



A Personalized Investment Proposal for Mr. Prospect

Prepared by

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Invest for
your child's
brighter
future



Get money back of ₹1,20,000 every year
starting from age 55



Get high maturity amount ₹1,20,75,000
and high life cover up to ₹1,20,75,000



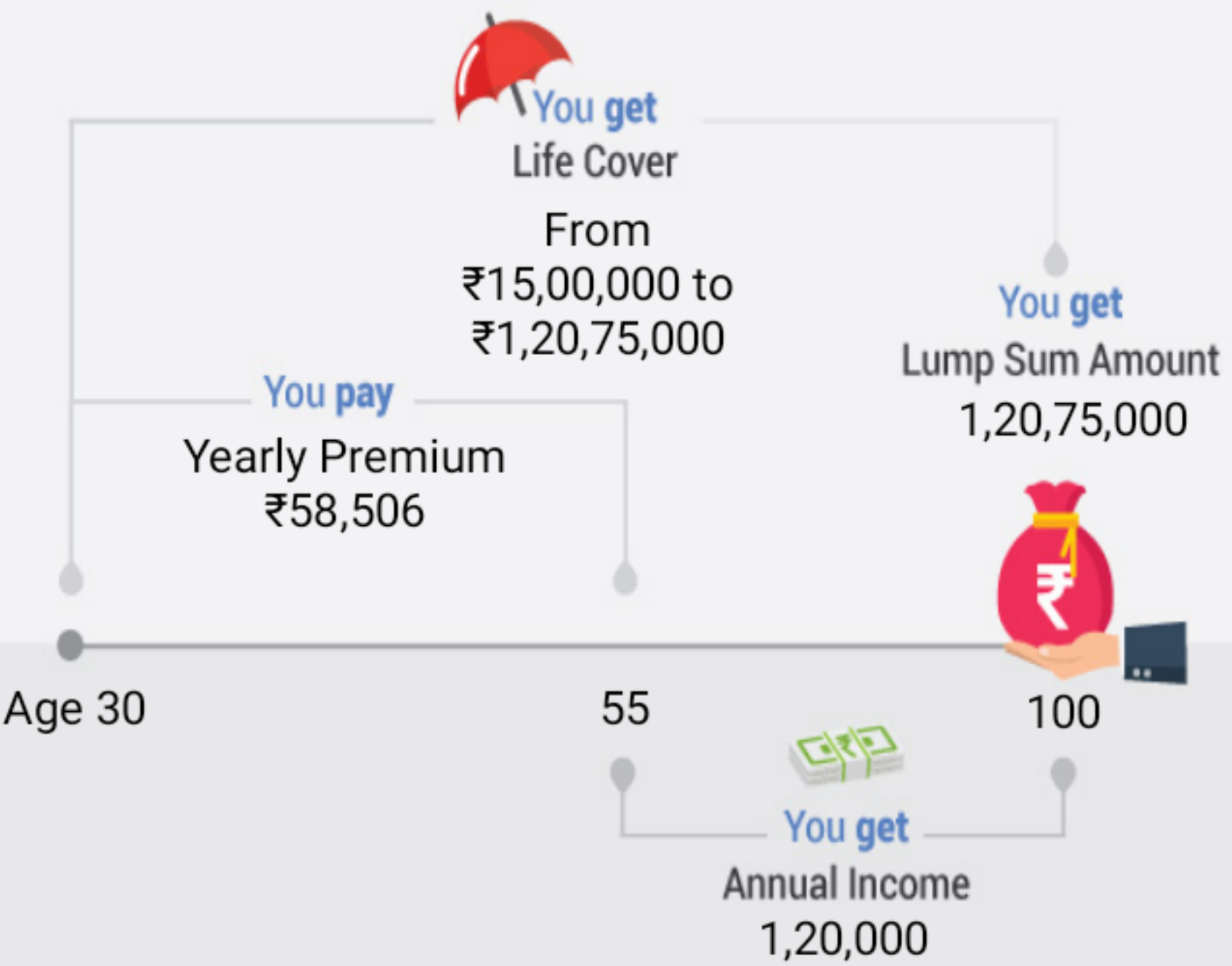
Pay premium for only 25 years, get life
cover for 70 years



Total tax saved on premium: ₹4,42,025
Total tax saved on returns: ₹53,99,775

Premium: ₹59,794/yr in yr 1, ₹58,506/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
14,63,938	1,20,75,000	58,41,800

Additional Benefits

- 1. Enhanced Protection: You can add Critical Illness rider up to INR 25 Lakhs
- 2. You can also add a rider in case of accidental disability
- 3. Liquidity Options: After 2 yrs of premium payment,
 - You can take a loan on your policy
 - You can surrender your policy for cash
- 4. Premiums can be paid Yrly/Half-Yrly/Qtrly or Monthly

Premium Mode	1st Year	2nd Year onwards
Yearly	59,794	58,506
Half-Yearly	30,212	29,561
Quarterly	15,264	14,935
Monthly	5,088	4,978

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.945. 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	59,794	17,680	15,00,000	30,00,000	0
2021	31	58,506	17,680	16,50,000	31,50,000	0
2022	32	58,506	17,680	17,25,000	32,25,000	0
2023	33	58,506	17,680	18,00,000	33,00,000	0
2024	34	58,506	17,680	18,75,000	33,75,000	0
2025	35	58,506	17,680	19,50,000	34,50,000	0
2026	36	58,506	17,680	20,25,000	35,25,000	0
2027	37	58,506	17,680	21,00,000	36,00,000	0
2028	38	58,506	17,680	21,75,000	36,75,000	0
2029	39	58,506	17,680	22,50,000	37,50,000	0
2030	40	58,506	17,680	23,25,000	38,25,000	0
2031	41	58,506	17,680	24,00,000	39,00,000	0
2032	42	58,506	17,680	24,75,000	39,75,000	0
2033	43	58,506	17,680	25,50,000	40,50,000	0
2034	44	58,506	17,680	26,55,000	41,55,000	0
2035	45	58,506	17,680	27,37,500	42,37,500	0
2036	46	58,506	17,680	28,20,000	43,20,000	0
2037	47	58,506	17,680	29,02,500	44,02,500	0
2038	48	58,506	17,680	30,00,000	45,00,000	0
2039	49	58,506	17,680	31,05,000	46,05,000	0
2040	50	58,506	17,680	32,25,000	47,25,000	0
2041	51	58,506	17,680	33,75,000	48,75,000	0
2042	52	58,506	17,680	36,00,000	51,00,000	0
2043	53	58,506	17,680	38,25,000	53,25,000	0
2044	54	58,506	17,680	40,50,000	55,50,000	0
2045	55	0	37,080	42,75,000	42,75,000	1,20,000

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)						
Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2046	56	0	37,080	45,30,000	45,30,000	1,20,000
2047	57	0	37,080	47,85,000	47,85,000	1,20,000
2048	58	0	37,080	50,40,000	50,40,000	1,20,000
2049	59	0	37,080	54,00,000	54,00,000	1,20,000
2050	60	0	37,080	57,75,000	57,75,000	1,20,000
2051	61	0	37,080	62,25,000	62,25,000	1,20,000
2052	62	0	37,080	66,75,000	66,75,000	1,20,000
2053	63	0	37,080	71,25,000	71,25,000	1,20,000
2054	64	0	37,080	75,75,000	75,75,000	1,20,000
2055	65	0	37,080	80,25,000	80,25,000	1,20,000
2056	66	0	37,080	84,75,000	84,75,000	1,20,000
2057	67	0	37,080	89,25,000	89,25,000	1,20,000
2058	68	0	37,080	93,75,000	93,75,000	1,20,000
2059	69	0	37,080	98,25,000	98,25,000	1,20,000
2060	70	0	37,080	99,00,000	99,00,000	1,20,000
2061	71	0	37,080	99,75,000	99,75,000	1,20,000
2062	72	0	37,080	1,00,50,000	1,00,50,000	1,20,000
2063	73	0	37,080	1,01,25,000	1,01,25,000	1,20,000
2064	74	0	37,080	1,02,00,000	1,02,00,000	1,20,000
2065	75	0	37,080	1,02,75,000	1,02,75,000	1,20,000
2066	76	0	37,080	1,03,50,000	1,03,50,000	1,20,000
2067	77	0	37,080	1,04,25,000	1,04,25,000	1,20,000
2068	78	0	37,080	1,05,00,000	1,05,00,000	1,20,000
2069	79	0	37,080	1,05,75,000	1,05,75,000	1,20,000
2070	80	0	37,080	1,06,50,000	1,06,50,000	1,20,000

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)						
Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2071	81	0	37,080	1,07,25,000	1,07,25,000	1,20,000
2072	82	0	37,080	1,08,00,000	1,08,00,000	1,20,000
2073	83	0	37,080	1,08,75,000	1,08,75,000	1,20,000
2074	84	0	37,080	1,09,50,000	1,09,50,000	1,20,000
2075	85	0	37,080	1,10,25,000	1,10,25,000	1,20,000
2076	86	0	37,080	1,11,00,000	1,11,00,000	1,20,000
2077	87	0	37,080	1,11,75,000	1,11,75,000	1,20,000
2078	88	0	37,080	1,12,50,000	1,12,50,000	1,20,000
2079	89	0	37,080	1,13,25,000	1,13,25,000	1,20,000
2080	90	0	37,080	1,14,00,000	1,14,00,000	1,20,000
2081	91	0	37,080	1,14,75,000	1,14,75,000	1,20,000
2082	92	0	37,080	1,15,50,000	1,15,50,000	1,20,000
2083	93	0	37,080	1,16,25,000	1,16,25,000	1,20,000
2084	94	0	37,080	1,17,00,000	1,17,00,000	1,20,000
2085	95	0	37,080	1,17,75,000	1,17,75,000	1,20,000
2086	96	0	37,080	1,18,50,000	1,18,50,000	1,20,000
2087	97	0	37,080	1,19,25,000	1,19,25,000	1,20,000
2088	98	0	37,080	1,20,00,000	1,20,00,000	1,20,000
2089	99	0	37,080	1,20,75,000	1,20,75,000	1,20,000
2090	100	0	37,31,175	0	0	1,20,75,000
Total		14,63,938	58,41,800			1,74,75,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	36,180	0
2022	32	90,787	81,708
2023	33	1,58,250	1,42,425
2024	34	1,99,087	1,79,178
2025	35	2,40,435	2,16,391
2026	36	2,82,292	2,54,063
2027	37	3,27,795	2,95,016
2028	38	3,74,538	3,37,084
2029	39	4,22,623	3,80,360
2030	40	4,88,862	4,39,975
2031	41	5,73,804	5,16,423
2032	42	6,68,655	6,01,789
2033	43	7,74,522	6,97,069
2034	44	8,92,822	8,03,540
2035	45	10,24,488	9,22,039
2036	46	11,53,237	10,37,913
2037	47	12,97,620	11,67,858
2038	48	14,60,767	13,14,690
2039	49	16,45,650	14,81,085
2040	50	18,56,641	16,70,977
2041	51	21,07,215	18,96,493
2042	52	22,75,965	20,48,368
2043	53	24,56,244	22,10,619
2044	54	27,86,737	25,08,063
2045	55	37,80,000	6,00,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2046	56	38,47,500	6,00,000
2047	57	39,15,000	6,00,000
2048	58	39,82,500	6,00,000
2049	59	40,50,000	6,00,000
2050	60	41,17,500	6,00,000
2051	61	41,85,000	6,00,000
2052	62	42,52,500	6,00,000
2053	63	43,20,000	6,00,000
2054	64	43,87,500	6,00,000
2055	65	44,55,000	6,00,000
2056	66	45,22,500	6,00,000
2057	67	45,90,000	6,00,000
2058	68	46,57,500	6,00,000
2059	69	47,25,000	6,00,000
2060	70	47,92,500	6,00,000
2061	71	48,60,000	6,00,000
2062	72	49,27,500	6,00,000
2063	73	49,95,000	6,00,000
2064	74	50,62,500	6,00,000
2065	75	51,30,000	6,00,000
2066	76	51,97,500	6,00,000
2067	77	52,65,000	6,00,000
2068	78	53,32,500	6,00,000
2069	79	54,00,000	6,00,000
2070	80	54,67,500	6,00,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2071	81	55,35,000	6,00,000
2072	82	56,02,500	6,00,000
2073	83	56,70,000	6,00,000
2074	84	57,37,500	6,00,000
2075	85	58,05,000	6,00,000
2076	86	58,72,500	6,00,000
2077	87	59,40,000	6,00,000
2078	88	60,07,500	6,00,000
2079	89	60,75,000	6,00,000
2080	90	61,42,500	6,00,000
2081	91	62,10,000	6,00,000
2082	92	62,77,500	6,00,000
2083	93	63,45,000	6,00,000
2084	94	64,12,500	6,00,000
2085	95	64,80,000	6,00,000
2086	96	65,47,500	6,00,000
2087	97	66,15,000	6,00,000
2088	98	66,82,500	6,00,000
2089	99	67,50,000	6,00,000



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