



# Wonderful Retirement

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

**Presentation For Wonder1**

## **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

**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.

# WONDERFUL RETIREMENT

## Overview of Insurance & Retirement Plan for Wonder1

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.2039440/- starting at age 30 and growing to Rs.5379790/- 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.230488 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.150000/- 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 9.56 % (calculated as per IRR method).

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Wondreful Retirement Presentation For Wonder1 (age 30)

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

### Benefits During Premium Paying Period

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	Net Premium	LIC Returns	Surrender Value	New Loan	Total Loan
2015	30	2039440	3989440	98772	29606	69166	0	0	0	0
2016	31	2128880	4078880	97292	29606	67686	0	0	0	0
2017	32	2218320	4168320	97292	29606	67686	0	120158	102464	102464
2018	33	2307760	4257760	97292	29606	67686	0	234752	97326	199790
2019	34	2397200	4347200	97292	29606	67686	0	296506	51956	251746
2020	35	2486640	4436640	97292	29606	67686	0	356871	51284	303030
2021	36	2576080	4526080	97292	29606	67686	0	423415	55232	358262
2022	37	2665520	4615520	97292	29606	67686	0	510868	74331	432593
2023	38	2754960	4704960	97292	29606	67686	0	605479	80615	513208
2024	39	2844400	4794400	97292	29606	67686	0	707563	87171	600379
2025	40	2933840	4883840	97292	29606	67686	0	817768	94282	694661
2026	41	3023280	4973280	97292	29606	67686	0	935595	101250	795911
2027	42	3112720	5062720	97292	29606	67686	0	1060328	107512	903423
2028	43	3202160	5152160	97292	29606	67686	0	1194712	116036	1019459
2029	44	3330600	5280600	97292	29606	67686	0	1343421	128753	1148212
2030	45	3429790	5379790	97292	29606	67686	0	1478150	115936	1264148
<b>Total :</b>				<b>1558152</b>	<b>473696</b>	<b>1084456</b>	<b>0</b>			

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

## Benefits After Premium Paying Period

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	Maturity Amount	Installment Amount	Net Return	Surrender Value	Loan Available
2031	46	1679860	2589860	30580	9306	1798160	230488	199908	442874	326828
2032	47	1728090	2638090	30580	9306	0	230488	199908	480195	354540
2033	48	1785420	2695420	30580	9306	0	230488	199908	519900	384057
2034	49	1847300	2757300	30580	9306	0	230488	199908	562197	415524
2035	50	1918280	2828280	30580	9306	0	230488	199908	607565	449305
2036	51	2007460	2917460	30580	9306	0	230488	199908	654089	484339
2037	52	2142140	3052140	30580	9306	0	230488	199908	704264	522194
2038	53	2276820	3186820	30580	9306	0	230488	199908	758819	563420
2039	54	2411500	3321500	30580	9306	0	230488	199908	822220	611572
2040	55	2546180	3456180	30580	9306	0	230488	199908	894829	666918
2041	56	1023270	1368270	9743	2965	1580870	219267	209524	259400	155640
2042	57	1081230	1426230	9743	2965	0	219267	209524	275252	165151
2043	58	1139190	1484190	9743	2965	0	219267	209524	292368	175421
2044	59	1221300	1566300	9743	2965	0	219267	209524	311105	186663
2045	60	1306860	1651860	9743	2965	0	219267	209524	331675	199005
2046	61	1409670	1754670	9743	2965	0	219267	209524	354387	212632
2047	62	1512480	1857480	9743	2965	0	219267	209524	379707	227824
2048	63	1615290	1960290	9743	2965	0	219267	209524	411128	246677
2049	64	1718100	2063100	9743	2965	0	219267	209524	452200	271320
2050	65	0	0	0	0	1718100	220226	220226	0	0
2051	66	0	0	0	0	0	220226	220226	0	0
2052	67	0	0	0	0	0	220226	220226	0	0
2053	68	0	0	0	0	0	220226	220226	0	0
2054	69	0	0	0	0	0	220226	220226	0	0
2055	70	0	0	0	0	0	220226	220226	0	0
2056	71	0	0	0	0	0	220226	220226	0	0
2057	72	0	0	0	0	0	220226	220226	0	0
2058	73	0	0	0	0	0	220226	220226	0	0
2059	74	0	0	0	0	0	220226	220226	0	0
<b>Total :</b>				<b>393487</b>	<b>119745</b>	<b>5097130</b>	<b>6480543</b>			

## Modewise Summary of Installment Premiums

Sr No	PI/Tm/PT	Sum	DAB Sum	Bonus*	FAB	PREMIUM**						
						Yearly	Half Yearly	Quarterly	Monthly	SSS	Daily#	Inst.
1	814 / 16 / 16	1040000	1040000	44	15	67727	34220	17288	5763	5763	186	10
2	814 / 26 / 26	565000	565000	48	430	21154	10690	5402	1801	1801	58	9
3	814 / 35 / 35	345000	345000	48	1850	9891	4998	2526	841	841	27	10
		<b>1950000</b>	<b>1950000</b>			<b>98772</b>	<b>49908</b>	<b>25216</b>	<b>8405</b>	<b>8405</b>		<b>271</b>

### Note:

\* Bonus Rate is Assumed rate.

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

# Daily Premium is for Indicate purpose.

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### Premium Breakups

Basic Premium (₹.)	93862
Rider Premium (₹.)	1950
Extra Premium (if any) (₹.)	0
<b>Total Basic Premium (₹.)</b>	<b>95812</b>
Service Tax @ 3.09% (₹.)	2960
<b>Total Premium Payable (₹.)</b>	<b>98772</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	814/ 16 / 16	YLY	1040000	67727	16164	4849	3233	6466	74357
2	814/ 26 / 26	YLY	565000	21154	4989	1497	998	1996	32933
3	814/ 35 / 35	YLY	345000	9891	2312	694	462	925	19409
				<b>Total :</b>	<b>23465</b>	<b>7040</b>	<b>4693</b>	<b>9387</b>	<b>126699</b>

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.