

# Akshay Deep

*A happy life after retirement depends on  
your actions today*



Invest in a happy retirement  
by paying as little as

**₹ 110\***  
per day

**Save ₹ 110\* every day for 25 years and get:**

- Lifetime pension of ₹ 2.03 lacs\* per annum
- Insurance cover between ₹ 11 lacs to ₹ 28 lacs during the first 25 years
- Insurance cover of ₹ 27 lacs for lifetime after 25 years



#### DISCLAIMER

- The concept illustrated on this page is a sample for age 30 and approximate yearly premium of ₹ 40,000. The benefits as per your age and premium budget may vary. Please refer to the subsequent pages for illustration of benefits customized exclusively for your needs
- This is a combination of LIC plans specially researched to meet specific objectives.
- The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance.
- \*Conditions Apply.

A presentation specially compiled for  
**Mr. Sanjeev Rathod**

*(please refer subsequent pages)*

Presented by  
**DATAComp WEB TECHNOLOGIES (I) PVT. LTD.**  
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Akshay Deep specially prepared for Mr. Sanjeev Rathod

Age 30

## Forecasted Insurance Benefits

Fin. Year Ending	Age	Risk Cover (Natural Death)	For the Year			Cash Value	Loan Available
			Payment	Returns	Cash Flow		
31/03/2015	30	11,05,640	40,170	0	-40,170	0	0
31/03/2016	31	11,56,280	39,568	0	-39,568	0	0
31/03/2017	32	12,06,920	39,568	0	-39,568	64,146	57,750
31/03/2018	33	12,57,560	39,568	0	-39,568	1,19,599	1,07,750
31/03/2019	34	13,08,200	39,568	0	-39,568	1,53,398	1,38,000
31/03/2020	35	13,58,840	39,568	0	-39,568	1,89,121	1,70,250
31/03/2021	36	14,09,480	39,568	0	-39,568	2,26,880	2,04,250
31/03/2022	37	14,60,120	39,568	0	-39,568	2,72,636	2,45,250
31/03/2023	38	15,10,760	39,568	0	-39,568	3,22,358	2,90,000
31/03/2024	39	15,61,400	39,568	0	-39,568	3,76,276	3,38,750
31/03/2025	40	16,12,040	39,568	0	-39,568	4,34,915	3,91,500
31/03/2026	41	16,62,680	39,568	0	-39,568	4,98,421	4,48,500
31/03/2027	42	17,13,320	39,568	0	-39,568	5,67,224	5,10,500
31/03/2028	43	17,63,960	39,568	0	-39,568	6,41,655	5,77,500
31/03/2029	44	18,35,700	39,568	0	-39,568	7,22,368	6,50,250
31/03/2030	45	18,91,615	39,568	0	-39,568	8,06,454	7,25,750
31/03/2031	46	19,47,530	39,568	0	-39,568	8,94,236	8,04,750
31/03/2032	47	20,03,445	39,568	0	-39,568	9,89,719	8,90,750
31/03/2033	48	20,69,910	39,568	0	-39,568	10,94,177	9,84,750
31/03/2034	49	21,41,650	39,568	0	-39,568	12,08,728	10,87,750
31/03/2035	50	22,23,940	39,568	0	-39,568	13,38,096	12,04,250
31/03/2036	51	23,27,330	39,568	0	-39,568	15,17,563	13,65,750
31/03/2037	52	24,83,470	39,568	0	-39,568	17,25,766	15,53,250
31/03/2038	53	26,39,610	39,568	0	-39,568	19,60,558	17,64,500
31/03/2039	54	27,95,750	39,568	0	-39,568	26,77,853	18,74,500
31/03/2040	55	27,11,951	27,95,750	27,95,750	0	0	0
31/03/2041	56	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2042	57	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2043	58	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2044	59	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2045	60	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2046	61	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2047	62	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2048	63	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2049	64	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2050	65	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2051	66	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2052	67	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2053	68	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2054	69	27,11,951	0	2,02,990	2,02,990	0	0

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Age 30

Fin. Year Ending	Age	Risk Cover (Natural Death)	For the Year			Cash Value	Loan Available
			Payment	Returns	Cash Flow		
31/03/2055	70	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2056	71	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2057	72	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2058	73	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2059	74	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2060	75	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2061	76	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2062	77	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2063	78	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2064	79	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2065	80	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2066	81	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2067	82	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2068	83	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2069	84	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2070	85	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2071	86	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2072	87	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2073	88	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2074	89	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2075	90	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2076	91	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2077	92	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2078	93	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2079	94	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2080	95	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2081	96	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2082	97	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2083	98	27,11,951	0	2,02,990	2,02,990	0	0
31/03/2084	99	27,11,951	0	2,02,990	2,02,990	0	0
04/10/2084	100	27,11,951	0	2,02,990	2,02,990	0	0
			<u>37,85,552</u>	<u>1,19,30,300</u>	<u>81,44,748</u>		

## Explanatory Notes

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

### Key Assumptions

<b>Personal Data</b>	DOB: 04/10/1984
<b>Projections</b>	<b>Bonus:</b> On applicable plans, last declared reversionary bonus has been considered for the purpose of projected Riskcover and Returns. <b>Terminal Bonus:</b> On applicable plans, last declared terminal bonus of their respective matching discontinued plans has also been considered.

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**Premium Breakup & Tax Implication (for the year)**

Fin. Year Ending	Basic	u/s 80 CCE		u/s 80 D		Total Benefit
		Eligible Amount	Tax Ben. @30.6%	Eligible Amount	Tax Ben. @0%	
31/03/2015	40,170	38,966	11,924	0	0	11,924
31/03/2016	39,568	38,966	11,924	0	0	11,924
31/03/2017	39,568	38,966	11,924	0	0	11,924
31/03/2018	39,568	38,966	11,924	0	0	11,924
31/03/2019	39,568	38,966	11,924	0	0	11,924
31/03/2020	39,568	38,966	11,924	0	0	11,924
31/03/2021	39,568	38,966	11,924	0	0	11,924
31/03/2022	39,568	38,966	11,924	0	0	11,924
31/03/2023	39,568	38,966	11,924	0	0	11,924
31/03/2024	39,568	38,966	11,924	0	0	11,924
31/03/2025	39,568	38,966	11,924	0	0	11,924
31/03/2026	39,568	38,966	11,924	0	0	11,924
31/03/2027	39,568	38,966	11,924	0	0	11,924
31/03/2028	39,568	38,966	11,924	0	0	11,924
31/03/2029	39,568	38,966	11,924	0	0	11,924
31/03/2030	39,568	38,966	11,924	0	0	11,924
31/03/2031	39,568	38,966	11,924	0	0	11,924
31/03/2032	39,568	38,966	11,924	0	0	11,924
31/03/2033	39,568	38,966	11,924	0	0	11,924
31/03/2034	39,568	38,966	11,924	0	0	11,924
31/03/2035	39,568	38,966	11,924	0	0	11,924
31/03/2036	39,568	38,966	11,924	0	0	11,924
31/03/2037	39,568	38,966	11,924	0	0	11,924
31/03/2038	39,568	38,966	11,924	0	0	11,924
31/03/2039	39,568	38,966	11,924	0	0	11,924
31/03/2040	27,95,750	0	0	0	0	0
	<u>37,85,552</u>	<u>9,74,150</u>	<u>2,98,100</u>	<u>0</u>	<u>0</u>	<u>2,98,100</u>

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Age 30

**Proposed Insurance**

ID	Com.Date	Plan Name	Term/ PPT	Basic Sum Assured	Md	^ Install. Premium
1	04/10/2014	814-New Endowment	25/25	10,55,000	Y	40,170
2	04/10/2039	189-Jeevan Akshay - VI	0/ 1	0	O	27,95,750
				10,55,000		

Annual Premium : **28,35,920****Annuity Details of Pension Plans**

ID	Plan Name	Term/PPT	Annuity Start Date	Age	NCO	Commuted Amount	Purchase Price	Annuity Md Amount	Annuity Option
2	189 - Jeevan Akshay - VI	0/ 1	04/10/40	56	27,11,951	0	27,11,951	2,02,990	Y For life with return of purchase price on death

**Modewise Summary of Installment Premiums**

ID	Com.Date	Plan/Tm/PPT	*Bonus Rate	FAB	Premium					
					Yearly	Half Yearly	Quarterly	Monthly	Single	** Daily
1	04/10/2014	814/25/25	48	450	40,170	20,307	10,265	3,422	0	110.05
2	04/10/2039	189/ 0/ 1			0	0	0	0	27,95,750	0.00
					40,170	20,307	10,265	3,422	27,95,750	110.05

1. '^' : - Premiums indicated are inclusive of service tax.
2. '\*\*' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31/03/2015.
3. '\*\*\*' : - Daily premium is for indicative purpose only. Formula used - (Yearly Premium/365).

**Medical Requirement Details**

<b>Sum at Risk</b> : <b>10,55,000</b>	<b>Medical by DMR : No</b>

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