



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 15 years, get
benefits for 21 years



Risk-free investment returns: ₹31,30,500



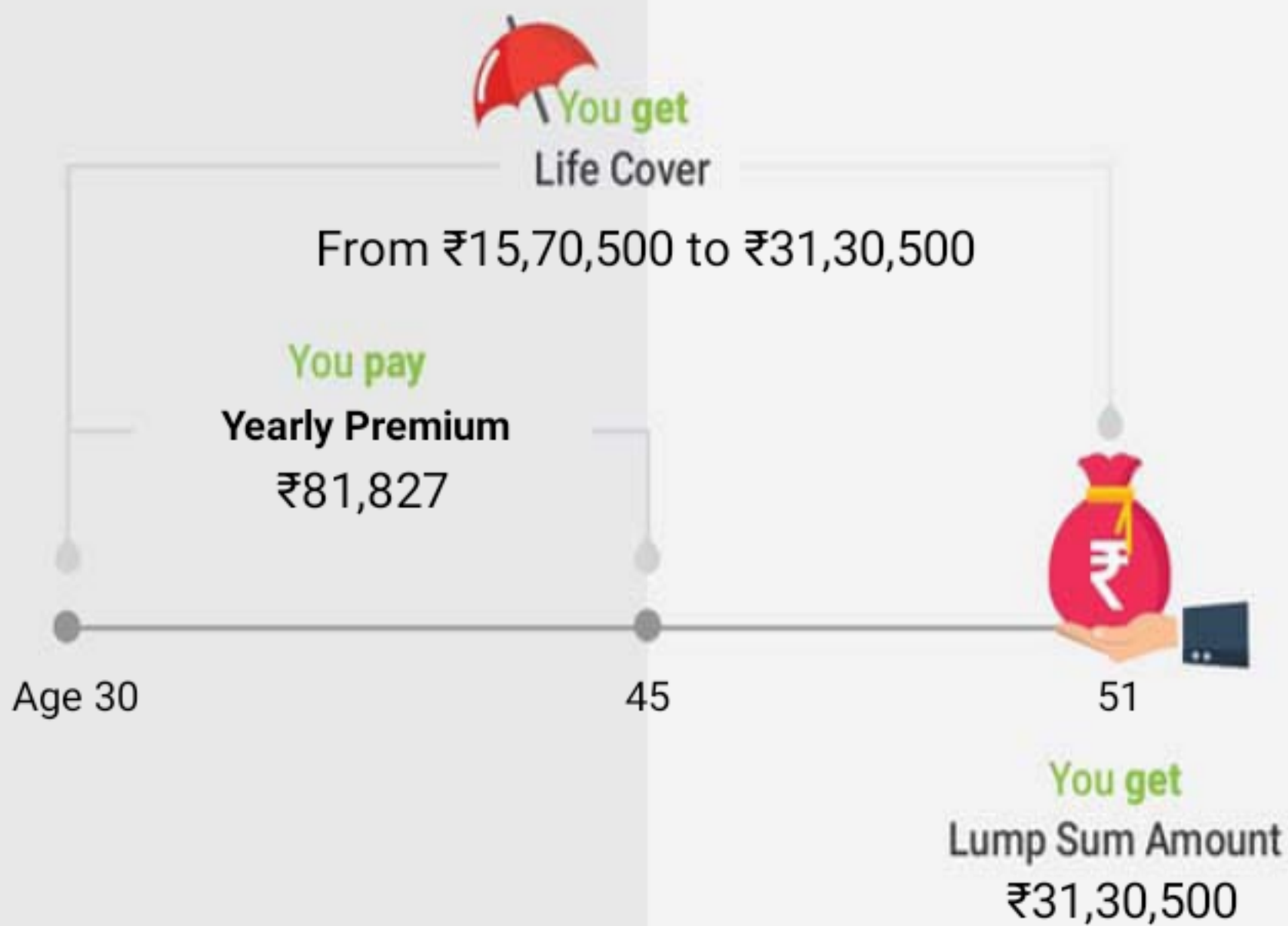
Tax saved on premium: ₹24,728/year
Tax saved on returns: ₹9,67,324



Cover starts at ₹15,70,500 & goes up to
₹31,30,500 with LIC annual bonus

Premium: ₹83,628/yr in yr 1, ₹81,827/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
12,29,206	31,30,500	13,38,245

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	83,628	81,827
Half-Yearly	42,245	41,335
Quarterly	21,338	20,878
Monthly	7,113	6,959

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 ₹47, 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	83,628	24,728	15,70,500	30,70,500	0
2021	31	81,827	24,728	16,41,000	31,41,000	0
2022	32	81,827	24,728	17,11,500	32,11,500	0
2023	33	81,827	24,728	17,82,000	32,82,000	0
2024	34	81,827	24,728	18,52,500	33,52,500	0
2025	35	81,827	24,728	19,23,000	34,23,000	0
2026	36	81,827	24,728	19,93,500	34,93,500	0
2027	37	81,827	24,728	20,64,000	35,64,000	0
2028	38	81,827	24,728	21,34,500	36,34,500	0
2029	39	81,827	24,728	22,05,000	37,05,000	0
2030	40	81,827	24,728	22,75,500	37,75,500	0
2031	41	81,827	24,728	23,46,000	38,46,000	0
2032	42	81,827	24,728	24,16,500	39,16,500	0
2033	43	81,827	24,728	24,87,000	39,87,000	0
2034	44	81,827	24,728	25,87,500	40,87,500	0
2035	45	0	0	26,65,500	41,65,500	0
2036	46	0	0	27,43,500	42,43,500	0
2037	47	0	0	28,21,500	43,21,500	0
2038	48	0	0	29,14,500	44,14,500	0
2039	49	0	0	30,15,000	45,15,000	0
2040	50	0	0	31,30,500	46,30,500	0
2041	51	0	9,67,324	0	0	31,30,500
Total		12,29,206	13,38,245			31,30,500

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	46,890	0
2022	32	1,23,629	1,11,266
2023	33	2,02,043	1,81,839
2024	34	2,53,823	2,28,440
2025	35	3,08,332	2,77,498
2026	36	3,87,290	3,48,561
2027	37	4,76,581	4,28,923
2028	38	5,77,278	5,19,551
2029	39	6,90,866	6,21,779
2030	40	8,18,468	7,36,621
2031	41	9,62,029	8,65,826
2032	42	11,05,368	9,94,831
2033	43	12,66,780	11,40,102
2034	44	14,49,079	13,04,171
2035	45	15,95,721	14,36,149
2036	46	17,62,390	15,86,151
2037	47	19,67,651	17,70,886
2038	48	21,96,069	19,76,462
2039	49	24,50,802	22,05,721
2040	50	27,34,310	24,60,879



Prepared by

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