



Wonderful Retirement

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

Presentation For Wonder2

Aaditya Shirke

EASY-AFFORDABLE-EFFECTIVE SOFTWARE

1902, Bldg. No.58H, Ashthavinayak Building, Opp. Ekta Nagar, Kandivali(W) Mumbai 400 067.
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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 Wonder2

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.200000/-. The Premium have to pay from your own funds till your age of 42 years. This proposal provides for a high riskcover of Rs.4178660/- starting at age 30 and growing to Rs.9449500/- at age 42.



When you will be 42 years of age, you will start receiving annual tax free income every year till 65 years of your age. Income starts at Rs.360276 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 42.

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 7.63 % (calculated as per IRR method).

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Wondreful Retirement Presentation For Wonder2 (age 30)

Quo. No. & Date: 2 (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	4178660	7408660	201652	45044	156608	0	0	0	0
2016	31	4319820	7549820	198629	45697	152932	0	0	0	0
2017	32	4460980	7690980	198629	45697	152932	0	229951	206956	206956
2018	33	4602140	7832140	198629	45697	152932	0	459767	206834	413790
2019	34	4743300	7973300	198629	45697	152932	0	579769	108002	521792
2020	35	4884460	8114460	198629	45697	152932	0	698034	106439	628231
2021	36	5025620	8255620	198629	45697	152932	0	825916	115094	743324
2022	37	5166780	8396780	198629	45697	152932	0	1004888	161075	904399
2023	38	5307940	8537940	198629	45697	152932	0	1199686	175318	1079717
2024	39	5449100	8679100	198629	45697	152932	0	1411374	190519	1270237
2025	40	5590260	8820260	198629	45697	152932	0	1640733	206423	1476660
2026	41	5731420	8961420	198629	45697	152932	0	1883644	218620	1695280
2027	42	5872580	9102580	198629	45697	152932	0	2145468	235642	1930921
2028	43	6013740	9243740	198629	45697	152932	0	2433275	259026	2189948
2029	44	6219500	9449500	198629	45697	152932	0	2675184	217718	2407666
		Total :		2982458	684802	2297656	0			

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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
2030	45	4789285	8019285	59797	18196	2810700	360276	300479	1090823	981741
2031	46	4868520	8098520	59797	18196	0	360276	300479	1178142	1060328
2032	47	4947755	8177755	59797	18196	0	360276	300479	1270305	1143275
2033	48	5041940	8271940	59797	18196	0	360276	300479	1367709	1230938
2034	49	5143600	8373600	59797	18196	0	360276	300479	1470885	1323796
2035	50	5260210	8490210	59797	18196	0	360276	300479	1580923	1422831
2036	51	5406720	8636720	59797	18196	0	360276	300479	1694759	1525283
2037	52	5627980	8857980	59797	18196	0	360276	300479	1816843	1635159
2038	53	5849240	9079240	59797	18196	0	360276	300479	1950689	1755620
2039	54	6070500	9300500	59797	18196	0	360276	300479	2103318	1892986
2040	55	4294960	7524960	15922	4845	2583750	331185	315263	1208174	1087357
2041	56	4382320	7612320	15922	4845	0	331185	315263	1269192	1142273
2042	57	4469680	7699680	15922	4845	0	331185	315263	1332826	1199543
2043	58	4557040	7787040	15922	4845	0	331185	315263	1399203	1259283
2044	59	4680800	7910800	15922	4845	0	331185	315263	1468598	1321738
2045	60	4809760	8039760	15922	4845	0	331185	315263	1541320	1387188
2046	61	4964720	8194720	15922	4845	0	331185	315263	1618111	1456300
2047	62	5119680	8349680	15922	4845	0	331185	315263	1698861	1528975
2048	63	5274640	8504640	15922	4845	0	331185	315263	1789374	1610437
2049	64	5429600	8659600	15922	4845	0	331185	315263	1894259	1704833
2050	65	3230000	6460000	0	0	2589600	331935	331935	1454469	1309022
2051	66	3230000	6460000	0	0	0	331935	331935	1505826	1355243
2052	67	3230000	6460000	0	0	0	331935	331935	1556214	1400593
2053	68	3230000	6460000	0	0	0	331935	331935	1606602	1445942
2054	69	3230000	6460000	0	0	0	331935	331935	1656990	1491291
2055	70	3230000	6460000	0	0	0	331935	331935	1707055	1536350
2056	71	3230000	3230000	0	0	0	331935	331935	1756797	1581117
2057	72	3230000	3230000	0	0	0	331935	331935	1806216	1625594
2058	73	3230000	3230000	0	0	0	331935	331935	1854989	1669490
2059	74	3230000	3230000	0	0	0	331935	331935	1903116	1712804
2060	75	3230000	3230000	0	0	0	0	0	1950274	1755247
2061	76	3230000	3230000	0	0	0	0	0	1996786	1797107
2062	77	3230000	3230000	0	0	0	0	0	2042652	1838387
2063	78	3230000	3230000	0	0	0	0	0	2087226	1878503
2064	79	3230000	3230000	0	0	0	0	0	2131154	1918039
2065	80	3230000	3230000	0	0	0	0	0	2173790	1956411
2066	81	3230000	3230000	0	0	0	0	0	2215134	1993621
2067	82	3230000	3230000	0	0	0	0	0	2255509	2029958
2068	83	3230000	3230000	0	0	0	0	0	2294592	2065133
2069	84	3230000	3230000	0	0	0	0	0	2332383	2099145
2070	85	3230000	3230000	0	0	0	0	0	2369205	2132285
2071	86	3230000	3230000	0	0	0	0	0	2404412	2163971
2072	87	3230000	3230000	0	0	0	0	0	2438650	2194785

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2073	88	3230000	3230000	0	0	0	0	0	2471596	2224436
2074	89	3230000	3230000	0	0	0	0	0	2504542	2254088
2075	90	3230000	3230000	0	0	0	0	0	2536196	2282576
2076	91	3230000	3230000	0	0	0	0	0	2568496	2311646
2077	92	3230000	3230000	0	0	0	0	0	2600473	2340426
2078	93	3230000	3230000	0	0	0	0	0	2633419	2370077
2079	94	3230000	3230000	0	0	0	0	0	2675409	2407868
2080	95	3230000	3230000	0	0	0	0	0	2712231	2441008
2081	96	3230000	3230000	0	0	0	0	0	2781999	2503799
2082	97	3230000	3230000	0	0	0	0	0	2850152	2565137
2083	98	3230000	3230000	0	0	0	0	0	3007130	2706417
2084	99	3230000	3230000	0	0	0	0	0	3036200	2732580
2085	100	0	0	0	0	0	3230000	3230000	0	0
Total :		757190	230410	7984050	13463960					

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	815 / 15 / 15	1735000	1735000	40	10	140945	71209	35973	11991	11991	386	10
2	815 / 25 / 25	975000	975000	48	330	44542	22507	11371	3791	3791	122	10
3	815 / 35 / 35	520000	520000	48	1850	16165	8169	4128	1376	1376	44	10
		3230000	3230000			201652	101885	51472	17158	17158	552	

Note:

* Bonus Rate is Assumed rate.

** Premium indicated above is inclusive of service tax.

Daily Premium is for Indicate purpose.

Premium Breakups

Basic Premium (`)	192377
Rider Premium (`)	3230
Extra Premium (if any) (`)	0
Total Basic Premium (`)	195607
Service Tax @ 3.09% (`)	6045
Total Premium Payable (`)	201652

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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	815/ 15 / 15	YLY	1735000	140945	33746	10124	6749	13498	148480
2	815/ 25 / 25	YLY	975000	44542	10558	3167	2112	4223	67579
3	815/ 35 / 35	YLY	520000	16165	3790	1137	758	1516	31836
				Total :	48094	14428	9619	19237	247895

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.