



**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 Single2

Aaditya Shirke

EASY-AFFORDABLE-EFFECTIVE SOFTWARE

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

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Single Dhara Presentation For Single2 (age 30)

Quo. No. & Date: 2 (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	976970	1731970	845810	93748	0	845810	0	0	0
2016	31	1010190	1765190	56590	17276	56590	0	0	0	0
2017	32	1043410	1798410	56590	17276	56590	0	66317	59685	59685
2018	33	1076630	1831630	56590	17276	56590	0	131905	59029	118715
2019	34	1109850	1864850	56590	17276	56590	0	165197	29963	148677
2020	35	1143070	1898070	56590	17276	56590	0	198854	30291	178969
2021	36	1176290	1931290	56590	17276	56590	0	233018	30748	209716
2022	37	1209510	1964510	56590	17276	56590	0	284115	45987	255704
2023	38	1242730	1997730	56590	17276	56590	0	340170	50450	306153
2024	39	1275950	2030950	56590	17276	56590	0	401355	55067	361220
2025	40	1309170	2064170	56590	17276	56590	0	468022	60000	421220
2026	41	1342390	2097390	56590	17276	56590	0	540509	65238	486458
2027	42	1375610	2130610	56590	17276	56590	0	619195	70817	557276
2028	43	1408830	2163830	56590	17276	56590	0	704639	76900	634175
2029	44	1457150	2212150	56590	17276	56590	0	800118	85931	720106
2030	45	1494145	2249145	56590	17276	56590	0	880035	71925	792032
Total :				1694660	352888	848850				

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
05/01/2015	0	189	100% to spouse On Death	764729	YLY	56590	0	0	56590

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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Quo. No. & Date: 2 (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
2031	46	755000	1510000	0	0	0	1361985	144205	0	129785
2032	47	755000	1510000	0	0	0	56590	152359	7339	137123
2033	48	755000	1510000	0	0	0	56590	160815	7610	144734
2034	49	755000	1510000	0	0	0	56590	169498	7814	152548
2035	50	755000	1510000	0	0	0	56590	178482	8086	160634
2036	51	755000	1510000	0	0	0	56590	187769	8358	168992
2037	52	755000	1510000	0	0	0	56590	197357	8630	177621
2038	53	755000	1510000	0	0	0	56590	205662	7475	185096
2039	54	755000	1510000	0	0	0	56590	217214	10396	195492
2040	55	755000	1510000	0	0	0	56590	227557	9309	204801
2041	56	755000	1510000	0	0	0	56590	238052	9445	214246
2042	57	755000	1510000	0	0	0	56590	248773	9649	223895
2043	58	755000	1510000	0	0	0	56590	259720	9853	233748
2044	59	755000	1510000	0	0	0	56590	270819	9989	243737
2045	60	755000	1510000	0	0	0	56590	282068	10125	253861
2046	61	755000	1510000	0	0	0	56590	293544	10328	264190
2047	62	755000	1510000	0	0	0	56590	305020	10328	274518
2048	63	755000	1510000	0	0	0	56590	316647	10464	284982
2049	64	755000	1510000	0	0	0	56590	328350	10532	295515
2050	65	755000	1510000	0	0	0	56590	339977	10464	305979
2051	66	755000	1510000	0	0	0	56590	351981	10804	316783
2052	67	755000	1510000	0	0	0	56590	363759	10600	327383
2053	68	755000	1510000	0	0	0	56590	375537	10600	337983
2054	69	755000	1510000	0	0	0	56590	387315	10600	348584
2055	70	755000	1510000	0	0	0	56590	399018	10532	359116
2056	71	755000	755000	0	0	0	56590	410645	10464	369580
2057	72	755000	755000	0	0	0	56590	422196	10396	379976
2058	73	755000	755000	0	0	0	56590	433597	10260	390237
2059	74	755000	755000	0	0	0	56590	444846	10125	400361
2060	75	755000	755000	0	0	0	56590	455869	9921	410282
2061	76	755000	755000	0	0	0	56590	466741	9785	420067
2062	77	755000	755000	0	0	0	56590	477462	9649	429716
2063	78	755000	755000	0	0	0	56590	487881	9377	439093
2064	79	755000	755000	0	0	0	56590	498149	9241	448334
2065	80	755000	755000	0	0	0	56590	508115	8969	457304
2066	81	755000	755000	0	0	0	56590	517779	8698	466001
2067	82	755000	755000	0	0	0	56590	527217	8494	474495
2068	83	755000	755000	0	0	0	56590	536352	8222	482717
2069	84	755000	755000	0	0	0	56590	545186	7950	490667
2070	85	755000	755000	0	0	0	56590	553793	7746	498413
2071	86	755000	755000	0	0	0	56590	562022	7407	505820
2072	87	755000	755000	0	0	0	56590	570025	7203	513023
2073	88	755000	755000	0	0	0	56590	577726	6931	519953

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2074	89	755000	755000	0	0	0	56590	585427	6931	526884
2075	90	755000	755000	0	0	0	56590	592826	6659	533543
2076	91	755000	755000	0	0	0	56590	600376	6795	540338
2077	92	755000	755000	0	0	0	56590	607851	6727	547065
2078	93	755000	755000	0	0	0	56590	615552	6931	553996
2079	94	755000	755000	0	0	0	56590	625367	8834	562830
2080	95	755000	755000	0	0	0	56590	633974	7746	570576
2081	96	755000	755000	0	0	0	56590	650282	14677	585253
2082	97	755000	755000	0	0	0	56590	666212	14337	599591
2083	98	755000	755000	0	0	0	56590	702905	33024	632615
2084	99	755000	755000	0	0	0	56590	709700	6116	638730
2085	100	0	0	0	0	0	811590	0	0	0
		Total :		0	0	0	5172845			

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	764729	0	0	0	0	0	0	0	788359	0
2	815/16/16	05/01/2015	755000	755000	44	25	57451	29024	14661	4887	0	157
			1519729	755000			57451	29024	14661	4887	788359	157

Note:

* Bonus Rate is Assumed rate.

** Premium indicated above is inclusive of service tax.

Daily Premium is for Indicate purpose.

Premium Breakups

Basic Premium (`.)	819703
Rider Premium (`.)	755
Extra Premium (if any) (`.)	0
Total Basic Premium (`.)	820458
Service Tax @ 3.09% (`.)	25352
Total Premium Payable (`.)	845810

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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	764729	788359	15295	0	0	0	15295
2	815/ 16 / 16	Yearly	755000	57451	13744	4123	2749	5497	63224
				Total :	29039	4123	2749	5497	78519

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.