



**Growing
The
Money
Tree
on
Single
Seed**

SINGLE DHARA

**ONE TIME INVESTMENT AND
GUARANTEED PENSION FOR LIFETIME!
DECIDE YOUR PREMIUM AND PENSION
DECIDE YOUR FUTURE AS YOU WANT!**

Presentation For Single

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

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Single Dhara Presentation For Single (age 30)

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

Benefits During Defement Period

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	LIC Returns	Net Premium	Surrender Value	New Loan	Total Loan
2015	30	1084680	2119680	529526	58641	0	529526	0	0	0
2016	31	1134360	2169360	35183	10741	35183	0	0	0	0
2017	32	1184040	2219040	35183	10741	35183	0	50379	35265	35265
2018	33	1233720	2268720	35183	10741	35183	0	94845	31127	66392
2019	34	1283400	2318400	35183	10741	35183	0	119028	16928	83320
2020	35	1333080	2368080	35183	10741	35183	0	143281	16977	100297
2021	36	1382760	2417760	35183	10741	35183	0	167648	17057	117354
2022	37	1432440	2467440	35183	10741	35183	0	196023	19862	137216
2023	38	1482120	2517120	35183	10741	35183	0	225684	20763	157979
2024	39	1531800	2566800	35183	10741	35183	0	256690	21704	179683
2025	40	1581480	2616480	35183	10741	35183	0	289319	22840	202523
2026	41	1631160	2666160	35183	10741	35183	0	323631	24019	226542
2027	42	1680840	2715840	35183	10741	35183	0	359860	25360	251902
2028	43	1730520	2765520	35183	10741	35183	0	398208	26844	278746
2029	44	1800900	2835900	35183	10741	35183	0	433981	25041	303787
2030	45	1855755	2890755	35183	10741	35183	0	471368	26171	329958
2031	46	1910610	2945610	35183	10741	35183	0	510741	27561	357519
2032	47	1965465	3000465	35183	10741	35183	0	552353	29128	386647
2033	48	2030670	3065670	35183	10741	35183	0	596477	30887	417534
2034	49	2101050	3136050	35183	10741	35183	0	643406	32850	450384
2035	50	2181780	3216780	35183	10741	35183	0	693664	35181	485565
2036	51	2283210	3318210	35183	10741	35183	0	747501	37686	523251
2037	52	2436390	3471390	35183	10741	35183	0	805745	40771	564022
2038	53	2589570	3624570	35183	10741	35183	0	869077	44332	608354
2039	54	2742750	3777750	35183	10741	35183	0	938247	48419	656773
2040	55	2895930	3930930	35183	10741	35183	0	1014446	53339	710112
2041	56	3069810	4104810	35183	10741	35183	0	1106093	64153	774265
2042	57	3243690	4278690	35183	10741	35183	0	1216611	77363	851628
Total :				1479467	348648	949941				

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
05/01/2043	814	189	100% to spouse On Death	3146464	YLY	261314	0	0	261314
05/01/2015	0	189	100% to spouse On Death	479006	YLY	35183	0	0	35183

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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Single Dhara Presentation For Single (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	Surrender Value	New Loan	Total Loan
2043	58	0	0	3243690	314646	2929044	3278873	0	0	0
2044	59	0	0	0	0	0	296497	0	0	0
2045	60	0	0	0	0	0	296497	0	0	0
2046	61	0	0	0	0	0	296497	0	0	0
2047	62	0	0	0	0	0	296497	0	0	0
2048	63	0	0	0	0	0	296497	0	0	0
2049	64	0	0	0	0	0	296497	0	0	0
2050	65	0	0	0	0	0	296497	0	0	0
2051	66	0	0	0	0	0	296497	0	0	0
2052	67	0	0	0	0	0	296497	0	0	0
2053	68	0	0	0	0	0	296497	0	0	0
2054	69	0	0	0	0	0	296497	0	0	0
2055	70	0	0	0	0	0	296497	0	0	0
2056	71	0	0	0	0	0	296497	0	0	0
2057	72	0	0	0	0	0	296497	0	0	0
2058	73	0	0	0	0	0	296497	0	0	0
2059	74	0	0	0	0	0	296497	0	0	0
2060	75	0	0	0	0	0	296497	0	0	0
2061	76	0	0	0	0	0	296497	0	0	0
2062	77	0	0	0	0	0	296497	0	0	0
2063	78	0	0	0	0	0	296497	0	0	0
2064	79	0	0	0	0	0	296497	0	0	0
2065	80	0	0	0	0	0	296497	0	0	0
2066	81	0	0	0	0	0	296497	0	0	0
2067	82	0	0	0	0	0	296497	0	0	0
2068	83	0	0	0	0	0	296497	0	0	0
2069	84	0	0	0	0	0	296497	0	0	0
2070	85	0	0	0	0	0	296497	0	0	0
2071	86	0	0	0	0	0	296497	0	0	0
2072	87	0	0	0	0	0	296497	0	0	0
2073	88	0	0	0	0	0	296497	0	0	0
2074	89	0	0	0	0	0	296497	0	0	0
2075	90	0	0	0	0	0	296497	0	0	0
2076	91	0	0	0	0	0	296497	0	0	0
2077	92	0	0	0	0	0	296497	0	0	0
2078	93	0	0	0	0	0	296497	0	0	0
2079	94	0	0	0	0	0	296497	0	0	0
2080	95	0	0	0	0	0	296497	0	0	0
2081	96	0	0	0	0	0	296497	0	0	0
2082	97	0	0	0	0	0	296497	0	0	0
2083	98	0	0	0	0	0	296497	0	0	0
2084	99	0	0	0	0	0	296497	0	0	0
2085	100	0	0	0	0	0	296497	0	0	0

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

Total :	3243690	314646	2929044	15731747
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Modewise Summary of Installment Premiums

Sr No	PI/Tm/PT	DOC	Sum	DAB Sum	Bonus*	FAB	PREMIUM**					
							Yearly	Half Yearly	Quarterly	Monthly	Single	Daily#
1	189/0/1	05/01/2015	479006	0	0	0	0	0	0	0	493807	0
2	814/28/28	05/01/2015	1035000	1035000	48	790	35719	18052	9122	3041	0	98
3	189/0/1	05/01/2043	3146464	0	0	0	0	0	0	0	3243690	0
			4660470	1035000			35719	18052	9122	3041	3737497	98

Note:

* Bonus Rate is Assumed rate.

** Premium indicated above is inclusive of service tax.

Daily Premium is for Indicate purpose.

Premium Breakups

Basic Premium (` .)	512619
Rider Premium (` .)	1035
Extra Premium (if any) (` .)	0
Total Basic Premium (` .)	513654
Service Tax @ 3.09% (` .)	15872
Total Premium Payable (` .)	529526

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	189/ 0 / 1	Single	479006	493807	9580	0	0	0	9580
2	189/ 0 / 1	Single	3146464	3243690	62929	0	0	0	62929
3	814/ 28 / 28	Yearly	1035000	35719	8403	2521	1681	3361	58831
Total :					80912	2521	1681	3361	131340

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.