



## A Personalized Investment Proposal for Mr. Prospect

### **Prepared by**

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Invest for  
your child's  
brighter  
future



Pay Premium only once, get benefits for  
25 years



Risk-free investment returns: ₹40,87,500



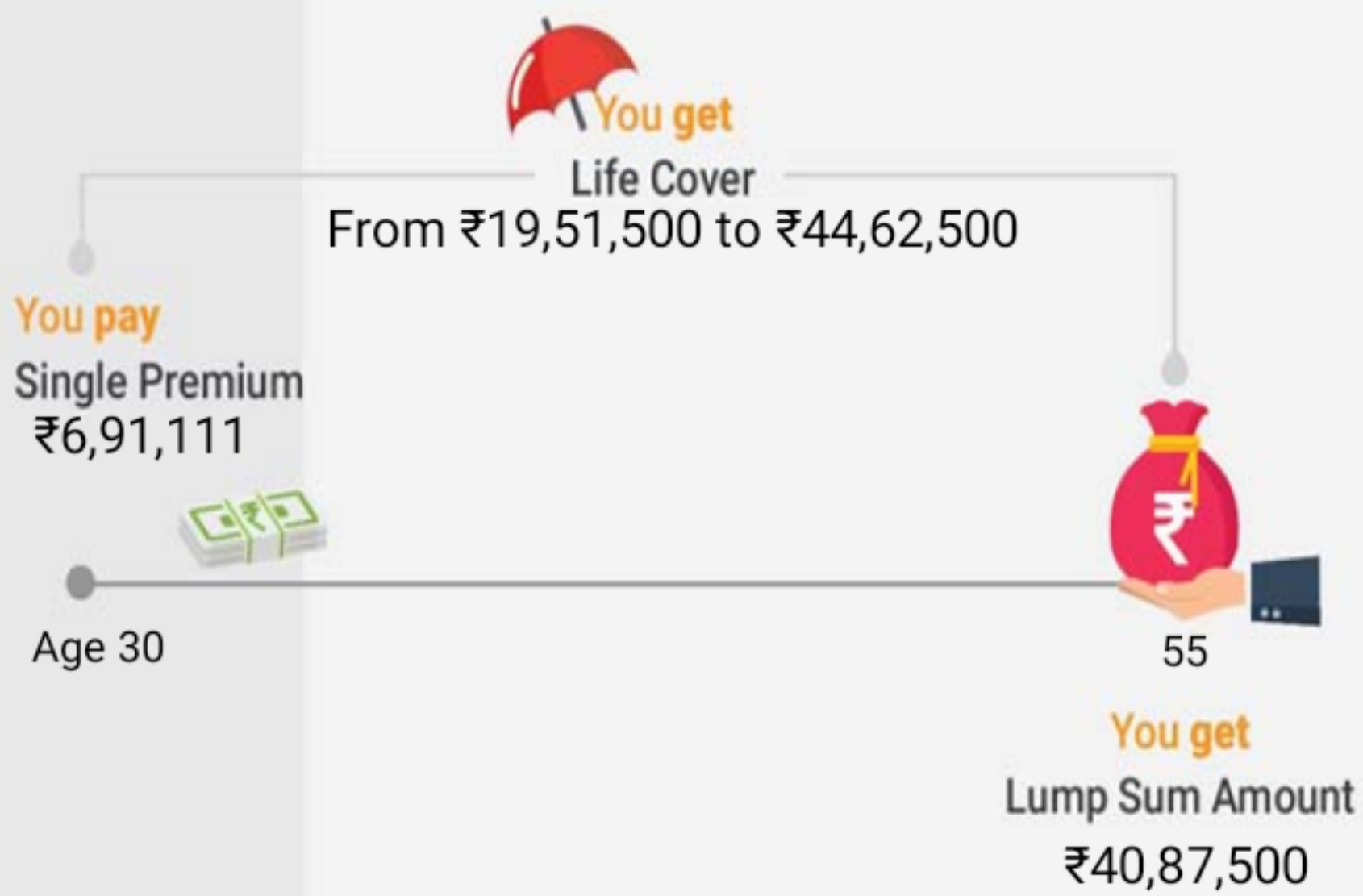
Tax saved on premium: ₹46,350  
Tax saved on returns: ₹0



Cover starts at ₹19,51,500 & goes up to  
₹44,62,500 with LIC annual bonus

Single Premium: ₹6,91,111

# Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
6,91,111	40,87,500	46,350



# Additional Benefits

- 1. Liquidity options:
  - You can take a loan on your policy after 1 year
  - You can surrender the policy for cash any time
- 2. Date of commencement of risk is 2 years from start date of policy or completion of 8 years of age whichever is earlier

One time Premium
6,91,111

## 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 ₹51, and loyalty bonus of ₹0 per ₹1,000 sum assured and Table no.917. 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
2020	30	6,91,111	46,350	19,51,500	0
2021	31	0	0	20,28,000	0
2022	32	0	0	21,04,500	0
2023	33	0	0	21,81,000	0
2024	34	0	0	22,57,500	0
2025	35	0	0	23,34,000	0
2026	36	0	0	24,10,500	0
2027	37	0	0	24,87,000	0
2028	38	0	0	25,63,500	0
2029	39	0	0	26,40,000	0
2030	40	0	0	27,16,500	0
2031	41	0	0	27,93,000	0
2032	42	0	0	28,69,500	0
2033	43	0	0	29,46,000	0
2034	44	0	0	30,52,500	0
2035	45	0	0	31,36,500	0
2036	46	0	0	32,20,500	0
2037	47	0	0	33,04,500	0
2038	48	0	0	34,03,500	0
2039	49	0	0	35,10,000	0
2040	50	0	0	36,31,500	0
2041	51	0	0	37,83,000	0
2042	52	0	0	40,09,500	0
2043	53	0	0	42,36,000	0
2044	54	0	0	44,62,500	0
2045	55	0	0	0	40,87,500
Total		6,91,111	46,350		40,87,500

# Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	30	4,74,374	0
2021	31	6,18,363	5,56,527
2022	32	6,30,282	5,67,254
2023	33	6,42,400	5,78,160
2024	34	6,54,693	5,89,224
2025	35	6,67,369	6,00,632
2026	36	6,80,520	6,12,468
2027	37	6,94,481	6,25,033
2028	38	7,09,368	6,38,431
2029	39	7,25,494	6,52,945
2030	40	7,43,150	6,68,835
2031	41	7,56,599	6,80,939
2032	42	7,70,843	6,93,759
2033	43	7,86,388	7,07,749
2034	44	8,03,601	7,23,240
2035	45	8,94,221	8,04,799
2036	46	9,85,829	8,87,246
2037	47	10,88,478	9,79,631
2038	48	12,04,407	10,83,966
2039	49	13,35,627	12,02,065
2040	50	14,85,214	13,36,693
2041	51	16,68,942	15,02,048
2042	52	18,73,979	16,86,581
2043	53	21,03,767	18,93,390
2044	54	23,61,249	21,25,124



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