



A Personalized Investment Proposal for Mr. Prospect

Prepared by

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Enjoy a comfortable retirement.



Risk-free investment returns:
₹40,12,500



Only plan that gives life-long cover of
₹15,00,000 even after maturity



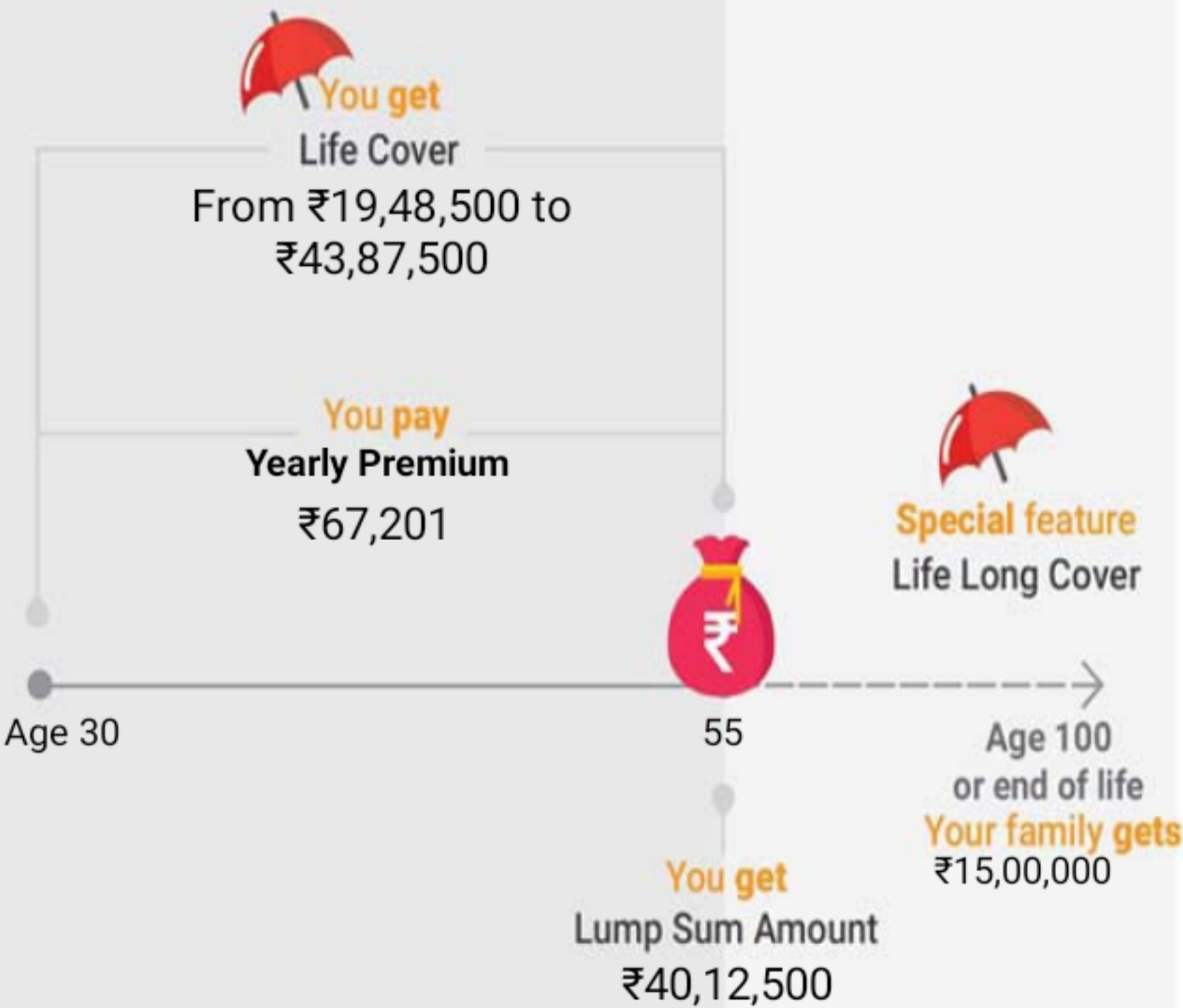
Tax saved on premium: ₹20,308/year
Tax saved on returns: ₹12,39,862



Cover starts at ₹19,48,500 & goes up to
₹43,87,500 with LIC's annual bonus

Premium: ₹68,680/yr in yr 1, ₹67,201/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
16,81,504	55,12,500	17,47,563

Additional Benefits

- 1. Enhanced Protection: You can choose Accidental Death and Disability Benefit Rider up to INR 1Cr
- 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	68,680	67,201
Half-Yearly	34,706	33,959
Quarterly	17,536	17,159
Monthly	5,845	5,720

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.915. 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	68,680	20,308	19,48,500	34,48,500	0
2021	31	67,201	20,308	20,22,000	35,22,000	0
2022	32	67,201	20,308	20,95,500	35,95,500	0
2023	33	67,201	20,308	21,69,000	36,69,000	0
2024	34	67,201	20,308	22,42,500	37,42,500	0
2025	35	67,201	20,308	23,16,000	38,16,000	0
2026	36	67,201	20,308	23,89,500	38,89,500	0
2027	37	67,201	20,308	24,63,000	39,63,000	0
2028	38	67,201	20,308	25,36,500	40,36,500	0
2029	39	67,201	20,308	26,10,000	41,10,000	0
2030	40	67,201	20,308	26,83,500	41,83,500	0
2031	41	67,201	20,308	27,57,000	42,57,000	0
2032	42	67,201	20,308	28,30,500	43,30,500	0
2033	43	67,201	20,308	29,04,000	44,04,000	0
2034	44	67,201	20,308	30,07,500	45,07,500	0
2035	45	67,201	20,308	30,88,500	45,88,500	0
2036	46	67,201	20,308	31,69,500	46,69,500	0
2037	47	67,201	20,308	32,50,500	47,50,500	0
2038	48	67,201	20,308	33,46,500	48,46,500	0
2039	49	67,201	20,308	34,50,000	49,50,000	0
2040	50	67,201	20,308	35,68,500	50,68,500	0
2041	51	67,201	20,308	37,17,000	52,17,000	0
2042	52	67,201	20,308	39,40,500	54,40,500	0
2043	53	67,201	20,308	41,64,000	56,64,000	0
2044	54	67,201	20,308	43,87,500	58,87,500	0
2045	55	0	12,39,862	15,00,000	15,00,000	40,12,500

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	0	15,00,000	15,00,000	0
2047	57	0	0	15,00,000	15,00,000	0
2048	58	0	0	15,00,000	15,00,000	0
2049	59	0	0	15,00,000	15,00,000	0
2050	60	0	0	15,00,000	15,00,000	0
2051	61	0	0	15,00,000	15,00,000	0
2052	62	0	0	15,00,000	15,00,000	0
2053	63	0	0	15,00,000	15,00,000	0
2054	64	0	0	15,00,000	15,00,000	0
2055	65	0	0	15,00,000	15,00,000	0
2056	66	0	0	15,00,000	15,00,000	0
2057	67	0	0	15,00,000	15,00,000	0
2058	68	0	0	15,00,000	15,00,000	0
2059	69	0	0	15,00,000	15,00,000	0
2060	70	0	0	15,00,000	15,00,000	0
2061	71	0	0	15,00,000	15,00,000	0
2062	72	0	0	15,00,000	15,00,000	0
2063	73	0	0	15,00,000	15,00,000	0
2064	74	0	0	15,00,000	15,00,000	0
2065	75	0	0	15,00,000	15,00,000	0
2066	76	0	0	15,00,000	15,00,000	0
2067	77	0	0	15,00,000	15,00,000	0
2068	78	0	0	15,00,000	15,00,000	0
2069	79	0	0	15,00,000	15,00,000	0
2070	80	0	0	15,00,000	15,00,000	0

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	0	15,00,000	15,00,000	0
2072	82	0	0	15,00,000	15,00,000	0
2073	83	0	0	15,00,000	15,00,000	0
2074	84	0	0	15,00,000	15,00,000	0
2075	85	0	0	15,00,000	15,00,000	0
2076	86	0	0	15,00,000	15,00,000	0
2077	87	0	0	15,00,000	15,00,000	0
2078	88	0	0	15,00,000	15,00,000	0
2079	89	0	0	15,00,000	15,00,000	0
2080	90	0	0	15,00,000	15,00,000	0
2081	91	0	0	15,00,000	15,00,000	0
2082	92	0	0	15,00,000	15,00,000	0
2083	93	0	0	15,00,000	15,00,000	0
2084	94	0	0	15,00,000	15,00,000	0
2085	95	0	0	15,00,000	15,00,000	0
2086	96	0	0	15,00,000	15,00,000	0
2087	97	0	0	15,00,000	15,00,000	0
2088	98	0	0	15,00,000	15,00,000	0
2089	99	0	0	15,00,000	15,00,000	0
2090	100	0	4,63,500	0	0	15,00,000
Total		16,81,504	9,71,200			55,12,500

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	0	0
2021	31	38,533	0
2022	32	1,01,126	91,013
2023	33	1,73,779	1,56,401
2024	34	2,17,702	1,95,932
2025	35	2,61,992	2,35,793
2026	36	3,06,738	2,76,064
2027	37	3,61,306	3,25,175
2028	38	4,19,081	3,77,173
2029	39	4,80,256	4,32,231
2030	40	5,51,156	4,96,040
2031	41	6,47,221	5,82,499
2032	42	7,54,583	6,79,125
2033	43	8,74,499	7,87,049
2034	44	10,08,548	9,07,693
2035	45	11,57,848	10,42,063
2036	46	13,06,517	11,75,865
2037	47	14,73,135	13,25,821
2038	48	16,61,060	14,94,954
2039	49	18,73,518	16,86,166
2040	50	21,15,150	19,03,635
2041	51	24,06,674	21,66,007
2042	52	27,33,468	24,60,121
2043	53	31,00,916	27,90,824
2044	54	35,13,922	31,62,530
2045	55	4,52,100	0

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2046	56	4,72,950	0
2047	57	4,94,250	0
2048	58	5,15,999	0
2049	59	5,38,050	0
2050	60	5,60,400	0
2051	61	5,83,200	0
2052	62	6,06,000	0
2053	63	6,29,100	0
2054	64	6,52,350	0
2055	65	6,75,750	0
2056	66	6,99,300	0
2057	67	7,22,700	0
2058	68	7,46,100	0
2059	69	7,69,500	0
2060	70	7,92,750	0
2061	71	8,15,850	0
2062	72	8,38,800	0
2063	73	8,61,450	0
2064	74	8,83,799	0
2065	75	9,05,700	0
2066	76	9,27,300	0
2067	77	9,48,600	0
2068	78	9,69,300	0
2069	79	9,89,700	0
2070	80	10,09,500	0

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2071	81	10,28,700	0
2072	82	10,47,450	0
2073	83	10,65,600	0
2074	84	10,83,150	0
2075	85	11,00,250	0
2076	86	11,16,600	0
2077	87	11,32,500	0
2078	88	11,47,800	0
2079	89	11,63,100	0
2080	90	11,77,800	0
2081	91	11,92,800	0
2082	92	12,07,650	0
2083	93	12,22,950	0
2084	94	12,42,450	0
2085	95	12,59,550	0
2086	96	13,03,950	0
2087	97	13,23,600	0
2088	98	13,96,500	0
2089	99	13,96,500	0
2090	100	13,96,500	0



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