,094
31/03/2031	50	2,15,50,000	3,15,50,000	7,40,750	0	-7,40,750	83,99,377	75,59,439
31/03/2032	51	2,24,00,000	3,24,00,000	7,40,750	0	-7,40,750	93,65,925	84,29,332
31/03/2033	52	2,33,50,000	3,33,50,000	7,40,750	0	-7,40,750	1,04,02,610	93,62,349
31/03/2034	53	2,37,50,000	3,37,50,000	0	45,00,000	45,00,000	63,35,175	57,01,658
31/03/2035	54	2,41,50,000	3,41,50,000	0	0	0	67,96,810	61,17,129
31/03/2036	55	2,45,50,000	3,45,50,000	0	45,00,000	45,00,000	28,37,960	25,54,164
31/03/2037	56	2,49,50,000	3,49,50,000	0	0	0	32,65,460	29,38,914
18/01/2038	57	0	0	0	1,34,50,000	1,34,50,000	0	0
				<u>1,18,68,301</u>	<u>2,24,50,000</u>	<u>1,05,81,699</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. Surya (age 37)

Ref. No. Surya

Key Assumptions

Personal Data: DOB: 25/05/1981

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

Loyalty Addition: An estimated Loyalty addition has been considered on applicable plans.. The estimation is only for the purpose of understanding the benefits of this illustration and is purely indicative / non-guaranteed. Final figures may differ as per the actual experience of the plan performance by L.I.C. of India.

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Expert View