



A Personalized Investment Proposal for Mr. Prospect

Prepared by

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**See your wealth grow
over time**



Pay Premium only for 16 years, get
benefits for 25 years



Risk-free investment returns: ₹40,50,000



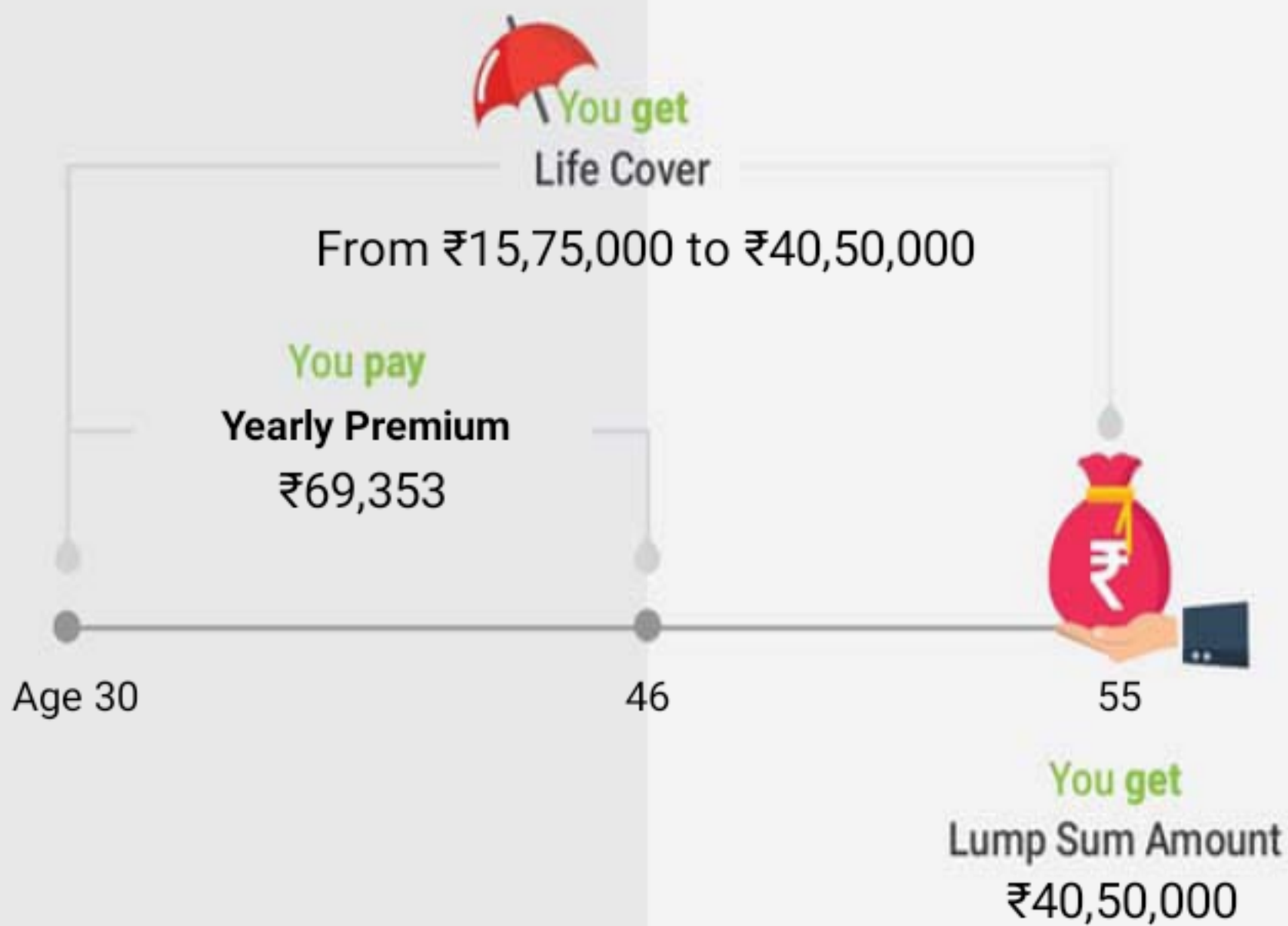
Tax saved on premium: ₹20,958/year
Tax saved on returns: ₹12,51,450



Cover starts at ₹15,75,000 & goes up to
₹40,50,000 with LIC annual bonus

Premium: ₹70,879/yr in yr 1, ₹69,353/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
11,11,174	40,50,000	15,86,794

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	70,879	69,353
Half-Yearly	35,805	35,034
Quarterly	18,085	17,696
Monthly	6,028	5,899

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 ₹50, 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	70,879	20,958	15,75,000	30,75,000	0
2021	31	69,353	20,958	16,50,000	31,50,000	0
2022	32	69,353	20,958	17,25,000	32,25,000	0
2023	33	69,353	20,958	18,00,000	33,00,000	0
2024	34	69,353	20,958	18,75,000	33,75,000	0
2025	35	69,353	20,958	19,50,000	34,50,000	0
2026	36	69,353	20,958	20,25,000	35,25,000	0
2027	37	69,353	20,958	21,00,000	36,00,000	0
2028	38	69,353	20,958	21,75,000	36,75,000	0
2029	39	69,353	20,958	22,50,000	37,50,000	0
2030	40	69,353	20,958	23,25,000	38,25,000	0
2031	41	69,353	20,958	24,00,000	39,00,000	0
2032	42	69,353	20,958	24,75,000	39,75,000	0
2033	43	69,353	20,958	25,50,000	40,50,000	0
2034	44	69,353	20,958	26,55,000	41,55,000	0
2035	45	69,353	20,958	27,37,500	42,37,500	0
2036	46	0	0	28,20,000	43,20,000	0
2037	47	0	0	29,02,500	44,02,500	0
2038	48	0	0	30,00,000	45,00,000	0
2039	49	0	0	31,05,000	46,05,000	0
2040	50	0	0	32,25,000	47,25,000	0
2041	51	0	0	33,75,000	48,75,000	0
2042	52	0	0	36,00,000	51,00,000	0
2043	53	0	0	38,25,000	53,25,000	0
2044	54	0	0	40,50,000	55,50,000	0
2045	55	0	12,51,450	0	0	40,50,000
Total		11,11,174	15,86,794			40,50,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	39,526	0
2022	32	1,03,550	93,195
2023	33	1,78,014	1,60,212
2024	34	2,23,005	2,00,704
2025	35	2,68,371	2,41,533
2026	36	3,14,202	2,82,781
2027	37	3,70,314	3,33,282
2028	38	4,32,388	3,89,149
2029	39	5,16,543	4,64,889
2030	40	6,11,077	5,49,969
2031	41	7,17,255	6,45,529
2032	42	8,35,818	7,52,236
2033	43	9,68,152	8,71,337
2034	44	11,16,028	10,04,425
2035	45	12,80,610	11,52,549
2036	46	13,94,437	12,54,993
2037	47	15,21,900	13,69,710
2038	48	16,65,787	14,99,208
2039	49	18,28,500	16,45,650
2040	50	20,13,817	18,12,435
2041	51	22,42,485	20,18,236
2042	52	24,96,472	22,46,825
2043	53	27,79,920	25,01,928
2044	54	30,96,225	27,86,602



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