

Future सोच



Future Belongs
to those we
Prepare for it Today!

Presentation For Future2

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 Future2 (age 30)

Quo. No. & Date: 2 (05/01/2015)

Insurance Details

Sr No	Plan Name	Term / PPT	Sum Assured	*Bonus	Mode	*Premium	Maturity Amount	Maturity Year
1	821- New Money Back- 25 Years	25 / 20	300000	44	Yearly	18361	517500	01-2040
2	189- Jeevan Akshay - VI	0 / 1	501989	0	Single	517500	0	
Total Sum Assured:			801989	Annual Premium:		18361		

Note:

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

Premium Breakups

Basic Premium (`.)	17466
Rider Premium (`.)	345
Extra Premium (if any) (`.)	0
Total Basic Premium (`.)	17811
Service Tax @ 3.09% (`.)	550
Total Premium Payable (`.)	18361
Total Premium (`.)	18361

Modewise Summary of Installment Premiums

Sr No	PI/Tm/PT	DOC	Bonus	FAB	PREMIUM						
					Yearly	Half Yearly	Quarterly	Monthly	SSS	Single	Daily*
1	821 / 25 / 20	05/01/2015	44	40	18361	9276	4685	1562	1562	0	50
2	189 / 0 / 1	05/01/2040	0	0	0	0	0	0	0	501989	0
					18361	9276	4685	1562	1562		50

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	821 / 25 / 20	YLY	300000	18361	3493	1310	873	1397	22351
2	189 / 0 / 1	Single	501989	517500	0	0	0	0	0
Total :					3493	1310	873	1397	22351

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: 2 (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	388200	688200	18361	5504	12857	0	0	0	0
2016	31	401400	701400	18086	5504	12582	0	0	0	0
2017	32	414600	714600	18086	5504	12582	0	21460	19314	19314
2018	33	427800	727800	18086	5504	12582	0	42384	18832	38146
2019	34	441000	741000	18086	5504	12582	0	53065	9613	47759
2020	35	454200	754200	18086	5504	12582	45000	18813	0	16932
2021	36	467400	767400	18086	5504	12582	0	29643	9747	26679
2022	37	480600	780600	18086	5504	12582	0	43023	12042	38721
2023	38	493800	793800	18086	5504	12582	0	57181	12742	51463
2024	39	507000	807000	18086	5504	12582	0	72142	13465	64928
2025	40	520200	820200	18086	5504	12582	45000	44440	0	39996
2026	41	533400	833400	18086	5504	12582	0	58694	12829	52825
2027	42	546600	846600	18086	5504	12582	0	75162	14821	67646
2028	43	559800	859800	18086	5504	12582	0	92436	15547	83192
2029	44	579000	879000	18086	5504	12582	0	110627	16372	99564
2030	45	592200	892200	18086	5504	12582	45000	84752	0	76277
2031	46	605400	905400	18086	5504	12582	0	104940	18169	94446
2032	47	618600	918600	18086	5504	12582	0	126260	19188	113634
2033	48	631800	931800	18086	5504	12582	0	148840	20322	133956
2034	49	651000	951000	18086	5504	12582	0	172815	21578	155534
2035	50	664200	964200	0	0	0	45000	140631	0	126568
2036	51	677400	977400	0	0	0	0	154594	12567	139135
2037	52	690600	990600	0	0	0	0	170063	13922	153057
2038	53	703800	1003800	0	0	0	0	188976	17022	170078
2039	54	772500	1072500	0	0	0	0	209436	18414	188492
2040	55	0	0	0	0	0	0	0	0	0
2041	56	0	0	0	0	0	40511	0	0	0
2042	57	0	0	0	0	0	40511	0	0	0
2043	58	0	0	0	0	0	40511	0	0	0
2044	59	0	0	0	0	0	40511	0	0	0
2045	60	0	0	0	0	0	40511	0	0	0
2046	61	0	0	0	0	0	40511	0	0	0
2047	62	0	0	0	0	0	40511	0	0	0
2048	63	0	0	0	0	0	40511	0	0	0
2049	64	0	0	0	0	0	40511	0	0	0
2050	65	0	0	0	0	0	40511	0	0	0
2051	66	0	0	0	0	0	40511	0	0	0
2052	67	0	0	0	0	0	40511	0	0	0
2053	68	0	0	0	0	0	40511	0	0	0
2054	69	0	0	0	0	0	40511	0	0	0
2055	70	0	0	0	0	0	40511	0	0	0
2056	71	0	0	0	0	0	40511	0	0	0
2057	72	0	0	0	0	0	40511	0	0	0

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2058	73	0	0	0	0	0	40511	0	0	0
2059	74	0	0	0	0	0	40511	0	0	0
2060	75	0	0	0	0	0	40511	0	0	0
2061	76	0	0	0	0	0	40511	0	0	0
2062	77	0	0	0	0	0	40511	0	0	0
2063	78	0	0	0	0	0	40511	0	0	0
2064	79	0	0	0	0	0	40511	0	0	0
2065	80	0	0	0	0	0	40511	0	0	0
2066	81	0	0	0	0	0	40511	0	0	0
2067	82	0	0	0	0	0	40511	0	0	0
2068	83	0	0	0	0	0	40511	0	0	0
2069	84	0	0	0	0	0	40511	0	0	0
2070	85	0	0	0	0	0	40511	0	0	0
2071	86	0	0	0	0	0	40511	0	0	0
2072	87	0	0	0	0	0	40511	0	0	0
2073	88	0	0	0	0	0	40511	0	0	0
2074	89	0	0	0	0	0	40511	0	0	0
2075	90	0	0	0	0	0	40511	0	0	0
2076	91	0	0	0	0	0	40511	0	0	0
2077	92	0	0	0	0	0	40511	0	0	0
2078	93	0	0	0	0	0	40511	0	0	0
2079	94	0	0	0	0	0	40511	0	0	0
2080	95	0	0	0	0	0	40511	0	0	0
2081	96	0	0	0	0	0	40511	0	0	0
2082	97	0	0	0	0	0	40511	0	0	0
2083	98	0	0	0	0	0	40511	0	0	0
2084	99	0	0	0	0	0	40511	0	0	0
2085	100	0	0	0	0	0	40511	0	0	0
		Total :		361995	110080	251915	2002995			

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
05/01/2040	821	189	100% to spouse On Death	501989	YLY	40511	0	0	40511

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