



A Personalized Investment Proposal for Mr. Prospect

Prepared by

Ali Asgar
Advisor(MDRT-USA)
sales@aliasgar.in
M: +91 85888 84976

**See your wealth grow
over time**



Pay Premium only for 10 years, get
benefits for 16 years



Risk-free investment returns: ₹25,69,500



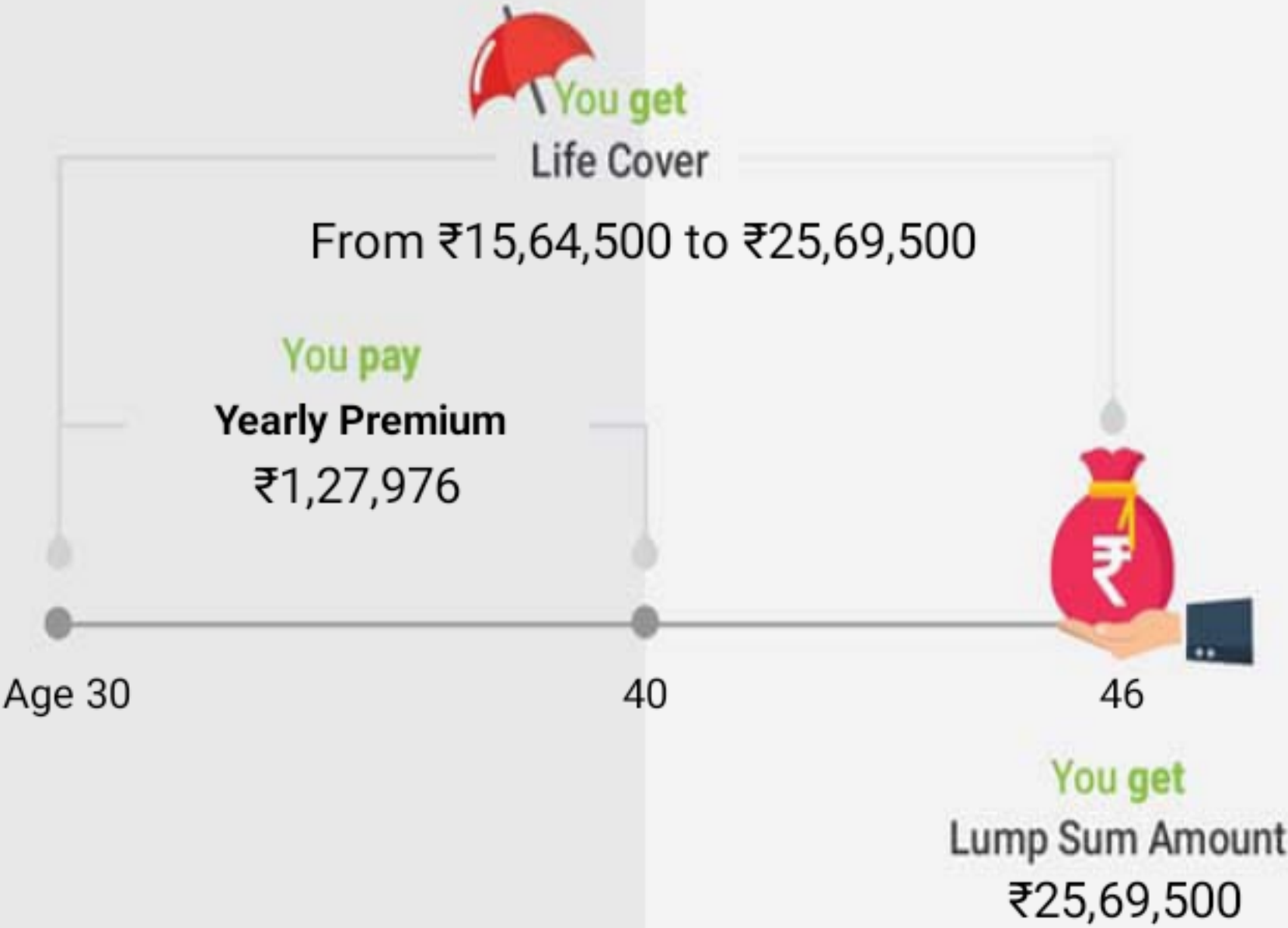
Tax saved on premium: ₹38,674/year
Tax saved on returns: ₹7,93,975



Cover starts at ₹15,64,500 & goes up to
₹25,69,500 with LIC annual bonus

Premium: ₹1,30,792/yr in yr 1, ₹1,27,976/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
12,82,576	25,69,500	11,80,716

Additional Benefits

- 1. Enhanced Protection: You can add
 - Accidental Death and Disability Benefit Rider up to INR 1Cr
 - Term Assurance Rider upto INR 25L
- 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	1,30,792	1,27,976
Half-Yearly	66,066	64,644
Quarterly	33,368	32,650
Monthly	11,123	10,883

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 ₹43, and loyalty bonus of ₹0 per ₹1,000 sum assured and Table no.936. 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	1,30,792	38,674	15,64,500	30,64,500	0
2021	31	1,27,976	38,674	16,29,000	31,29,000	0
2022	32	1,27,976	38,674	16,93,500	31,93,500	0
2023	33	1,27,976	38,674	17,58,000	32,58,000	0
2024	34	1,27,976	38,674	18,22,500	33,22,500	0
2025	35	1,27,976	38,674	18,87,000	33,87,000	0
2026	36	1,27,976	38,674	19,51,500	34,51,500	0
2027	37	1,27,976	38,674	20,16,000	35,16,000	0
2028	38	1,27,976	38,674	20,80,500	35,80,500	0
2029	39	1,27,976	38,674	21,45,000	36,45,000	0
2030	40	0	0	22,09,500	37,09,500	0
2031	41	0	0	22,74,000	37,74,000	0
2032	42	0	0	23,38,500	38,38,500	0
2033	43	0	0	24,03,000	39,03,000	0
2034	44	0	0	24,97,500	39,97,500	0
2035	45	0	0	25,69,500	40,69,500	0
2036	46	0	7,93,975	0	0	25,69,500
Total		12,82,576	11,80,716			25,69,500

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	73,836	0
2022	32	2,22,779	2,00,501
2023	33	3,20,119	2,88,107
2024	34	4,31,359	3,88,223
2025	35	5,57,914	5,02,123
2026	36	7,01,801	6,31,620
2027	37	8,51,136	7,66,022
2028	38	10,19,690	9,17,721
2029	39	12,10,638	10,89,574
2030	40	13,37,410	12,03,669
2031	41	14,81,965	13,33,769
2032	42	16,59,399	14,93,459
2033	43	18,57,278	16,71,550
2034	44	20,77,388	18,69,649
2035	45	23,22,856	20,90,571



Prepared by

Ali Asgar
Advisor(MDRT-USA)
sales@aliasgar.in
M: +91 85888 84976