A Personalized Investment Proposal for

Mr. Prospect

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Get money back of ₹1,20,000 every year starting from age 60

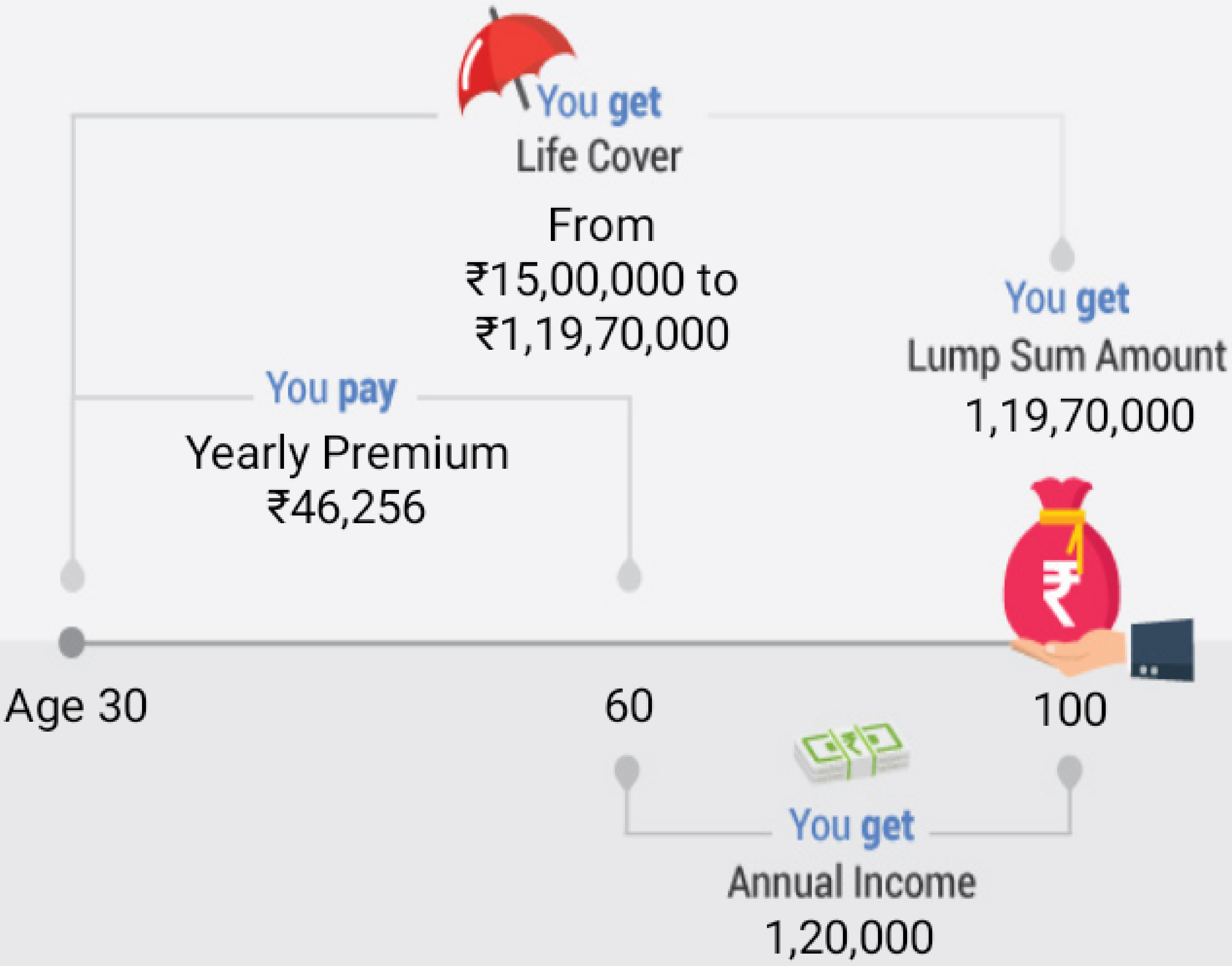
Get high maturity amount ₹1,19,70,000 and high life cover up to ₹1,19,70,000

Pay premium for only 30 years, get life cover for 70 years

Total tax saved on premium: ₹4,19,370
Total tax saved on returns: ₹51,81,930

Premium: ₹47,274/yr in yr 1, ₹46,256/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
13,88,698	1,19,70,000	56,01,300

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	47,274	46,256
Half-Yearly	23,888	23,374
Quarterly	12,070	11,810
Monthly	4,023	3,937

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 ₹49, 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	47,274	13,978	15,00,000	30,00,000	0
2021	31	46,256	13,978	16,47,000	31,47,000	0
2022	32	46,256	13,978	17,20,500	32,20,500	0
2023	33	46,256	13,978	17,94,000	32,94,000	0
2024	34	46,256	13,978	18,67,500	33,67,500	0
2025	35	46,256	13,978	19,41,000	34,41,000	0
2026	36	46,256	13,978	20,14,500	35,14,500	0
2027	37	46,256	13,978	20,88,000	35,88,000	0
2028	38	46,256	13,978	21,61,500	36,61,500	0
2029	39	46,256	13,978	22,35,000	37,35,000	0
2030	40	46,256	13,978	23,08,500	38,08,500	0
2031	41	46,256	13,978	23,82,000	38,82,000	0
2032	42	46,256	13,978	24,55,500	39,55,500	0
2033	43	46,256	13,978	25,29,000	40,29,000	0
2034	44	46,256	13,978	26,32,500	41,32,500	0
2035	45	46,256	13,978	27,13,500	42,13,500	0
2036	46	46,256	13,978	27,94,500	42,94,500	0
2037	47	46,256	13,978	28,75,500	43,75,500	0
2038	48	46,256	13,978	29,71,500	44,71,500	0
2039	49	46,256	13,978	30,75,000	45,75,000	0
2040	50	46,256	13,978	31,93,500	46,93,500	0
2041	51	46,256	13,978	33,42,000	48,42,000	0
2042	52	46,256	13,978	35,65,500	50,65,500	0
2043	53	46,256	13,978	37,89,000	52,89,000	0
2044	54	46,256	13,978	40,12,500	55,12,500	0
2045	55	46,256	13,978	42,36,000	57,36,000	0

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)						
Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2046	56	46,256	13,978	44,89,500	59,89,500	0
2047	57	46,256	13,978	47,43,000	62,43,000	0
2048	58	46,256	13,978	49,96,500	64,96,500	0
2049	59	46,256	13,978	53,55,000	68,55,000	0
2050	60	0	37,080	57,28,500	57,28,500	1,20,000
2051	61	0	37,080	61,77,000	61,77,000	1,20,000
2052	62	0	37,080	66,25,500	66,25,500	1,20,000
2053	63	0	37,080	70,74,000	70,74,000	1,20,000
2054	64	0	37,080	75,22,500	75,22,500	1,20,000
2055	65	0	37,080	79,71,000	79,71,000	1,20,000
2056	66	0	37,080	84,19,500	84,19,500	1,20,000
2057	67	0	37,080	88,68,000	88,68,000	1,20,000
2058	68	0	37,080	93,16,500	93,16,500	1,20,000
2059	69	0	37,080	97,65,000	97,65,000	1,20,000
2060	70	0	37,080	98,38,500	98,38,500	1,20,000
2061	71	0	37,080	99,12,000	99,12,000	1,20,000
2062	72	0	37,080	99,85,500	99,85,500	1,20,000
2063	73	0	37,080	1,00,59,000	1,00,59,000	1,20,000
2064	74	0	37,080	1,01,32,500	1,01,32,500	1,20,000
2065	75	0	37,080	1,02,06,000	1,02,06,000	1,20,000
2066	76	0	37,080	1,02,79,500	1,02,79,500	1,20,000
2067	77	0	37,080	1,03,53,000	1,03,53,000	1,20,000
2068	78	0	37,080	1,04,26,500	1,04,26,500	1,20,000
2069	79	0	37,080	1,05,00,000	1,05,00,000	1,20,000
2070	80	0	37,080	1,05,73,500	1,05,73,500	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	1,06,47,000	1,06,47,000	1,20,000
2072	82	0	37,080	1,07,20,500	1,07,20,500	1,20,000
2073	83	0	37,080	1,07,94,000	1,07,94,000	1,20,000
2074	84	0	37,080	1,08,67,500	1,08,67,500	1,20,000
2075	85	0	37,080	1,09,41,000	1,09,41,000	1,20,000
2076	86	0	37,080	1,10,14,500	1,10,14,500	1,20,000
2077	87	0	37,080	1,10,88,000	1,10,88,000	1,20,000
2078	88	0	37,080	1,11,61,500	1,11,61,500	1,20,000
2079	89	0	37,080	1,12,35,000	1,12,35,000	1,20,000
2080	90	0	37,080	1,13,08,500	1,13,08,500	1,20,000
2081	91	0	37,080	1,13,82,000	1,13,82,000	1,20,000
2082	92	0	37,080	1,14,55,500	1,14,55,500	1,20,000
2083	93	0	37,080	1,15,29,000	1,15,29,000	1,20,000
2084	94	0	37,080	1,16,02,500	1,16,02,500	1,20,000
2085	95	0	37,080	1,16,76,000	1,16,76,000	1,20,000
2086	96	0	37,080	1,17,49,500	1,17,49,500	1,20,000
2087	97	0	37,080	1,18,23,000	1,18,23,000	1,20,000
2088	98	0	37,080	1,18,96,500	1,18,96,500	1,20,000
2089	99	0	37,080	1,19,70,000	1,19,70,000	1,20,000
2090	100	0	36,98,730	0	0	1,19,70,000
Total		**13,88,698**	**56,01,300**			**1,67,70,000**

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	28,844	0
2022	32	77,401	69,661
2023	33	1,33,047	1,19,742
2024	34	1,67,558	1,50,802
2025	35	2,02,569	1,82,312
2026	36	2,38,080	2,14,272
2027	37	2,76,590	2,48,931
2028	38	3,16,182	2,84,564
2029	39	3,56,938	3,21,244
2030	40	3,98,765	3,58,888
2031	41	4,41,765	3,97,588
2032	42	4,85,827	4,37,244
2033	43	5,31,072	4,77,965
2034	44	5,86,686	5,28,018
2035	45	6,71,444	6,04,300
2036	46	7,65,057	6,88,552
2037	47	8,68,970	7,82,073
2038	48	9,83,652	8,85,287
2039	49	11,10,759	9,99,683
2040	50	12,51,104	11,25,993
2041	51	13,85,126	12,46,613
2042	52	15,35,290	13,81,761
2043	53	17,04,299	15,33,869
2044	54	18,96,033	17,06,430
2045	55	21,14,122	19,02,710

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2046	56	23,42,152	21,07,937
2047	57	25,07,741	22,56,967
2048	58	26,84,692	24,16,223
2049	59	30,59,218	27,53,296
2050	60	50,50,650	6,00,000
2051	61	51,16,800	6,00,000
2052	62	51,82,950	6,00,000
2053	63	52,49,100	6,00,000
2054	64	53,15,250	6,00,000
2055	65	53,81,400	6,00,000
2056	66	54,47,550	6,00,000
2057	67	55,13,700	6,00,000
2058	68	55,79,850	6,00,000
2059	69	56,46,000	6,00,000
2060	70	57,12,150	6,00,000
2061	71	57,78,300	6,00,000
2062	72	58,44,450	6,00,000
2063	73	59,10,600	6,00,000
2064	74	59,76,750	6,00,000
2065	75	60,42,900	6,00,000
2066	76	61,09,050	6,00,000
2067	77	61,75,200	6,00,000
2068	78	62,41,350	6,00,000
2069	79	63,07,500	6,00,000
2070	80	63,73,650	6,00,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2071	81	64,39,800	6,00,000
2072	82	65,05,950	6,00,000
2073	83	65,72,100	6,00,000
2074	84	66,38,250	6,00,000
2075	85	67,04,400	6,00,000
2076	86	67,70,550	6,00,000
2077	87	68,36,700	6,00,000
2078	88	69,02,850	6,00,000
2079	89	69,69,000	6,00,000
2080	90	70,35,150	6,00,000
2081	91	71,01,300	6,00,000
2082	92	71,67,450	6,00,000
2083	93	72,33,600	6,00,000
2084	94	72,99,750	6,00,000
2085	95	73,65,900	6,00,000
2086	96	74,32,050	6,00,000
2087	97	74,98,200	6,00,000
2088	98	75,64,350	6,00,000
2089	99	76,30,500	6,00,000

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