



A Personalized Investment Proposal for Mr. Prospect

Prepared by

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***Invest in your
family's financial
security.***



Cover starts at ₹15,72,000 & goes up to ₹39,75,000 with LIC annual bonus



Risk-free investment returns: ₹39,75,000



Tax saved on premium: ₹17,351/year
Tax saved on returns: ₹12,28,275



LIC's claim settlement ratio, 99.55% is the best in the industry

Premium: ₹58,679/yr in yr 1, ₹57,416/yr from yr 2

Benefits Illustration



You get
Life Cover

From ₹15,72,000 to ₹39,75,000

You pay

Yearly Premium

₹57,416



55

You get

Lump Sum Amount

₹39,75,000

Age 30

Total Premium Paid	Total Returns	Total Tax Saved
14,36,663	39,75,000	16,62,050

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	58,679	57,416
Half-Yearly	29,659	29,020
Quarterly	14,989	14,666
Monthly	4,996	4,889

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 ₹48, and loyalty bonus of ₹0 per ₹1,000 sum assured and Table no.914. 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	58,679	17,351	15,72,000	30,72,000	0
2021	31	57,416	17,351	16,44,000	31,44,000	0
2022	32	57,416	17,351	17,16,000	32,16,000	0
2023	33	57,416	17,351	17,88,000	32,88,000	0
2024	34	57,416	17,351	18,60,000	33,60,000	0
2025	35	57,416	17,351	19,32,000	34,32,000	0
2026	36	57,416	17,351	20,04,000	35,04,000	0
2027	37	57,416	17,351	20,76,000	35,76,000	0
2028	38	57,416	17,351	21,48,000	36,48,000	0
2029	39	57,416	17,351	22,20,000	37,20,000	0
2030	40	57,416	17,351	22,92,000	37,92,000	0
2031	41	57,416	17,351	23,64,000	38,64,000	0
2032	42	57,416	17,351	24,36,000	39,36,000	0
2033	43	57,416	17,351	25,08,000	40,08,000	0
2034	44	57,416	17,351	26,10,000	41,10,000	0
2035	45	57,416	17,351	26,89,500	41,89,500	0
2036	46	57,416	17,351	27,69,000	42,69,000	0
2037	47	57,416	17,351	28,48,500	43,48,500	0
2038	48	57,416	17,351	29,43,000	44,43,000	0
2039	49	57,416	17,351	30,45,000	45,45,000	0
2040	50	57,416	17,351	31,62,000	46,62,000	0
2041	51	57,416	17,351	33,09,000	48,09,000	0
2042	52	57,416	17,351	35,31,000	50,31,000	0
2043	53	57,416	17,351	37,53,000	52,53,000	0
2044	54	57,416	17,351	39,75,000	54,75,000	0
2045	55	0	12,28,275	0	0	39,75,000
Total		14,36,663	16,62,050			39,75,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	33,241	0
2022	32	91,177	82,059
2023	33	1,55,214	1,39,693
2024	34	1,94,486	1,75,037
2025	35	2,34,117	2,10,706
2026	36	2,74,195	2,46,776
2027	37	3,22,837	2,90,554
2028	38	3,74,351	3,36,915
2029	39	4,28,936	3,86,042
2030	40	4,86,972	4,38,275
2031	41	5,61,052	5,04,947
2032	42	6,53,796	5,88,416
2033	43	7,57,310	6,81,579
2034	44	8,72,982	7,85,683
2035	45	10,01,721	9,01,549
2036	46	11,27,609	10,14,848
2037	47	12,68,784	11,41,905
2038	48	14,28,306	12,85,475
2039	49	16,09,080	14,48,172
2040	50	18,15,382	16,33,844
2041	51	20,67,357	18,60,621
2042	52	23,50,167	21,15,150
2043	53	26,68,723	24,01,850
2044	54	30,27,420	27,24,678



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