



## A Personalized Investment Proposal for Baby Girl

### **Prepared by**

Ali Asgar

Advisor(MDRT-USA)

[sales@aliasgar.in](mailto:sales@aliasgar.in)

M: +91 85888 84976

**Give wings** to your children's dreams!



Get ₹4,00,000 at ages 18, 20 and 22, when your child needs it the most



Lump-sum return of ₹41,00,000 when your child turns 25



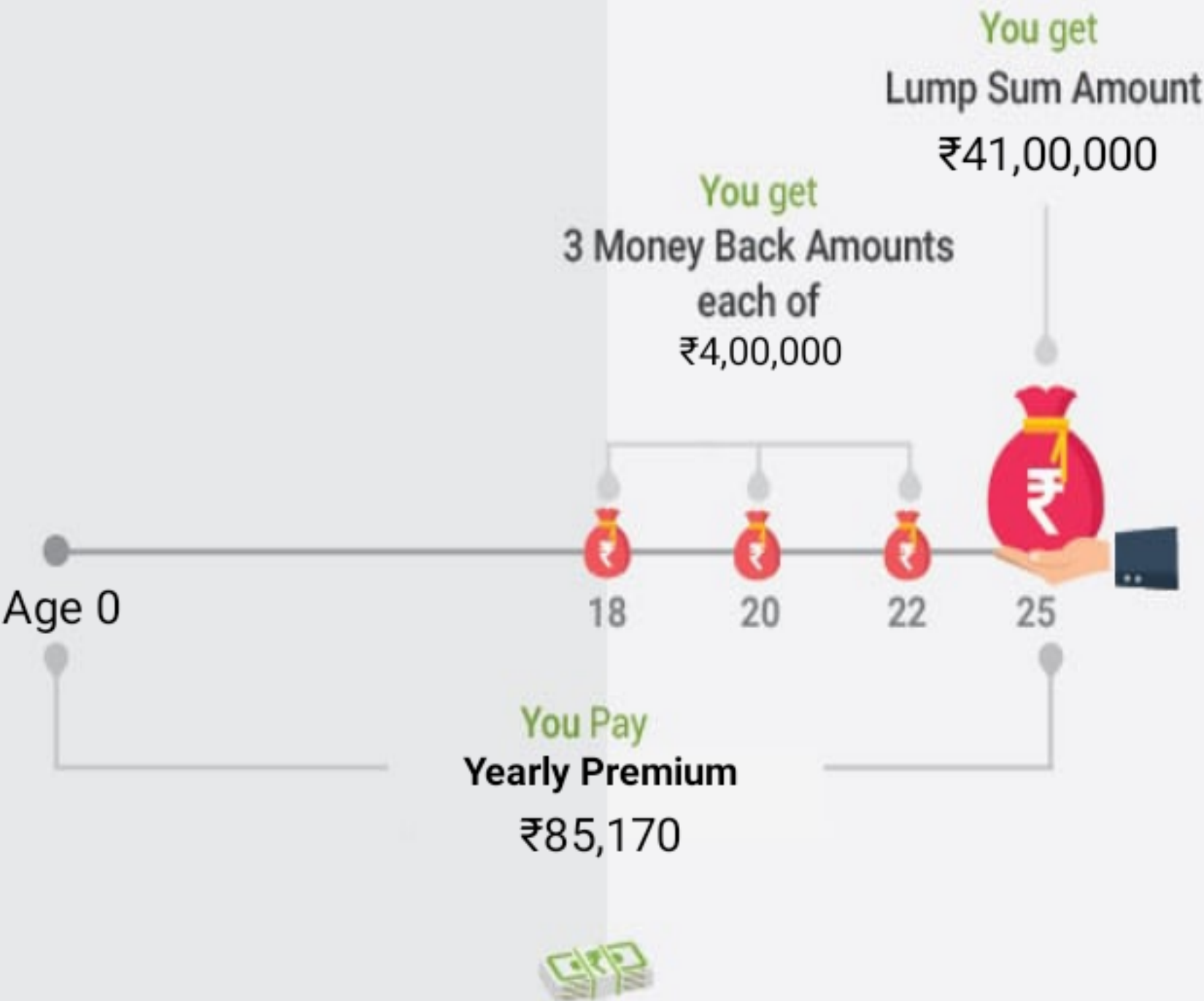
Your investment is backed by sovereign guarantee from Govt. Of India



Tax saved on premium: ₹25,738/year  
Tax saved on returns: ₹12,66,900

Premium: ₹87,045/yr in yr 1, ₹85,170/yr from yr 2

# Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
21,31,125	53,00,000	22,81,175



# Additional Benefits

- 1. Enhanced Protection:
  - You can add Premium Waiver Benefit Rider
- 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. Date of commencement of risk is 2 years from start date of policy or completion of 8 years of age whichever is earlier
- 4. After 2 yrs of premium payment, even if no further premiums are paid, the policy will be active with a paid-up value
- 5. Premiums can be paid Yrly/Half-Yrly/Qtrly or Monthly

Premium Mode	1st Year	2nd Year onwards
Yearly	87,045	85,170
Half-Yearly	44,014	43,067
Quarterly	22,253	21,774
Monthly	7,418	7,258

## 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 ₹20,00,000, income tax rate of 30.9%, reversionary bonus of ₹48, and loyalty bonus of ₹0 per ₹1,000 sum assured and Table no.932. 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
2020	0	87,045	25,738	82,300	0
2021	1	85,170	25,738	1,64,600	0
2022	2	85,170	25,738	22,88,000	0
2023	3	85,170	25,738	23,84,000	0
2024	4	85,170	25,738	24,80,000	0
2025	5	85,170	25,738	25,76,000	0
2026	6	85,170	25,738	26,72,000	0
2027	7	85,170	25,738	27,68,000	0
2028	8	85,170	25,738	28,64,000	0
2029	9	85,170	25,738	29,60,000	0
2030	10	85,170	25,738	30,56,000	0
2031	11	85,170	25,738	31,52,000	0
2032	12	85,170	25,738	32,48,000	0
2033	13	85,170	25,738	33,44,000	0
2034	14	85,170	25,738	34,80,000	0
2035	15	85,170	25,738	35,86,000	0
2036	16	85,170	25,738	36,92,000	0
2037	17	85,170	25,738	37,98,000	0
2038	18	85,170	1,49,338	39,24,000	4,00,000
2039	19	85,170	25,738	40,60,000	0
2040	20	85,170	1,49,338	42,16,000	4,00,000
2041	21	85,170	25,738	44,12,000	0
2042	22	85,170	1,49,338	47,08,000	4,00,000
2043	23	85,170	25,738	50,04,000	0
2044	24	85,170	25,738	53,00,000	0
2045	25	0	12,66,900	0	41,00,000
Total		21,31,125	22,81,175		53,00,000

# Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	0	0	0
2021	1	48,320	0
2022	2	1,28,567	1,15,710
2023	3	2,20,280	1,98,252
2024	4	2,75,975	2,48,377
2025	5	3,32,149	2,98,934
2026	6	3,88,918	3,50,026
2027	7	4,58,044	4,12,240
2028	8	5,31,239	4,78,115
2029	9	6,08,760	5,47,884
2030	10	6,91,124	6,22,012
2031	11	7,70,962	6,93,866
2032	12	8,71,728	7,84,555
2033	13	10,09,747	9,08,772
2034	14	11,63,976	10,47,578
2035	15	13,35,628	12,02,065
2036	16	15,03,479	13,53,131
2037	17	16,91,712	15,22,540
2038	18	16,76,608	15,08,947
2039	19	19,01,640	17,11,476
2040	20	18,96,590	17,06,931
2041	21	21,86,956	19,68,261
2042	22	22,04,636	19,84,173
2043	23	25,47,417	22,92,675
2044	24	29,35,680	26,42,112



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