Looking for a better investment over fixed deposits(FD)????

Your search ends here...



Single Premium Saral

- Better returns than fixed deposit
- ✓ High risk cover from day 1
- ✓ Tax free returns
- Loan available from day 1
- ✓ Avail Tax Benefits for 20 years











For details pls refer to the detailed illustration in the next page.

Sample Report For Demonstration Purpose Only

205-206, C-Wing, Crystal Plaza,New Link Road,

Andheri(W), Mumbai - 400 053. Tel: 4060 1000 Fax:4060 1226.

e-mail. support@datacompwebtech.com

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 Waive		Install. Premium	Tax Beneficiary
- 1	21/07/11 165-Jeevan Saral	20/20	2,50,000	0	2,50,000	0	-	Υ	12,010	
2	21/07/11 175-Bima Bachat	15/ 1	2,00,000	0	0	0	-	0	1,48,773	
		-	4,50,000	0	2,50,000	0				

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		Risk Cover	Additi	ional Cover			For the Year		Cash	Loan
Ending	Age	(Natural Death)	Accident	Crit. Ill.	PWB	Premium	Returns	Cash Flow	Value	Available
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
					_	3,88,973	11,44,803	7,55,830		

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		Risk Cover (Natural Death)	Additional Cover				For the Year	Cash	Loan	
Ending	Age		Accident	Critical III.	PWB	Payment	Returns	Cash Flow	Value	Available
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
31/03/22	46	6,91,661	2,50,000	0	0	0	0	0	3,75,531	3,38,000
31/03/23	47	7,26,802	2,50,000	0	0	0	0	0	4,20,258	3,78,250
31/03/24	48	7,64,669	2,50,000	0	0	32,706	30,000	-2,706	4,48,668	4,03,750
31/03/25	49	8,05,539	2,50,000	0	0	0	0	0	5,03,164	4,52,750
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
					_	3,68,458	11,44,803	7,76,344		

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 %

Sample Report For Demonstration Purpose Only

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

Ref. No. 0001

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
				2,19,685	2,40,200	20,514