

Magic mix combination Pension Nidhi

Adequate life insurance is a must for all those who have dependants. Similarly regular pension is a must for all after retirement. Magic mix combination Pension Nidhi not only offers adequate risk cover till retirement, but also regular pension after retirement. Additionally this plan also helps in estate planning due to combined risk cover of 2 plans used (Jeevan Tarang + Purchase price reinvested in annuity plan upon vesting of New Jeevan Nidhi)

Key highlights of the plan

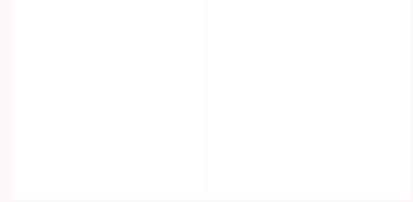
- Get high risk cover
- Accident benefit available
- Guaranteed pension
- Loan available

For more details please refer to detailed illustration on next page

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Sample Report For Demonstration Purpose Only

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**Magic Mix Illustration for Mr. Sahil (age 35)**

Ref. No. 25122

Proposed Insurance

Id	Com.Date	Plan Name	Term/ PPT	Basic Sum Assured	Term Rider SA	Accident Rider SA	Crit.Illness. Rider SA	Premium		Install. Premium	Tax Beneficiary
								Waiver	Md.		
1	28/01/2013	178-Jeevan Tarang	20/20	7,00,000	0	7,00,000	0	-	Y	34,454	
2	28/01/2013	812-New Jeevan Nidhi	20/20	7,00,000	0	7,00,000	0	-	Y	36,070	
				<u>14,00,000</u>	<u>0</u>	<u>14,00,000</u>	<u>0</u>				

Annual Premium: **70,524**Single Premium inclusive of service tax on applicable plans: **0**Total First Year Premium inclusive of service tax on applicable plans: **71,639**Subsequent Year Premium inclusive of service tax on applicable plans: **71,081****Modewise Summary of Installment Premiums**

Id	Com. Date	Plan/Tm/PPT	Interim Bonus Rate	* Bonus Rate	# Assu Step Rate	FAB	PREMIUM					**Daily
							SSS	Monthly	Quarterly	Half Yearly	Yearly	
1	28/01/2013	178/20/20	48	48	0.00	0	2,931	3,081	8,794	17,407	34,454	94.39
2	28/01/2013	812/20/20	36	36	0.00	70	3,068	3,068	9,205	18,222	36,070	98.82
							<u>5,999</u>	<u>6,149</u>	<u>17,999</u>	<u>35,629</u>	<u>70,524</u>	<u>193.21</u>

- *: - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2013
- #: - Assuming that bonus rate declared by LIC will increase/decrease per year by step rate mentioned above.
- %: - Assumed Growth Rate
- ***: - Daily premium is for indicative purpose only. Formula used - (Yearly Premium/365).

Medical Requirement DetailsSum at Risk: **14,00,000**Medical by DMR: **No**

Disclaimer: The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

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Innovative Forecast of Insurance Benefits

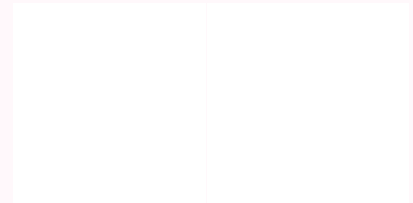
Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available	
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow			
31/03/2013	35	14,68,600	14,00,000	0	0	71,639	0	-71,638	0	0
31/03/2014	36	15,37,200	14,00,000	0	0	71,081	0	-71,081	0	0
31/03/2015	37	16,05,800	14,00,000	0	0	71,081	0	-71,081	81,679	24,500
31/03/2016	38	16,74,400	14,00,000	0	0	71,081	0	-71,081	1,45,355	60,500
31/03/2017	39	17,43,000	14,00,000	0	0	71,081	0	-71,081	2,05,790	83,750
31/03/2018	40	18,01,800	14,00,000	0	0	71,081	0	-71,081	2,46,983	1,10,000
31/03/2019	41	18,60,600	14,00,000	0	0	71,081	0	-71,081	3,10,881	1,40,000
31/03/2020	42	19,19,400	14,00,000	0	0	71,081	0	-71,081	3,83,133	1,74,000
31/03/2021	43	19,78,200	14,00,000	0	0	71,081	0	-71,081	4,64,817	2,12,500
31/03/2022	44	20,37,000	14,00,000	0	0	71,081	0	-71,081	5,56,911	2,55,750
31/03/2023	45	20,95,800	14,00,000	0	0	71,081	0	-71,081	6,60,445	3,04,500
31/03/2024	46	21,54,600	14,00,000	0	0	71,081	0	-71,081	7,64,828	3,54,000
31/03/2025	47	22,13,400	14,00,000	0	0	71,081	0	-71,081	8,82,238	4,09,250
31/03/2026	48	22,72,200	14,00,000	0	0	71,081	0	-71,081	10,15,064	4,72,000
31/03/2027	49	23,45,000	14,00,000	0	0	71,081	0	-71,081	11,66,198	5,43,500
31/03/2028	50	24,07,300	14,00,000	0	0	71,081	0	-71,081	13,38,892	6,25,000
31/03/2029	51	24,69,600	14,00,000	0	0	71,081	0	-71,081	15,48,529	7,24,250
31/03/2030	52	25,31,900	14,00,000	0	0	71,081	0	-71,081	17,85,240	8,36,000
31/03/2031	53	26,01,200	14,00,000	0	0	71,081	0	-71,081	20,52,534	9,62,250
31/03/2032	54	26,74,000	14,00,000	0	0	71,081	0	-71,081	24,88,691	11,05,000
31/03/2033	55	7,00,000	0	0	0	0	6,72,000	6,72,000	6,30,000	5,67,000
31/03/2034	56	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2035	57	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2036	58	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2037	59	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2038	60	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2039	61	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2040	62	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2041	63	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2042	64	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2043	65	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2044	66	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2045	67	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2046	68	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2047	69	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2048	70	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2049	71	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2050	72	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2051	73	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2052	74	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2053	75	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2054	76	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2055	77	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2056	78	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2057	79	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2058	80	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000
31/03/2059	81	7,00,000	0	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000

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Ref. No. 25122

Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available	
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow			
31/03/2060	82	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2061	83	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2062	84	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2063	85	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2064	86	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2065	87	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2066	88	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2067	89	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2068	90	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2069	91	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2070	92	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2071	93	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2072	94	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2073	95	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2074	96	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2075	97	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2076	98	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
31/03/2077	99	7,00,000	0	0	0	1,38,969	1,38,969	6,30,000	5,67,000	
28/01/2078	100	7,00,000	0	0	0	8,38,969	8,38,969	6,30,000	5,67,000	
						14,22,182	76,25,605	62,03,422		

Explanatory Notes

Payment to L.I.C. indicates Annual Premium and /or Advance Premiums

Returns in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).

Annuity Details of Pension Plans

Id	Plan Name	Term/PPT	Annuity		NCO	Commuted Amount	Purchase Price	Annuity	
			Start Date	Age				Amount	Md
2	812 - New Jeevan Nidhi	20/20	28/01/34	56	13,02,000	0	13,02,000	1,00,469	Y

Yield on Investments (Pre Tax) : 6.15 %

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