



***"Insure & be secure"***

A presentation specially compiled for  
**Mr. Single Premium**

Presented by :-

**DATACOMP WEB TECHNOLOGIES (I) PVT. LTD.**

Sample Report For Demonstration Purpose Only

205-206, C-Wing, Crystal Plaza, New Link Road, Andheri(W), Mumbai - 400 053.

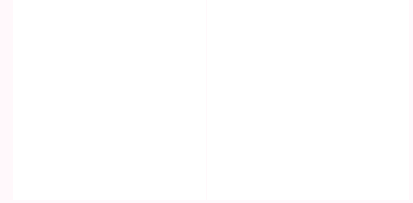
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**Magic Mix Illustration for Mr. Single Premium (age 35)**

Ref. No. 0001

**Proposed Insurance**

Id	Com.Date	Plan Name	Term/ PPT	Basic Sum Assured	Term Rider SA	Accident Rider SA	Crit.Illness. Rider SA	Premium Waiver	Md.	Install. Premium	Tax Beneficiary
1	21/07/11	165-Jeevan Saral	20/20	2,50,000	0	2,50,000	0	-	Y	12,010	
2	21/07/11	175-Bima Bachat	15/ 1	2,00,000	0	0	0	-	O	1,48,773	
				<u>4,50,000</u>	<u>0</u>	<u>2,50,000</u>	<u>0</u>				

Annual Premium: **12,010****Advance Premium & Settlement Options**

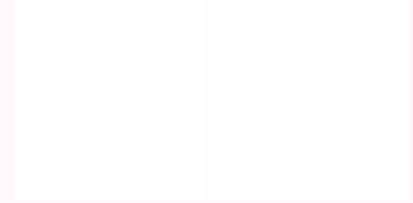
Id	Com. Date	Plan Name	Term/ PPT	Advance Premium	Settlement Option
1	21/07/11	165 - Jeevan Saral	20/20	3 Yly Premiums	Not Opted

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## Magic Mix Illustration for Mr. Single Premium (age 35)

Ref. No. 0001

### Forecast of Insurance Benefits

Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available	
		Accident	Crit. Ill.	PWB	Premium	Returns	Cash Flow			
31/03/12	36	4,50,000	2,50,000	0	0	1,60,783	0	-1,60,783	1,04,141	93,750
31/03/13	37	4,62,000	2,50,000	0	0	12,010	0	-12,010	1,37,986	1,24,250
31/03/14	38	4,74,000	2,50,000	0	0	12,010	0	-12,010	1,45,425	1,31,000
31/03/15	39	4,86,000	2,50,000	0	0	12,010	30,000	17,990	1,60,248	1,44,250
31/03/16	40	4,98,000	2,50,000	0	0	12,010	0	-12,010	1,81,631	1,63,500
31/03/17	41	5,10,000	2,50,000	0	0	12,010	0	-12,010	2,00,091	1,80,000
31/03/18	42	5,22,000	2,50,000	0	0	12,010	30,000	17,990	1,95,129	1,75,750
31/03/19	43	5,34,000	2,50,000	0	0	12,010	0	-12,010	2,14,487	1,93,000
31/03/20	44	5,46,000	2,50,000	0	0	12,010	0	-12,010	2,34,480	2,11,000
31/03/21	45	6,59,974	2,50,000	0	0	12,010	30,000	17,990	3,35,343	3,01,750
31/03/22	46	6,91,661	2,50,000	0	0	12,010	0	-12,010	3,75,531	3,38,000
31/03/23	47	7,26,802	2,50,000	0	0	12,010	0	-12,010	4,20,258	3,78,250
31/03/24	48	7,64,669	2,50,000	0	0	12,010	30,000	17,990	4,48,668	4,03,750
31/03/25	49	8,05,539	2,50,000	0	0	12,010	0	-12,010	5,03,164	4,52,750
31/03/26	50	8,49,396	2,50,000	0	0	12,010	0	-12,010	5,63,955	5,02,000
31/03/27	51	7,01,576	2,50,000	0	0	12,010	2,68,773	2,56,763	4,74,536	4,27,000
31/03/28	52	7,59,250	2,50,000	0	0	12,010	0	-12,010	5,35,190	4,81,750
31/03/29	53	8,22,799	2,50,000	0	0	12,010	0	-12,010	6,01,909	5,41,750
31/03/30	54	8,93,060	2,50,000	0	0	12,010	0	-12,010	6,75,300	6,07,750
31/03/31	55	9,70,520	2,50,000	0	0	12,010	0	-12,010	7,56,030	6,80,500
21/07/31	55	0	0	0	0	0	7,56,030	7,56,030	0	0
						<u>3,88,973</u>	<u>11,44,803</u>	<u>7,55,830</u>		

Yield on Investments (Pre Tax) : 9.19 %

### Key Assumptions

**Personal Data:** DOB: 21/07/1976

**Income Tax:** Sec. 80CCE Limit Available: 100000      Sec. 80D Limit Available: 10000  
Tax Savings on premiums will be @ 30.90 % u/s 80CCE and @ 30.90 % u/s 80D

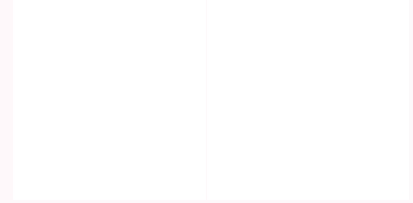
**Projections**  
**Bonus:** On applicable plans, last declared **Reversionary Bonus** has been considered for the purpose of projected Riskcover, Returns, Cash Value and Loan calculations  
**Terminal Bonus:** On applicable plans Terminal Bonus **has been** considered (On applicable plans last declared Terminal Bonus Rates have been considered in the above calculations).  
**Loyalty Addition:** Loyalty Addition **has been** considered on applicable plans, on the basis of indicative rates given by LIC or is based on consistent return of 10.00 %

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**Magic Mix Illustration for Mr. Single Premium (age 35)**

Ref. No. 0001

**Innovative Forecast of 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			
31/03/12	36	4,50,000	2,50,000	0	0	1,93,489	0	-1,93,489	1,04,141	93,750
31/03/13	37	4,62,000	2,50,000	0	0	0	0	0	1,37,986	1,24,250
31/03/14	38	4,74,000	2,50,000	0	0	0	0	0	1,45,425	1,31,000
31/03/15	39	4,86,000	2,50,000	0	0	32,706	30,000	-2,706	1,60,248	1,44,250
31/03/16	40	4,98,000	2,50,000	0	0	0	0	0	1,81,631	1,63,500
31/03/17	41	5,10,000	2,50,000	0	0	0	0	0	2,00,091	1,80,000
31/03/18	42	5,22,000	2,50,000	0	0	32,706	30,000	-2,706	1,95,129	1,75,750
31/03/19	43	5,34,000	2,50,000	0	0	0	0	0	2,14,487	1,93,000
31/03/20	44	5,46,000	2,50,000	0	0	0	0	0	2,34,480	2,11,000
31/03/21	45	6,59,974	2,50,000	0	0	32,706	30,000	-2,706	3,35,343	3,01,750
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31/03/26	50	8,49,396	2,50,000	0	0	0	0	0	5,63,955	5,02,000
31/03/27	51	7,01,576	2,50,000	0	0	32,706	2,68,773	2,36,066	4,74,536	4,27,000
31/03/28	52	7,59,250	2,50,000	0	0	0	0	0	5,35,190	4,81,750
31/03/29	53	8,22,799	2,50,000	0	0	0	0	0	6,01,909	5,41,750
31/03/30	54	8,93,060	2,50,000	0	0	11,438	0	-11,438	6,75,300	6,07,750
31/03/31	55	9,70,520	2,50,000	0	0	0	0	0	7,56,030	6,80,500
21/07/31	55	0	0	0	0	0	7,56,030	7,56,030	0	0
						<u>3,68,458</u>	<u>11,44,803</u>	<u>7,76,344</u>		

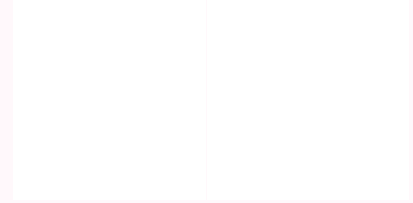
**Explanatory Notes****Payment** to L.I.C. indicates Annual Premium and /or Advance Premiums**Returns** in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).**Yield on Investments (Pre Tax) : 8.94 %**

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### Advance Premium Payment Schedule

Payment Date	Id	Due Date From	Due Date To	Amount to be paid	Normal Amount	Discount Received
21/07/2011	1	21/07/2011	21/07/2014	44,716	48,040	3,323
21/07/2014	1	21/07/2015	21/07/2017	32,706	36,030	3,323
21/07/2017	1	21/07/2018	21/07/2020	32,706	36,030	3,323
21/07/2020	1	21/07/2021	21/07/2023	32,706	36,030	3,323
21/07/2023	1	21/07/2024	21/07/2026	32,706	36,030	3,323
21/07/2026	1	21/07/2027	21/07/2029	32,706	36,030	3,323
21/07/2029	1	21/07/2030	21/07/2030	11,438	12,010	571
				<u>2,19,685</u>	<u>2,40,200</u>	<u>20,514</u>

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