

Single Premium New Jeevan Anand

Highlights of the plan combination

- ✓ Single premium
- ✓ Portion of risk cover continues upto age 100
- ✓ Guaranteed yearly payouts even after maturity of New Jeevan Anand plan till age 100

In this plan the premium is invested in Jeevan Akshay (189) and the annuity is used for paying the premium of New Jeevan Anand. For convenience of the customer it is advisable to opt for NEFT mode for receiving Jeevan Akshay Annuity and the same can be used for paying the premium of New Jeevan Anand through ECS.

Note: We have taken the basic sum assured of New Jeevan Anand Plan as Rs 6,10,000/- for a person whose age is 30 years. In this plan combination he will need to pay a premium of Rs.5,50,885/- just once.

For detailed illustration please refer to the next page.

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Sample Report For Demonstration Purpose Only

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Magic Mix Illustration for Mr. Praveen (age 30)

Ref. No. W2-N

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	15/01/2014	189-Jeevan Akshay - VI	0/ 1	0	0	0	0	- O	515450	
2	15/01/2014	815-New Jeevan Anand	20/20	6,10,000	0	0	0	- Y	35435	
				<u>6,10,000</u>	<u>0</u>	<u>0</u>	<u>0</u>			

Annual Premium: **550885****Modewise Summary of Installment Premiums**

Id	Com. Date	Plan/Tm/PPT	* Bonus Rate	FAB	PREMIUM					
					Yearly	Half Yearly	Quarterly	Monthly	Single	**Daily
1	15/01/2014	189/ 0/ 1			0	0	0	0	5,15,450	0.00
2	15/01/2014	815/20/20	44	70	35,435	17,907	9,047	3,015	0	97.08
					<u>35,435</u>	<u>17,907</u>	<u>9,047</u>	<u>3,015</u>	<u>5,15,450</u>	<u>97.08</u>

- '^' : - Premiums indicated are inclusive of service tax.
- '*' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2014
- '**' : - Daily premium is for indicative purpose only. Formula used - (Yearly Premium/365).

Medical Requirement Details**Sum at Risk: 7,62,500****Medical by DMR: No**

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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Magic Mix Illustration for Mr. Praveen (age 30)

Ref. No. W2-N

Innovative Forecast of Insurance Benefits

Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year			
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow	
31/03/2014	30	12,89,340	0	0	0	5,50,885	5,834	-5,45,051
31/03/2015	31	13,16,180	0	0	0	34,904	35,004	100
31/03/2016	32	13,43,020	0	0	0	34,904	35,004	100
31/03/2017	33	13,69,860	0	0	0	34,904	35,004	100
31/03/2018	34	13,96,700	0	0	0	34,904	35,004	100
31/03/2019	35	14,23,540	0	0	0	34,904	35,004	100
31/03/2020	36	14,50,380	0	0	0	34,904	35,004	100
31/03/2021	37	14,77,220	0	0	0	34,904	35,004	100
31/03/2022	38	15,04,060	0	0	0	34,904	35,004	100
31/03/2023	39	15,30,900	0	0	0	34,904	35,004	100
31/03/2024	40	15,57,740	0	0	0	34,904	35,004	100
31/03/2025	41	15,84,580	0	0	0	34,904	35,004	100
31/03/2026	42	16,11,420	0	0	0	34,904	35,004	100
31/03/2027	43	16,38,260	0	0	0	34,904	35,004	100
31/03/2028	44	16,77,300	0	0	0	34,904	35,004	100
31/03/2029	45	17,07,190	0	0	0	34,904	35,004	100
31/03/2030	46	17,37,080	0	0	0	34,904	35,004	100
31/03/2031	47	17,66,970	0	0	0	34,904	35,004	100
31/03/2032	48	18,02,960	0	0	0	34,904	35,004	100
31/03/2033	49	18,42,000	0	0	0	34,904	35,004	100
31/03/2034	50	11,10,000	0	0	0	0	12,24,504	12,24,504
31/03/2035	51	11,10,000	0	0	0	0	35,004	35,004
31/03/2036	52	11,10,000	0	0	0	0	35,004	35,004
31/03/2037	53	11,10,000	0	0	0	0	35,004	35,004
31/03/2038	54	11,10,000	0	0	0	0	35,004	35,004
31/03/2039	55	11,10,000	0	0	0	0	35,004	35,004
31/03/2040	56	11,10,000	0	0	0	0	35,004	35,004
31/03/2041	57	11,10,000	0	0	0	0	35,004	35,004
31/03/2042	58	11,10,000	0	0	0	0	35,004	35,004
31/03/2043	59	11,10,000	0	0	0	0	35,004	35,004
31/03/2044	60	11,10,000	0	0	0	0	35,004	35,004
31/03/2045	61	11,10,000	0	0	0	0	35,004	35,004
31/03/2046	62	11,10,000	0	0	0	0	35,004	35,004
31/03/2047	63	11,10,000	0	0	0	0	35,004	35,004
31/03/2048	64	11,10,000	0	0	0	0	35,004	35,004
31/03/2049	65	11,10,000	0	0	0	0	35,004	35,004
31/03/2050	66	11,10,000	0	0	0	0	35,004	35,004
31/03/2051	67	11,10,000	0	0	0	0	35,004	35,004
31/03/2052	68	11,10,000	0	0	0	0	35,004	35,004
31/03/2053	69	11,10,000	0	0	0	0	35,004	35,004
31/03/2054	70	11,10,000	0	0	0	0	35,004	35,004
31/03/2055	71	11,10,000	0	0	0	0	35,004	35,004
31/03/2056	72	11,10,000	0	0	0	0	35,004	35,004
31/03/2057	73	11,10,000	0	0	0	0	35,004	35,004
31/03/2058	74	11,10,000	0	0	0	0	35,004	35,004
31/03/2059	75	11,10,000	0	0	0	0	35,004	35,004
31/03/2060	76	11,10,000	0	0	0	0	35,004	35,004

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Ref. No. W2-N

Fin. Year Ending	Risk Cover Age (Natural Death)	Additional Cover			For the Year		
		Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow
31/03/2061	77 11,10,000	0	0	0	0	35,004	35,004
31/03/2062	78 11,10,000	0	0	0	0	35,004	35,004
31/03/2063	79 11,10,000	0	0	0	0	35,004	35,004
31/03/2064	80 11,10,000	0	0	0	0	35,004	35,004
31/03/2065	81 11,10,000	0	0	0	0	35,004	35,004
31/03/2066	82 11,10,000	0	0	0	0	35,004	35,004
31/03/2067	83 11,10,000	0	0	0	0	35,004	35,004
31/03/2068	84 11,10,000	0	0	0	0	35,004	35,004
31/03/2069	85 11,10,000	0	0	0	0	35,004	35,004
31/03/2070	86 11,10,000	0	0	0	0	35,004	35,004
31/03/2071	87 11,10,000	0	0	0	0	35,004	35,004
31/03/2072	88 11,10,000	0	0	0	0	35,004	35,004
31/03/2073	89 11,10,000	0	0	0	0	35,004	35,004
31/03/2074	90 11,10,000	0	0	0	0	35,004	35,004
31/03/2075	91 11,10,000	0	0	0	0	35,004	35,004
31/03/2076	92 11,10,000	0	0	0	0	35,004	35,004
31/03/2077	93 11,10,000	0	0	0	0	35,004	35,004
31/03/2078	94 11,10,000	0	0	0	0	35,004	35,004
31/03/2079	95 11,10,000	0	0	0	0	35,004	35,004
31/03/2080	96 11,10,000	0	0	0	0	35,004	35,004
31/03/2081	97 11,10,000	0	0	0	0	35,004	35,004
31/03/2082	98 11,10,000	0	0	0	0	35,004	35,004
31/03/2083	99 11,10,000	0	0	0	0	35,004	35,004
15/01/2084	100 11,10,000	0	0	0	0	6,39,170	6,39,170
					<u>12,14,061</u>	<u>42,49,780</u>	<u>30,35,719</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).

Annuity Details of Pension Plans

Id	Plan Name	Term/PPT	Annuity		NCO	Commutated Amount	Purchase Price	Annuity	
			Start Date	Age				Amount	Md
1	189 - Jeevan Akshay - \	0/ 1	15/02/14	30	5,00,000	0	5,00,000	2,917	M For life with return of purchase price on death

Yield on Investments (Pre Tax) : 6.15 %

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