



## A Personalized Investment Proposal for Baby Boy

### **Prepared by**

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



Get ₹3,00,000 at ages 18, 20 and 22, when your child needs it the most



Lump-sum return of ₹30,75,000 when your child turns 25



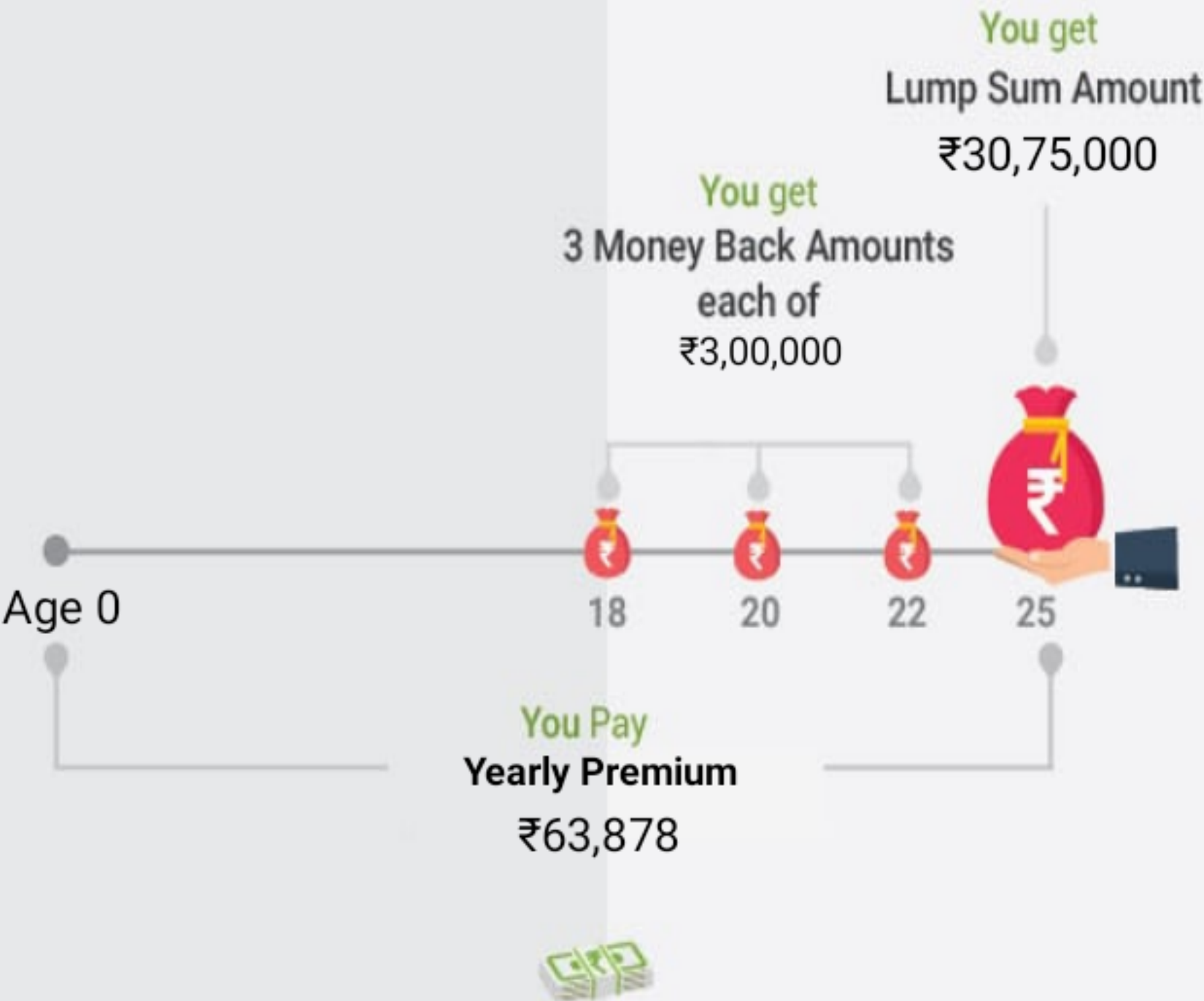
Your investment is backed by sovereign guarantee from Govt. Of India



Tax saved on premium: ₹19,303/year  
Tax saved on returns: ₹9,50,175

Premium: ₹65,283/yr in yr 1, ₹63,878/yr from yr 2

# Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
15,98,355	39,75,000	17,10,875

# 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	65,283	63,878
Half-Yearly	33,011	32,300
Quarterly	16,690	16,331
Monthly	5,563	5,444

## 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 ₹15,00,000, 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	65,283	19,303	61,725	0
2021	1	63,878	19,303	1,23,450	0
2022	2	63,878	19,303	17,16,000	0
2023	3	63,878	19,303	17,88,000	0
2024	4	63,878	19,303	18,60,000	0
2025	5	63,878	19,303	19,32,000	0
2026	6	63,878	19,303	20,04,000	0
2027	7	63,878	19,303	20,76,000	0
2028	8	63,878	19,303	21,48,000	0
2029	9	63,878	19,303	22,20,000	0
2030	10	63,878	19,303	22,92,000	0
2031	11	63,878	19,303	23,64,000	0
2032	12	63,878	19,303	24,36,000	0
2033	13	63,878	19,303	25,08,000	0
2034	14	63,878	19,303	26,10,000	0
2035	15	63,878	19,303	26,89,500	0
2036	16	63,878	19,303	27,69,000	0
2037	17	63,878	19,303	28,48,500	0
2038	18	63,878	1,12,003	29,43,000	3,00,000
2039	19	63,878	19,303	30,45,000	0
2040	20	63,878	1,12,003	31,62,000	3,00,000
2041	21	63,878	19,303	33,09,000	0
2042	22	63,878	1,12,003	35,31,000	3,00,000
2043	23	63,878	19,303	37,53,000	0
2044	24	63,878	19,303	39,75,000	0
2045	25	0	9,50,175	0	30,75,000
Total		15,98,355	17,10,875		39,75,000

# Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	0	0	0
2021	1	36,240	0
2022	2	96,425	86,782
2023	3	1,65,210	1,48,689
2024	4	2,06,981	1,86,283
2025	5	2,49,111	2,24,200
2026	6	2,91,688	2,62,520
2027	7	3,43,533	3,09,180
2028	8	3,98,429	3,58,586
2029	9	4,56,570	4,10,913
2030	10	5,18,343	4,66,509
2031	11	5,78,222	5,20,399
2032	12	6,53,796	5,88,416
2033	13	7,57,310	6,81,579
2034	14	8,72,982	7,85,683
2035	15	10,01,721	9,01,549
2036	16	11,27,609	10,14,848
2037	17	12,68,784	11,41,905
2038	18	12,57,456	11,31,710
2039	19	14,26,230	12,83,607
2040	20	14,22,442	12,80,198
2041	21	16,40,217	14,76,195
2042	22	16,53,477	14,88,129
2043	23	19,10,563	17,19,506
2044	24	22,01,760	19,81,584



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