



# RETIREMENT PLANNING

**Retirement...**  
**The day when you**  
**finally Stop Working**  
**&**  
**Start Living...**

Presentation For Aaditya

## **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](http://www.softtechcorporation.com), Email: [contact@softtechcorporation.com](mailto:contact@softtechcorporation.com), Phone No.  
0902904660

## Aaditya Shirke

EASY-AFFORDABLE-EFFECTIVE SOFTWARE

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

Web Site: [www.softechcorporation.com](http://www.softechcorporation.com), Email: [contact@softechcorporation.com](mailto:contact@softechcorporation.com), Phone No. 0902904660

Retirement Planning Presentation For Aaditya (age 30)

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

# Retirement Planning

## Overview of Insurance & Retirement Plan for Aaditya

The objective of this proposal is to provide financial security to your family during your productive span and a happy independent retired lifestyle for yourself and your spouse when you decide to retire.



Under this insurance proposal you will need to make Pension of Rs.300000/-. The Premium have to pay from your own funds till your age of 45 years. This proposal provides for a high riskcover of Rs.3758360/- starting at age 30 and growing to Rs.8561100/- at age 45.



When you will be 45 years of age, you will start receiving annual tax free income every year till 65 years of your age. Income starts at Rs.396900 per annum. There is a provision of risk cover during this period too. In case of death during this period lump sum amount corresponding to the prevailing risk cover will be paid to your nominee.



No premiums are payable from own fund after deferment period, that is, after age 45.

In the event of any emergency or financial difficulties, there is a provision under this Magic Plan to provide loan against the insurance policy. The loan is available after 2 years of completion of the policy and payment of 3 yearly premiums.

Premiums are available for exemption under sec.80 CCE of income tax act upto Rs.100000/- per annum.

### Disclaimer:

- \* Retire with Enjoyment is a combination of LIC plans specially researched to meet the objective of securing a financially independent life for yourself and your spouse on retirement.
- \* The benefits shown in this presentation have been calculated on the basis of last bonus of table no. 14 declared by LIC for the year ended 31-Mar-2013. Actual results may deviate depending on the future bonuses declared by LIC.
- \* The effective yield in the above proposal works out to 7.71 % (calculated as per IRR method).

## 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

Retirement Planning Presentation For Aaditya (age 30)

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

### Benefits During Deferment Period

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	Net Premium	LIC Returns	Surrender Value	New Loan	Total Loan
2015	30	3758360	6658360	163650	44994	118656	0	0	0	0
2016	31	3891720	6791720	161195	45656	115539	0	0	0	0
2017	32	4025080	6925080	161195	45656	115539	0	194044	174640	174640
2018	33	4158440	7058440	161195	45656	115539	0	384425	171343	345983
2019	34	4291800	7191800	161195	45656	115539	0	484556	90118	436100
2020	35	4425160	7325160	161195	45656	115539	0	585643	90978	527079
2021	36	4558520	7458520	161195	45656	115539	0	688441	92518	619597
2022	37	4691880	7591880	161195	45656	115539	0	823503	121556	741153
2023	38	4825240	7725240	161195	45656	115539	0	967755	129827	870980
2024	39	4958600	7858600	161195	45656	115539	0	1121555	138420	1009400
2025	40	5091960	7991960	161195	45656	115539	0	1285351	147416	1156816
2026	41	5225320	8125320	161195	45656	115539	0	1459741	156951	1313767
2027	42	5358680	8258680	161195	45656	115539	0	1645687	167351	1481118
2028	43	5492040	8392040	161195	45656	115539	0	1844942	179330	1660448
2029	44	5661100	8561100	161195	45656	115539	0	2048752	183429	1843877
		<b>Total :</b>		<b>2420380</b>	<b>684178</b>	<b>1736202</b>	<b>0</b>			

**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.

# 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

Retirement Planning Presentation For Aaditya (age 30)

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

## Benefits During the Retirement Period

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	Net Premium	LIC Returns	Net Returns	Surrender Value	Total Loan
2030	45	5584785	8484785	141217	42974	98243	396900	298657	1995208	1795687
2031	46	5495460	8395460	124504	37888	86616	380380	293764	1946942	1752248
2032	47	5400730	8300730	109951	33459	76492	364490	287998	1901181	1711063
2033	48	5299120	8199120	96655	29413	67242	354315	287073	1849730	1664757
2034	49	5205150	8105150	85089	25893	59196	335880	276684	1803687	1623318
2035	50	5103980	8003980	74758	22749	52009	326400	274391	1759219	1583297
2036	51	5020580	7920580	65831	20033	45798	318990	273192	1717494	1545745
2037	52	4983040	7883040	57899	17619	40280	309720	269440	1679671	1511704
2038	53	4940000	7840000	50863	15478	35385	304290	268905	1643052	1478747
2039	54	4902500	7802500	44647	13587	31060	297750	266690	1618510	1456659
2040	55	4847280	7747280	39180	11923	27257	290950	263693	1597057	1437351
2041	56	4777400	7677400	34170	10398	23772	294580	270808	1576805	1419125
2042	57	4695200	7595200	29800	9068	20732	283600	262868	1563932	1407539
2043	58	4581400	7481400	25598	7789	17809	299400	281591	1547994	1393195
2044	59	4454000	7354000	21555	6559	14996	315200	300204	1528663	1375797
2045	60	4319000	7219000	17657	5373	12284	334000	321716	1505489	1354940
2046	61	4134400	7034400	13894	4228	9666	358800	349134	1478345	1330511
2047	62	3915200	6815200	10255	3121	7134	383600	376466	1445873	1301286
2048	63	3616400	6516400	6730	2048	4682	413400	408718	1407862	1267076
2049	64	3278000	6178000	3315	1009	2306	433200	430894	1362340	1226106
2050	65	2900000	5800000	0	0	0	453000	453000	1305870	1175283
2051	66	2900000	5800000	0	0	0	0	0	1351980	1216782
2052	67	2900000	5800000	0	0	0	0	0	1397220	1257498
2053	68	2900000	5800000	0	0	0	0	0	1442460	1298214
2054	69	2900000	5800000	0	0	0	0	0	1487700	1338930
2055	70	2900000	5800000	0	0	0	0	0	1532650	1379385
2056	71	2900000	2900000	0	0	0	0	0	1577310	1419579
2057	72	2900000	2900000	0	0	0	0	0	1621680	1459512
2058	73	2900000	2900000	0	0	0	0	0	1665470	1498923
2059	74	2900000	2900000	0	0	0	0	0	1708680	1537812
2060	75	2900000	2900000	0	0	0	0	0	1751020	1575918
2061	76	2900000	2900000	0	0	0	0	0	1792780	1613502
2062	77	2900000	2900000	0	0	0	0	0	1833960	1650564
2063	78	2900000	2900000	0	0	0	0	0	1873980	1686582
2064	79	2900000	2900000	0	0	0	0	0	1913420	1722078
2065	80	2900000	2900000	0	0	0	0	0	1951700	1756530
2066	81	2900000	2900000	0	0	0	0	0	1988820	1789938
2067	82	2900000	2900000	0	0	0	0	0	2025070	1822563
2068	83	2900000	2900000	0	0	0	0	0	2060160	1854144
2069	84	2900000	2900000	0	0	0	0	0	2094090	1884681
2070	85	2900000	2900000	0	0	0	0	0	2127150	1914435
2071	86	2900000	2900000	0	0	0	0	0	2158760	1942884
2072	87	2900000	2900000	0	0	0	0	0	2189500	1970550

**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.

# 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

Retirement Planning Presentation For Aaditya (age 30)

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

2073	88	2900000	2900000	0	0	0	0	0	2219080	1997172
2074	89	2900000	2900000	0	0	0	0	0	2248660	2023794
2075	90	2900000	2900000	0	0	0	0	0	2277080	2049372
2076	91	2900000	2900000	0	0	0	0	0	2306080	2075472
2077	92	2900000	2900000	0	0	0	0	0	2334790	2101311
2078	93	2900000	2900000	0	0	0	0	0	2364370	2127933
2079	94	2900000	2900000	0	0	0	0	0	2402070	2161863
2080	95	2900000	2900000	0	0	0	0	0	2435130	2191617
2081	96	2900000	2900000	0	0	0	0	0	2497770	2247993
2082	97	2900000	2900000	0	0	0	0	0	2558960	2303064
2083	98	2900000	2900000	0	0	0	0	0	2699900	2429910
2084	99	2900000	2900000	0	0	0	0	0	2726000	2453400
2085	100	0	0	0	0	0	2900000	2900000	0	0
<b>Total :</b>		<b>1053568</b>	<b>320609</b>	<b>732959</b>	<b>10148845</b>					

## Modewise Summary of Installment Premiums

Sr No	PI/Tm/PT	Sum	DAB Sum	Bonus*	FAB	PREMIUM**					
						Yearly	Half Yearly	Quarterly	Monthly	SSS	Daily#
1	815 / 15 / 15	245000	245000	40	10	20282	10245	5175	1725	1725	56
2	815 / 16 / 16	220000	220000	44	15	16968	8571	4329	1443	1443	46
3	815 / 17 / 17	205000	205000	44	20	14775	7464	3770	1257	1257	40
4	815 / 18 / 18	195000	195000	44	25	13499	6817	3443	1147	1147	37
5	815 / 19 / 19	180000	180000	44	30	11742	5930	2995	998	998	32
6	815 / 20 / 20	170000	170000	44	40	10488	5297	2674	892	892	29
7	815 / 21 / 21	155000	155000	48	50	9063	4577	2311	770	770	25
8	815 / 22 / 22	145000	145000	48	80	8052	4067	2054	685	685	22
9	815 / 23 / 23	135000	135000	48	150	7143	3607	1822	607	607	20
10	815 / 24 / 24	125000	125000	48	230	6310	3188	1609	536	536	17
11	815 / 25 / 25	115000	115000	48	330	5550	2802	1415	472	472	15
12	815 / 26 / 26	110000	110000	48	430	5086	2569	1297	432	432	14
13	815 / 27 / 27	100000	100000	48	540	4437	2241	1132	377	377	12
14	815 / 28 / 28	100000	100000	48	650	4266	2155	1088	363	363	12
15	815 / 29 / 29	100000	100000	48	760	4104	2072	1046	348	348	11
16	815 / 30 / 30	100000	100000	48	900	3958	1998	1009	336	336	11
17	815 / 31 / 31	100000	100000	48	1100	3821	1930	974	325	325	10
18	815 / 32 / 32	100000	100000	48	1300	3695	1866	942	314	314	10
19	815 / 33 / 33	100000	100000	48	1550	3578	1807	912	304	304	10
20	815 / 34 / 34	100000	100000	48	1700	3467	1750	885	295	295	9
21	815 / 35 / 35	100000	100000	48	1850	3366	1700	858	287	287	9
		<b>2900000</b>	<b>2900000</b>			<b>163650</b>	<b>82653</b>	<b>41740</b>	<b>13913</b>	<b>13913</b>	<b>448</b>

### Note:

\* Bonus Rate is Assumed rate.

\*\* Premium indicated above is inclusive of service tax.

# Daily Premium is for Indicate purpose.

**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.

## 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

Retirement Planning Presentation For Aaditya (age 30)

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

### Premium Breakups

Basic Premium (₹.)	155844
Rider Premium (₹.)	2900
Extra Premium (if any) (₹.)	0
<b>Total Basic Premium (₹.)</b>	<b>158744</b>
Service Tax @ 3.09% (₹.)	4906
<b>Total Premium Payable (₹.)</b>	<b>163650</b>

### 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	815/ 15 / 15	YLY	245000	20282	4857	1457	971	1943	21366
2	815/ 16 / 16	YLY	220000	16968	4060	1218	812	1624	18676
3	815/ 17 / 17	YLY	205000	14775	3532	1060	706	1413	16949
4	815/ 18 / 18	YLY	195000	13499	3225	967	645	1290	16124
5	815/ 19 / 19	YLY	180000	11742	2802	841	560	1121	14565
6	815/ 20 / 20	YLY	170000	10488	2501	750	500	1000	13501
7	815/ 21 / 21	YLY	155000	9063	2159	648	432	864	12095
8	815/ 22 / 22	YLY	145000	8052	1916	575	383	767	11110
9	815/ 23 / 23	YLY	135000	7143	1698	510	340	679	10197
10	815/ 24 / 24	YLY	125000	6310	1499	450	300	600	9299
11	815/ 25 / 25	YLY	115000	5550	1317	395	263	527	8420
12	815/ 26 / 26	YLY	110000	5086	1206	362	241	482	7955
13	815/ 27 / 27	YLY	100000	4437	1051	315	210	420	7141
14	815/ 28 / 28	YLY	100000	4266	1010	303	202	404	7070
15	815/ 29 / 29	YLY	100000	4104	970	291	194	388	6984
16	815/ 30 / 30	YLY	100000	3958	935	280	187	374	6918
17	815/ 31 / 31	YLY	100000	3821	902	270	180	361	6843
18	815/ 32 / 32	YLY	100000	3695	871	261	174	348	6787
19	815/ 33 / 33	YLY	100000	3578	843	253	169	337	6756
20	815/ 34 / 34	YLY	100000	3467	816	245	163	326	6685
21	815/ 35 / 35	YLY	100000	3366	791	237	158	316	6637
<b>Total :</b>				<b>38961</b>	<b>11688</b>	<b>7790</b>	<b>15584</b>	<b>222078</b>	

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.

**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.