



A Personalized Investment Proposal for Mr. Prospect

Prepared by

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Enjoy a comfortable retirement.



Risk-free investment returns: ₹3,49,500



NO Medical Check up Required



Tax saved on premium: ₹3,240/year
Tax saved on returns: ₹1,07,995



LIC's claim settlement ratio, 99.55% is the best in the industry

Premium: ₹10,959/yr in yr 1, ₹10,723/yr from yr 2

Benefits Illustration



You get
Life Cover

From ₹3,00,000 to ₹3,49,500

You pay

₹10,723



Age 30

50



You get
Lump Sum Amount
₹3,49,500

Total Premium Paid	Total Returns	Total Tax Saved
2,14,696	3,49,500	1,72,796

Additional Benefits

- 1. Enhanced Protection: You can add
 - Accidental Death and Disability Benefit Rider equals to Sum Assured
- 2. Liquidity Options: After 2 yrs of premium payment,
 - You can take a loan on your policy
 - You can surrender your policy for cash
- 3. After 2 yrs of premium payment, even if no further premiums are paid, the policy will be active with a paid-up value
- 4. Premiums can be paid Yrly/Half-Yrly/Qtrly or Monthly

Premium Mode	1st Year	2nd Year onwards
Yearly	10,959	10,723
Half-Yearly	5,538	5,418
Quarterly	2,798	2,738
Monthly	933	913

Disclaimer

Insurance is the subject matter of solicitation. All illustrations are for presentation purposes only. Annual premiums may vary based on your health and lifestyle. Returns may vary based on future performance of Life Insurance Corporation of India (LIC). Annual calculations wherever applicable are dependant on the payment_mode of payment selected in the input. Calculations are based on sum assured of ₹3,00,000, income tax rate of 30.9%, reversionary bonus of ₹0, and loyalty bonus of ₹165 per ₹1,000 sum assured and Table no.943. The calculated premiums include GST, wherever applicable.

The insurer or the presenter does not guarantee the returns or benefits stated above. For details on risk factors, terms and conditions, please speak to your agent and read the official LIC sales brochure carefully. All standard LIC disclaimers apply.

Effective 1st August 2019, an additional Kerala Flood Cess (KFC) is levied on premiums paid by customers residing in Kerala and on policies sourced through LIC branches in Kerala as per the applicable rates.

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)						
Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2020	30	10,959	3,240	3,00,000	6,00,000	0
2021	31	10,723	3,240	3,00,000	6,00,000	0
2022	32	10,723	3,240	3,00,000	6,00,000	0
2023	33	10,723	3,240	3,00,000	6,00,000	0
2024	34	10,723	3,240	3,00,000	6,00,000	0
2025	35	10,723	3,240	3,07,500	6,07,500	0
2026	36	10,723	3,240	3,10,500	6,10,500	0
2027	37	10,723	3,240	3,13,500	6,13,500	0
2028	38	10,723	3,240	3,16,500	6,16,500	0
2029	39	10,723	3,240	3,19,500	6,19,500	0
2030	40	10,723	3,240	3,22,500	6,22,500	0
2031	41	10,723	3,240	3,25,500	6,25,500	0
2032	42	10,723	3,240	3,28,500	6,28,500	0
2033	43	10,723	3,240	3,31,500	6,31,500	0
2034	44	10,723	3,240	3,34,500	6,34,500	0
2035	45	10,723	3,240	3,37,500	6,37,500	0
2036	46	10,723	3,240	3,40,500	6,40,500	0
2037	47	10,723	3,240	3,43,500	6,43,500	0
2038	48	10,723	3,240	3,46,500	6,46,500	0
2039	49	10,723	3,240	3,49,500	6,49,500	0
2040	50	0	1,07,995	0	0	3,49,500
Total		2,14,696	1,72,796			3,49,500

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	6,202	0
2022	32	11,668	8,167
2023	33	20,673	14,471
2024	34	25,842	18,089
2025	35	31,010	21,707
2026	36	36,603	25,622
2027	37	45,048	31,533
2028	38	54,594	38,215
2029	39	65,355	45,748
2030	40	77,451	54,215
2031	41	89,640	62,747
2032	42	1,03,350	72,345
2033	43	1,18,859	83,201
2034	44	1,36,507	95,555
2035	45	1,56,672	1,09,670
2036	46	1,81,152	1,26,806
2037	47	2,08,791	1,46,153
2038	48	2,39,998	1,67,998
2039	49	2,75,220	1,92,654



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