

BHAGYA UDAY



Pay premium for only
12 years
&
get back more than your
annual premium,
every year for lifetime
from
13th year

**Life is full of twists and turns.
To secure your future, regular saving is a must.
The plan offers money at regular intervals
as well as high risk cover to help you
safeguard your future.**

Key Highlights

- Lifetime insurance cover
- Short term savings commitment
- Regular tax-free income for lifetime

DISCLAIMER

- This is a combination of LIC plans specially researched to meet specific objectives.
- The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance.
- *Conditions Apply.

Personalized presentation specially compiled for

Mr. Ayush Aggarwal

(please refer subsequent pages)

Presented by :-

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Age 24

Forecasted Insurance Benefits

Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available	
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow			
31/03/2014	25	4,21,100	7,70,000	0	0	34,915	0	-34,915	0	0
31/03/2015	26	4,42,200	7,70,000	0	0	34,915	0	-34,915	0	0
31/03/2016	27	4,63,300	7,70,000	0	0	34,915	0	-34,915	36,539	32,000
31/03/2017	28	4,84,400	7,70,000	0	0	34,915	0	-34,915	75,036	67,750
31/03/2018	29	5,05,500	7,70,000	0	0	34,915	0	-34,915	1,02,419	92,250
31/03/2019	30	5,26,600	7,70,000	0	0	34,915	0	-34,915	1,33,294	1,20,250
31/03/2020	31	5,47,700	7,70,000	0	0	34,915	0	-34,915	1,68,062	1,51,500
31/03/2021	32	5,68,800	7,70,000	0	0	34,915	0	-34,915	2,07,886	1,87,000
31/03/2022	33	5,89,900	7,70,000	0	0	34,915	0	-34,915	2,53,646	2,28,000
31/03/2023	34	6,11,000	7,70,000	0	0	34,915	0	-34,915	3,05,406	2,74,750
31/03/2024	35	6,32,100	7,70,000	0	0	34,915	0	-34,915	3,64,355	3,27,750
31/03/2025	36	6,53,200	7,70,000	0	0	34,915	0	-34,915	4,18,257	3,76,750
31/03/2026	37	6,74,300	5,35,000	0	0	15,273	43,858	28,585	1,50,649	1,35,500
31/03/2027	38	6,95,400	5,35,000	0	0	15,273	43,858	28,585	1,71,869	1,54,750
31/03/2028	39	7,19,500	5,35,000	0	0	15,273	43,858	28,585	1,95,356	1,75,500
31/03/2029	40	7,42,100	5,35,000	0	0	15,273	43,858	28,585	2,21,464	1,99,250
31/03/2030	41	7,65,700	5,35,000	0	0	15,273	43,858	28,585	2,50,892	2,26,000
31/03/2031	42	7,88,800	5,35,000	0	0	15,273	43,858	28,585	2,84,816	2,56,500
31/03/2032	43	8,11,900	5,35,000	0	0	15,273	43,858	28,585	3,23,338	2,91,000
31/03/2033	44	8,36,500	5,35,000	0	0	15,273	43,858	28,585	3,66,188	3,29,250
31/03/2034	45	8,61,100	5,35,000	0	0	15,273	43,858	28,585	4,13,869	3,72,500
31/03/2035	46	8,93,200	5,35,000	0	0	15,273	43,858	28,585	4,55,755	4,10,000
31/03/2036	47	9,40,300	4,00,000	0	0	9,581	36,962	27,381	2,29,065	2,05,750
31/03/2037	48	9,90,400	4,00,000	0	0	9,581	36,962	27,381	2,53,007	2,28,000
31/03/2038	49	10,51,500	4,00,000	0	0	9,581	36,962	27,381	2,79,231	2,51,250
31/03/2039	50	11,12,600	4,00,000	0	0	9,581	36,962	27,381	3,08,093	2,77,250
31/03/2040	51	11,76,700	4,00,000	0	0	9,581	36,962	27,381	3,39,954	3,05,750
31/03/2041	52	12,40,800	4,00,000	0	0	9,581	36,962	27,381	3,75,740	3,38,000
31/03/2042	53	13,04,900	4,00,000	0	0	9,581	36,962	27,381	4,15,403	3,73,500
31/03/2043	54	13,78,000	4,00,000	0	0	9,581	36,962	27,381	4,60,578	4,14,250
31/03/2044	55	14,74,100	4,00,000	0	0	9,581	36,962	27,381	5,10,206	4,59,250
31/03/2045	56	15,70,200	4,00,000	0	0	9,581	36,962	27,381	6,66,051	4,99,750
31/03/2046	57	13,71,200	4,00,000	0	0	6,516	48,760	42,244	3,58,644	3,22,750
31/03/2047	58	14,32,600	4,00,000	0	0	6,516	48,760	42,244	3,88,030	3,49,500
31/03/2048	59	14,94,000	4,00,000	0	0	6,516	48,760	42,244	4,19,821	3,77,750
31/03/2049	60	15,65,400	4,00,000	0	0	6,516	48,760	42,244	4,54,369	4,08,750
31/03/2050	61	16,36,800	4,00,000	0	0	6,516	48,760	42,244	4,92,076	4,42,750
31/03/2051	62	17,18,200	4,00,000	0	0	6,516	48,760	42,244	5,33,959	4,80,250
31/03/2052	63	17,99,600	4,00,000	0	0	6,516	48,760	42,244	5,80,519	5,22,250
31/03/2053	64	19,06,000	4,00,000	0	0	6,516	48,760	42,244	6,30,412	5,67,500
31/03/2054	65	19,22,400	3,00,000	0	0	4,016	48,760	44,744	6,83,202	6,14,750
31/03/2055	66	19,38,800	3,00,000	0	0	4,016	48,760	44,744	9,92,627	6,56,750
31/03/2056	67	14,53,100	3,00,000	0	0	1,833	1,00,961	99,128	4,91,720	4,42,500
31/03/2057	68	14,64,800	3,00,000	0	0	1,833	1,00,961	99,128	5,22,821	4,70,500
31/03/2058	69	14,76,500	3,00,000	0	0	1,833	1,00,961	99,128	5,57,446	5,02,000
31/03/2059	70	14,88,200	3,00,000	0	0	1,833	1,00,961	99,128	5,95,793	5,36,250
31/03/2060	71	14,99,900	0	0	0	1,833	1,00,961	99,128	6,37,377	5,73,750
31/03/2061	72	15,11,600	0	0	0	1,833	1,00,961	99,128	6,82,807	6,14,500
31/03/2062	73	15,23,300	0	0	0	1,833	1,00,961	99,128	9,73,324	6,47,500
31/03/2063	74	10,00,000	0	0	0	0	1,06,521	1,06,521	4,37,775	3,94,000
31/03/2064	75	10,07,000	0	0	0	0	1,06,521	1,06,521	4,52,850	4,07,250

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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Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available		
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow				
31/03/2065	76	10,14,000	0	0	0	0	1,06,521	1,06,521	4,67,977	4,21,750	
31/03/2066	77	10,21,000	0	0	0	0	1,06,521	1,06,521	4,83,153	4,35,000	
31/03/2067	78	10,28,000	0	0	0	0	1,06,521	1,06,521	4,98,220	4,48,750	
31/03/2068	79	10,35,000	0	0	0	0	1,06,521	1,06,521	5,13,324	4,62,500	
31/03/2069	80	10,42,000	0	0	0	0	1,06,521	1,06,521	7,23,017	4,75,500	
31/03/2070	81	6,74,500	0	0	0	0	47,555	47,555	3,74,446	3,37,000	
31/03/2071	82	6,78,000	0	0	0	0	47,555	47,555	3,83,715	3,45,000	
31/03/2072	83	6,81,500	0	0	0	0	47,555	47,555	3,92,851	3,53,750	
31/03/2073	84	6,85,000	0	0	0	0	47,555	47,555	4,01,848	3,61,750	
31/03/2074	85	6,88,500	0	0	0	0	47,555	47,555	4,10,760	3,69,750	
31/03/2075	86	6,92,000	0	0	0	0	47,555	47,555	4,19,469	3,77,500	
31/03/2076	87	6,95,500	0	0	0	0	47,555	47,555	4,28,085	3,85,500	
31/03/2077	88	6,99,000	0	0	0	0	47,555	47,555	4,36,546	3,92,500	
31/03/2078	89	7,02,500	0	0	0	0	47,555	47,555	4,45,079	4,00,500	
31/03/2079	90	7,06,000	0	0	0	0	47,555	47,555	6,27,240	4,08,250	
31/03/2080	91	3,00,000	0	0	0	0	52,041	52,041	2,38,560	2,14,500	
31/03/2081	92	3,00,000	0	0	0	0	52,041	52,041	2,41,530	2,17,500	
31/03/2082	93	3,00,000	0	0	0	0	52,041	52,041	2,44,590	2,20,500	
31/03/2083	94	3,00,000	0	0	0	0	52,041	52,041	2,48,490	2,23,500	
31/03/2084	95	3,00,000	0	0	0	0	52,041	52,041	2,51,910	2,26,500	
31/03/2085	96	3,00,000	0	0	0	0	52,041	52,041	2,58,390	2,32,500	
31/03/2086	97	3,00,000	0	0	0	0	52,041	52,041	2,64,720	2,38,500	
31/03/2087	98	3,00,000	0	0	0	0	52,041	52,041	2,79,300	2,51,250	
31/03/2088	99	3,00,000	0	0	0	0	52,041	52,041	2,89,650	2,61,000	
31/03/2089	100	3,00,000	0	0	0	0	52,041	52,041	0	0	
21/08/2089	100	3,00,000	0	0	0	0	0	3,00,000	3,00,000	0	0
							7,40,511	40,44,134	33,03,623		

Explanatory Notes

Payment to L.I.C. indicates Annual Premium.

Returns in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).

Key Assumptions

Personal Data: DOB: 31/07/1989

Projections Bonus: On applicable plans, last declared **Interim Bonus** has been considered for the purpose of projected Riskcover, Returns, Cash Value and Loan calculations

Terminal Bonus: On applicable plans Terminal Bonus **has been** considered (On applicable plans last declared Terminal Bonus Rates have been considered in the above calculations).

Loyalty Addition: An estimated Loyalty addition has been considered on applicable plans. The estimation is only for the purpose of understanding the benefits of this illustration and is purely indicative / non-guaranteed. Final figures may differ as per the actual experience of the plan performance by L.I.C. of India.

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.