

Future सोच



Future Belongs
to those we
Prepare for it Today!

Presentation For Future

Aaditya Shirke

EASY-AFFORDABLE-EFFECTIVE SOFTWARE

1902, Bldg. No.58H, Ashthavinayak Building, Opp. Ekta Nagar, Kandivali(W) Mumbai 400 067.

Web Site: www.softtechcorporation.com, Email: contact@softtechcorporation.com, Phone No. 0902904660

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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Future Soch Presentation For Future (age 30)

Quo. No. & Date: 1 (05/01/2015)

Insurance Details

Sr No	Plan Name	Term / PPT	Sum Assured	*Bonus	Mode	*Premium	Maturity Amount	Maturity Year
1	816- New Bima Bachat	12 / 1	500000	0	Single	374560	363333	01-2027
2	189- Jeevan Akshay - VI	0 / 1	352443	0	Single	363333	0	
Total Sum Assured:			852443	Annual Premium:	0			

Note:

* Premiums are Inclusive of Service Tax & Bonus Rate is assumed.

Premium Breakups

Basic Premium (`.)	363333
Rider Premium (`.)	0
Extra Premium (if any) (`.)	0
Total Basic Premium (`.)	363333
Service Tax @ 3.09% (`.)	11227
Total Premium Payable (`.)	374560
Total Premium (`.)	374560

Modewise Summary of Installment Premiums

Sr No	PI/Tm/PT	DOC	Bonus	FAB	PREMIUM						
					Yearly	Half Yearly	Quarterly	Monthly	SSS	Single	Daily*
1	816 / 12 / 1	05/01/2015	0	0	0	0	0	0	0	374560	0
2	189 / 0 / 1	05/01/2027	0	0	0	0	0	0	0	352443	0
					0	0	0	0	0		0

Note:

* Daily Premium is for Indicate purpose.

Commission

Sr No	PI/Tm/PT	Mode	Sum Assured	Premium	1st Yr Comm.	2nd,3rd Yr Comm.	Subsequent Yr Comm.	1st Yr Bonus	Total
1	816 / 12 / 1	Single	500000	374560	0	0	0	0	0
2	189 / 0 / 1	Single	352443	363333	0	0	0	0	0
Total :					0	0	0	0	0

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.

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Quo. No. & Date: 1 (05/01/2015)

Benefit Illustration

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	Net Premium	LIC Returns	Surrender Value	New Loan	Total Loan
2015	30	500000	500000	374560	46350	328210	0	0	0	0
2016	31	500000	500000	0	0	0	0	0	0	0
2017	32	500000	500000	0	0	0	0	346075	311468	311468
2018	33	500000	500000	0	0	0	75000	327000	0	294300
2019	34	500000	500000	0	0	0	0	327000	0	294300
2020	35	500000	500000	0	0	0	0	341533	13080	307380
2021	36	500000	500000	0	0	0	75000	327000	0	294300
2022	37	500000	500000	0	0	0	0	327000	0	294300
2023	38	500000	500000	0	0	0	0	337900	9810	304110
2024	39	500000	500000	0	0	0	75000	327000	0	294300
2025	40	500000	500000	0	0	0	0	327000	0	294300
2026	41	500000	500000	0	0	0	0	327908	817	295117
2027	42	0	0	0	0	0	0	0	0	0
2028	43	0	0	0	0	0	26557	0	0	0
2029	44	0	0	0	0	0	26557	0	0	0
2030	45	0	0	0	0	0	26557	0	0	0
2031	46	0	0	0	0	0	26557	0	0	0
2032	47	0	0	0	0	0	26557	0	0	0
2033	48	0	0	0	0	0	26557	0	0	0
2034	49	0	0	0	0	0	26557	0	0	0
2035	50	0	0	0	0	0	26557	0	0	0
2036	51	0	0	0	0	0	26557	0	0	0
2037	52	0	0	0	0	0	26557	0	0	0
2038	53	0	0	0	0	0	26557	0	0	0
2039	54	0	0	0	0	0	26557	0	0	0
2040	55	0	0	0	0	0	26557	0	0	0
2041	56	0	0	0	0	0	26557	0	0	0
2042	57	0	0	0	0	0	26557	0	0	0
2043	58	0	0	0	0	0	26557	0	0	0
2044	59	0	0	0	0	0	26557	0	0	0
2045	60	0	0	0	0	0	26557	0	0	0
2046	61	0	0	0	0	0	26557	0	0	0
2047	62	0	0	0	0	0	26557	0	0	0
2048	63	0	0	0	0	0	26557	0	0	0
2049	64	0	0	0	0	0	26557	0	0	0
2050	65	0	0	0	0	0	26557	0	0	0
2051	66	0	0	0	0	0	26557	0	0	0
2052	67	0	0	0	0	0	26557	0	0	0
2053	68	0	0	0	0	0	26557	0	0	0
2054	69	0	0	0	0	0	26557	0	0	0
2055	70	0	0	0	0	0	26557	0	0	0
2056	71	0	0	0	0	0	26557	0	0	0
2057	72	0	0	0	0	0	26557	0	0	0

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2058	73	0	0	0	0	0	26557	0	0	0
2059	74	0	0	0	0	0	26557	0	0	0
2060	75	0	0	0	0	0	26557	0	0	0
2061	76	0	0	0	0	0	26557	0	0	0
2062	77	0	0	0	0	0	26557	0	0	0
2063	78	0	0	0	0	0	26557	0	0	0
2064	79	0	0	0	0	0	26557	0	0	0
2065	80	0	0	0	0	0	26557	0	0	0
2066	81	0	0	0	0	0	26557	0	0	0
2067	82	0	0	0	0	0	26557	0	0	0
2068	83	0	0	0	0	0	26557	0	0	0
2069	84	0	0	0	0	0	26557	0	0	0
2070	85	0	0	0	0	0	26557	0	0	0
2071	86	0	0	0	0	0	26557	0	0	0
2072	87	0	0	0	0	0	26557	0	0	0
2073	88	0	0	0	0	0	26557	0	0	0
2074	89	0	0	0	0	0	26557	0	0	0
2075	90	0	0	0	0	0	26557	0	0	0
2076	91	0	0	0	0	0	26557	0	0	0
2077	92	0	0	0	0	0	26557	0	0	0
2078	93	0	0	0	0	0	26557	0	0	0
2079	94	0	0	0	0	0	26557	0	0	0
2080	95	0	0	0	0	0	26557	0	0	0
2081	96	0	0	0	0	0	26557	0	0	0
2082	97	0	0	0	0	0	26557	0	0	0
2083	98	0	0	0	0	0	26557	0	0	0
2084	99	0	0	0	0	0	26557	0	0	0
2085	100	0	0	0	0	0	26557	0	0	0
		Total :		374560	46350	328210	1765306			

Annuity Benfits

Following table shows the annuity amount details which Life Assured will get from LIC's Jeevan Akshay (Table. No. 189).

Year	Vesated Plan	Plan Taken	Annuity Option	Amount Invested	Annuity Mode	Pension Amount	Amount on Death	On Commutation	
								Amount	Pension
05/01/2027	816	189	100% to spouse On Death	352443	YLY	26557	0	0	26557

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