



*"Insure and Be Secure"*

A presentation specially compiled for  
Mrs. Rekha Vaidya

Presented by :-  
Datacomp Web Technologies (I) Pvt. Ltd  
Software for LIC Agents  
C-205/206, Crystal Plaza, New Link Road, Andheri(W), Mumbai 400 053, India  
Tel: 4060 1000 Fax : 4060 1226 email : sales@datacompwebtech.com

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# Datacomp Web Technologies (I) Pvt. Ltd

Software for LIC Agents

C-205/206, Crystal Plaza,

New Link Road, Andheri(W), Mumbai 400 053, India

Tel: 4060 1000 Fax : 4060 1226

email : sales@datacompwebtech.com

Magic Mix Illustration for Mrs. Rekha Vaidya (age 36)

Ref. No. M001

## Proposed Insurance

Id	Com.Date	Plan Name	Term/ PPT	Basic Sum Assured	Term Rider SA	Accident Rider SA	Crit.Illness. Rider SA	Premium		Install. Premium	Tax Beneficiary
								Waiver	Md.		
1	02/04/08	14-Endowment With Profit	28/28	1,00,000	0	1,00,000	0	-	Y	2,001	Self
2	02/04/08	14-Endowment With Profit	29/29	1,00,000	0	1,00,000	0	-	Y	3,696	Self
3	02/05/08	149-Jeevan Anand	27/27	1,00,000	0	1,00,000	0	-	Y	4,186	Self
4	02/05/08	149-Jeevan Anand	26/26	1,00,000	0	1,00,000	0	-	Y	4,375	Ramesh
5	02/05/08	178-Jeevan Tarang	20/ 6	2,00,000	2,00,000	2,00,000	0	-	Q	6,367	Ramesh
6	02/05/08	190-Amulya Jeevan - I	34/34	50,00,000	0	0	0	-	Y	28,500	Ramesh
7	02/05/08	188-Profit Plus(Growth)	15/ 1	1,00,000	0	0	0	-	O	50,000	Ramesh
8	02/05/08	147-New Jeevan Suraksha -	14/14	5,00,000	5,00,000	0	0	-	Q	8,329	Ramesh
9	02/05/08	178-Jeevan Tarang	10/10	50,00,000	0	0	0	-	H	2,64,397	Ramesh
				1,12,00,000	7,00,000	6,00,000	0				

Annual Premium: 6,30,336

## Advance Premium & Settlement Options

Id	Com. Date	Plan Name	Term/ PPT	Advance Premium	Settlement Option
2	02/04/08	14 - Endowment With Pro	29/29	Not Opted	10 Yly. Inst. in Arrears
9	02/05/08	178 - Jeevan Tarang	10/10	10 Hly Premiums	Not Opted

## Modewise Summary of Installment Premiums

Id	Com. Date	Plan/Tm/PPT	Interim Bonus Rate	* Bonus Rate	#Assu Step Rate	FAB	PREMIUM				
							SSS	Monthly	Quarterly	Half Yearly	Yearly
1	02/04/08	14/28/28	48	48	0.00	735	326	343	980	1,931	3,802
2	02/04/08	14/29/29	48	48	0.00	815	317	333	952	1,876	3,696
3	02/05/08	149/27/27	45	45	0.00	660	351	369	1,054	2,075	4,086
4	02/05/08	149/26/26	45	45	0.00	580	367	386	1,102	2,171	4,275
5	02/05/08	178/20/ 6	48	48	0.00	0	2,122	2,218	6,367	12,619	25,007
6	02/05/08	190/34/34					0	0	0	14,535	28,500
7	02/05/08	188/15/ 1(G)			10.00%		0	0	0	0	0
8	02/05/08	147/14/14	31	31	0.00	0	2,790	2,790	8,329	16,521	32,594
9	02/05/08	178/10/10	40	40	0.00	0	44,521	46,794	1,33,562	2,64,397	5,23,340
							50,794	53,233	1,52,346	3,16,125	6,25,300

1. '\*\*' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2008

2. '#' : - Assuming that bonus rate declared by LIC will increase/decrease per year by step rate mentioned above.

3. '%' : - Assumed Growth Rate

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 Mrs. Rekha Vaidya (age 36)

Ref. No. M001

Medical Requirement Details

Sum at Risk: 1,14,00,000

Medical by DMR: Yes

Rest ECG, Haemogram, SBT-13, RUA, CTMT, HbA1c

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Ref. No. M001

## Benefits Illustration

Fin. Year Ending	Risk Cover Age	Risk Cover (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available
			Accident	Crit. Ill.	PWB	Premium	Returns	Cash Flow		
31/03/09	37	1,16,44,151	6,00,000	0	0	6,80,336	0	-6,80,336	0	0
31/03/10	38	1,18,80,688	6,00,000	0	0	6,30,336	0	-6,30,336	0	0
31/03/11	39	1,21,17,474	6,00,000	0	0	6,30,336	0	-6,30,336	8,53,962	7,17,750
31/03/12	40	1,23,54,519	6,00,000	0	0	6,30,336	0	-6,30,336	16,50,801	13,38,250
31/03/13	41	1,25,91,828	6,00,000	0	0	6,30,336	0	-6,30,336	22,37,128	18,29,500
31/03/14	42	1,28,29,411	6,00,000	0	0	6,30,336	0	-6,30,336	29,31,845	24,14,000
31/03/15	43	1,30,67,275	6,00,000	0	0	6,04,868	0	-6,04,868	37,18,777	30,77,250
31/03/16	44	1,33,05,430	6,00,000	0	0	6,04,868	0	-6,04,868	46,21,695	38,39,750
31/03/17	45	1,35,43,883	6,00,000	0	0	6,04,868	0	-6,04,868	56,55,923	47,15,000
31/03/18	46	1,37,82,643	6,00,000	0	0	6,04,868	0	-6,04,868	27,02,841	57,95,500
31/03/19	47	1,18,30,082	6,00,000	0	0	76,074	20,00,000	19,23,926	53,23,324	42,86,250
31/03/20	48	1,18,79,366	6,00,000	0	0	76,074	2,75,000	1,98,926	54,41,130	43,17,000
31/03/21	49	1,19,29,873	6,00,000	0	0	76,074	2,75,000	1,98,926	55,72,179	43,52,250
31/03/22	50	1,19,81,687	6,00,000	0	0	76,074	2,75,000	1,98,926	57,27,726	43,91,750
31/03/23	51	1,20,94,885	6,00,000	0	0	42,758	3,14,666	2,71,908	50,76,492	44,36,750
31/03/24	52	1,19,84,200	6,00,000	0	0	42,758	4,75,739	4,32,981	49,87,205	44,88,500
31/03/25	53	1,20,18,400	6,00,000	0	0	42,758	3,27,888	2,85,130	50,50,236	45,45,250
31/03/26	54	1,20,56,600	6,00,000	0	0	42,758	3,27,888	2,85,130	51,19,370	46,07,250
31/03/27	55	1,20,96,800	6,00,000	0	0	42,758	3,27,888	2,85,130	51,95,371	46,75,750
31/03/28	56	1,21,47,000	6,00,000	0	0	42,758	3,27,888	2,85,130	50,87,452	47,37,250
31/03/29	57	1,17,95,600	4,00,000	0	0	42,758	5,19,888	4,77,130	51,25,904	46,13,250
31/03/30	58	1,18,40,200	4,00,000	0	0	42,758	3,38,888	2,96,130	51,82,538	46,64,250
31/03/31	59	1,18,84,800	4,00,000	0	0	42,758	3,38,888	2,96,130	52,47,729	47,23,000
31/03/32	60	1,19,35,400	4,00,000	0	0	42,758	3,38,888	2,96,130	53,22,428	47,90,000
31/03/33	61	1,19,82,000	4,00,000	0	0	42,758	3,38,888	2,96,130	54,07,751	48,66,750
31/03/34	62	1,20,32,600	4,00,000	0	0	42,758	3,38,888	2,96,130	55,23,875	49,45,500
31/03/35	63	1,18,95,700	4,00,000	0	0	38,383	6,13,888	5,75,505	53,93,985	48,22,750
31/03/36	64	1,17,32,800	4,00,000	0	0	34,197	6,26,388	5,92,191	52,80,147	46,75,250
31/03/37	65	1,14,37,700	3,00,000	0	0	32,196	6,46,788	6,14,592	50,88,503	44,95,250
31/03/38	66	1,11,17,000	2,00,000	0	0	28,500	6,59,588	6,31,088	47,73,240	42,96,000
31/03/39	67	1,11,17,000	2,00,000	0	0	28,500	3,38,888	3,10,388	47,76,360	42,98,500
31/03/40	68	1,11,17,000	2,00,000	0	0	28,500	3,38,888	3,10,388	47,79,480	43,01,500
31/03/41	69	1,11,17,000	2,00,000	0	0	28,500	3,38,888	3,10,388	47,82,600	43,04,500
31/03/42	70	1,11,17,000	2,00,000	0	0	28,500	3,38,888	3,10,388	47,85,700	43,07,000
31/03/43	71	61,17,000	0	0	0	0	3,38,888	3,38,888	47,88,780	43,10,000
31/03/44	72	61,17,000	0	0	0	0	3,38,888	3,38,888	47,91,840	43,12,500
31/03/45	73	61,17,000	0	0	0	0	3,38,888	3,38,888	47,94,860	43,15,500
31/03/46	74	61,17,000	0	0	0	0	3,38,888	3,38,888	47,97,840	43,18,000
31/03/47	75	61,17,000	0	0	0	0	3,38,888	3,38,888	48,00,760	43,20,500
31/03/48	76	61,17,000	0	0	0	0	3,38,888	3,38,888	48,03,640	43,23,500
31/03/49	77	61,17,000	0	0	0	0	3,38,888	3,38,888	48,06,480	43,26,000
31/03/50	78	61,17,000	0	0	0	0	3,38,888	3,38,888	48,09,240	43,28,500
31/03/51	79	61,17,000	0	0	0	0	3,38,888	3,38,888	48,11,960	43,31,000
31/03/52	80	61,17,000	0	0	0	0	3,38,888	3,38,888	48,14,600	43,33,000
31/03/53	81	61,17,000	0	0	0	0	3,38,888	3,38,888	48,17,160	43,35,500
31/03/54	82	61,17,000	0	0	0	0	3,38,888	3,38,888	48,19,660	43,37,500
31/03/55	83	61,17,000	0	0	0	0	3,38,888	3,38,888	48,22,080	43,40,000

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Ref. No. M001

Fin. Year Ending	Risk Cover Age	Risk Cover (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available
			Accident	Crit. Ill.	PWB	Premium	Returns	Cash Flow		
31/03/56	84	61,17,000	0	0	0	0	3,38,888	3,38,888	48,24,420	43,42,000
31/03/57	85	61,17,000	0	0	0	0	3,38,888	3,38,888	48,26,700	43,44,000
31/03/58	86	61,17,000	0	0	0	0	3,38,888	3,38,888	48,28,880	43,46,000
31/03/59	87	61,17,000	0	0	0	0	3,38,888	3,38,888	48,31,000	43,48,000
31/03/60	88	61,17,000	0	0	0	0	3,38,888	3,38,888	48,33,039	43,49,500
31/03/61	89	61,17,000	0	0	0	0	3,38,888	3,38,888	48,35,080	43,51,500
31/03/62	90	61,17,000	0	0	0	0	3,38,888	3,38,888	48,37,039	43,53,500
31/03/63	91	61,17,000	0	0	0	0	3,38,888	3,38,888	48,39,039	43,55,000
31/03/64	92	61,17,000	0	0	0	0	3,38,888	3,38,888	48,41,020	43,57,000
31/03/65	93	61,17,000	0	0	0	0	3,38,888	3,38,888	48,43,060	43,59,000
31/03/66	94	61,17,000	0	0	0	0	3,38,888	3,38,888	48,45,660	43,61,000
31/03/67	95	61,17,000	0	0	0	0	3,38,888	3,38,888	48,47,940	43,63,000
31/03/68	96	61,17,000	0	0	0	0	3,38,888	3,38,888	48,52,259	43,67,000
31/03/69	97	61,17,000	0	0	0	0	3,38,888	3,38,888	48,56,480	43,71,000
31/03/70	98	61,17,000	0	0	0	0	3,38,888	3,38,888	48,66,200	43,79,500
31/03/71	99	61,17,000	0	0	0	0	3,38,888	3,38,888	46,80,000	42,12,000
31/03/72	100	61,17,000	0	0	0	0	3,38,888	3,38,888	46,80,000	42,12,000
02/05/72	100	61,17,000	0	0	0	0	54,99,222	54,99,222	46,80,000	42,12,000
						73,16,156	2,67,09,351	1,93,93,195		

### Annuity Details of Pension Plans

Id	Plan Name	Term/PPT	Annuity Start Date	Age	NCO	Commuted Amount	Purchase Price	Annuity Amount	Md	Annuity Option
8	147 - New Jeevan Suraksha - 1	14/14	02/08/22	51	7,17,000	0	7,17,000	13,222	Q	For life with return of purchase price on death

Yield on Investments (Pre Tax) : 5.10 %

### Key Assumptions

Personal Data: DOB: 02/02/1972

Income Tax: Sec. 80CCE Limit Available: 100000 Sec. 80D Limit Available: 15000  
Tax Savings on premiums will be @ 30.60 % u/s 80CCE and @ 30.60 % u/s 80D

Projection: 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: 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 %

Growth of fund in ULIP plan is based on consistent return of 10.00 % on investible portion of premiums

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Ref. No. M001

## Premium Breakup & Tax Implication (for the year)

Fin. Year Ending	Premium Breakup						u/s 80 CCE		u/s 80 D		Total Benefit
	Basic	Term Rider	DAB	Critical Illness	PWB	Total	Eligible Amount	Tax Ben. @30.6%	Eligible Amount	Tax Ben. @30.6%	
31/03/09	6,75,572	4,084	680	0	0	6,80,336	1,00,000	30,600	0	0	30,600
31/03/10	6,25,572	4,084	680	0	0	6,30,336	1,00,000	30,600	0	0	30,600
31/03/11	6,25,572	4,084	680	0	0	6,30,336	1,00,000	30,600	0	0	30,600
31/03/12	6,25,572	4,084	680	0	0	6,30,336	1,00,000	30,600	0	0	30,600
31/03/13	6,25,572	4,084	680	0	0	6,30,336	1,00,000	30,600	0	0	30,600
31/03/14	6,25,572	4,084	680	0	0	6,30,336	1,00,000	30,600	0	0	30,600
31/03/15	6,02,784	1,884	200	0	0	6,04,868	1,00,000	30,600	0	0	30,600
31/03/16	6,02,784	1,884	200	0	0	6,04,868	1,00,000	30,600	0	0	30,600
31/03/17	6,02,784	1,884	200	0	0	6,04,868	1,00,000	30,600	0	0	30,600
31/03/18	6,02,784	1,884	200	0	0	6,04,868	1,00,000	30,600	0	0	30,600
31/03/19	73,990	1,884	200	0	0	76,074	76,074	23,279	0	0	23,279
31/03/20	73,990	1,884	200	0	0	76,074	76,074	23,279	0	0	23,279
31/03/21	73,990	1,884	200	0	0	76,074	76,074	23,279	0	0	23,279
31/03/22	73,990	1,884	200	0	0	76,074	76,074	23,279	0	0	23,279
31/03/23	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/24	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/25	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/26	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/27	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/28	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/29	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/30	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/31	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/32	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/33	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/34	42,558	0	200	0	0	42,758	42,758	13,084	0	0	13,084
31/03/35	38,183	0	200	0	0	38,383	38,383	11,745	0	0	11,745
31/03/36	33,997	0	200	0	0	34,197	34,197	10,464	0	0	10,464
31/03/37	32,096	0	100	0	0	32,196	32,196	9,852	0	0	9,852
31/03/38	28,500	0	0	0	0	28,500	28,500	8,721	0	0	8,721
31/03/39	28,500	0	0	0	0	28,500	28,500	8,721	0	0	8,721
31/03/40	28,500	0	0	0	0	28,500	28,500	8,721	0	0	8,721
31/03/41	28,500	0	0	0	0	28,500	28,500	8,721	0	0	8,721
31/03/42	28,500	0	0	0	0	28,500	28,500	8,721	0	0	8,721
	72,68,000	39,576	8,580	0	0	73,16,156	20,64,668	6,31,790	0	0	6,31,790

Yield on Investments (Post Tax) : 5.76 %

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## Premium Calendar

Id	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
1	2,001	-	-	-	-	-	-	-	-	-	-	-
2	3,696	-	-	-	-	-	-	-	-	-	-	-
3	-	4,186	-	-	-	-	-	-	-	-	-	-
4	-	4,375	-	-	-	-	-	-	-	-	-	-
5	-	6,367	-	-	6,367	-	-	6,367	-	-	6,367	-
6	-	28,500	-	-	-	-	-	-	-	-	-	-
8	-	8,329	-	-	8,329	-	-	8,329	-	-	8,329	-
9	-	2,64,397	-	-	-	-	-	2,64,397	-	-	-	-
	5,697	3,16,154	-	-	14,696	-	-	2,79,093	-	-	14,696	-

Annual Premium : 6,30,336

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## Innovative Benefits Illustration

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			
31/03/09	37	1,16,44,151	6,00,000	0	0	27,33,607	0	-27,33,607	0	0
31/03/10	38	1,18,80,688	6,00,000	0	0	1,01,542	0	-1,01,542	0	0
31/03/11	39	1,21,17,474	6,00,000	0	0	1,01,542	0	-1,01,542	8,53,962	7,17,750
31/03/12	40	1,23,54,519	6,00,000	0	0	1,01,542	0	-1,01,542	16,50,801	13,38,250
31/03/13	41	1,25,91,828	6,00,000	0	0	1,01,542	0	-1,01,542	22,37,128	18,29,500
31/03/14	42	1,28,29,411	6,00,000	0	0	22,12,050	0	-22,12,050	29,31,845	24,14,000
31/03/15	43	1,30,67,275	6,00,000	0	0	76,074	0	-76,074	37,18,777	30,77,250
31/03/16	44	1,33,05,430	6,00,000	0	0	76,074	0	-76,074	46,21,695	38,39,750
31/03/17	45	1,35,43,883	6,00,000	0	0	76,074	0	-76,074	56,55,923	47,15,000
31/03/18	46	1,37,82,643	6,00,000	0	0	76,074	0	-76,074	27,02,841	57,95,500
31/03/19	47	1,18,30,082	6,00,000	0	0	76,074	20,00,000	19,23,926	53,23,324	42,86,250
31/03/20	48	1,18,79,366	6,00,000	0	0	76,074	2,75,000	1,98,926	54,41,130	43,17,000
31/03/21	49	1,19,29,873	6,00,000	0	0	76,074	2,75,000	1,98,926	55,72,179	43,52,250
31/03/22	50	1,19,81,687	6,00,000	0	0	76,074	2,75,000	1,98,926	57,27,726	43,91,750
31/03/23	51	1,20,94,885	6,00,000	0	0	42,758	3,14,666	2,71,908	50,76,492	44,36,750
31/03/24	52	1,19,84,200	6,00,000	0	0	42,758	4,75,739	4,32,981	49,87,205	44,88,500
31/03/25	53	1,20,18,400	6,00,000	0	0	42,758	3,27,888	2,85,130	50,50,236	45,45,250
31/03/26	54	1,20,56,600	6,00,000	0	0	42,758	3,27,888	2,85,130	51,19,370	46,07,250
31/03/27	55	1,20,96,800	6,00,000	0	0	42,758	3,27,888	2,85,130	51,95,371	46,75,750
31/03/28	56	1,21,47,000	6,00,000	0	0	42,758	3,27,888	2,85,130	50,87,452	47,37,250
31/03/29	57	1,17,95,600	4,00,000	0	0	42,758	5,19,888	4,77,130	51,25,904	46,13,250
31/03/30	58	1,18,40,200	4,00,000	0	0	42,758	3,38,888	2,96,130	51,82,538	46,64,250
31/03/31	59	1,18,84,800	4,00,000	0	0	42,758	3,38,888	2,96,130	52,47,729	47,23,000
31/03/32	60	1,19,35,400	4,00,000	0	0	42,758	3,38,888	2,96,130	53,22,428	47,90,000
31/03/33	61	1,19,82,000	4,00,000	0	0	42,758	3,38,888	2,96,130	54,07,751	48,66,750
31/03/34	62	1,20,32,600	4,00,000	0	0	42,758	3,38,888	2,96,130	55,23,875	49,45,500
31/03/35	63	1,18,95,700	4,00,000	0	0	38,383	6,13,888	5,75,505	53,93,985	48,22,750
31/03/36	64	1,17,32,800	4,00,000	0	0	34,197	6,26,388	5,92,191	52,80,147	46,75,250
31/03/37	65	1,14,37,700	3,00,000	0	0	32,196	6,46,788	6,14,592	50,88,503	44,95,250
31/03/38	66	1,11,17,000	2,00,000	0	0	28,500	3,38,888	3,10,388	47,73,240	42,96,000
31/03/39	67	1,11,17,000	2,00,000	0	0	28,500	3,80,419	3,51,919	47,76,360	42,98,500
31/03/40	68	1,11,17,000	2,00,000	0	0	28,500	3,80,419	3,51,919	47,79,480	43,01,500
31/03/41	69	1,11,17,000	2,00,000	0	0	28,500	3,80,419	3,51,919	47,82,600	43,04,500
31/03/42	70	1,11,17,000	2,00,000	0	0	28,500	3,80,419	3,51,919	47,85,700	43,07,000
31/03/43	71	61,17,000	0	0	0	0	3,80,419	3,80,419	47,88,780	43,10,000
31/03/44	72	61,17,000	0	0	0	0	3,80,419	3,80,419	47,91,840	43,12,500
31/03/45	73	61,17,000	0	0	0	0	3,80,419	3,80,419	47,94,860	43,15,500
31/03/46	74	61,17,000	0	0	0	0	3,80,419	3,80,419	47,97,840	43,18,000
31/03/47	75	61,17,000	0	0	0	0	3,80,419	3,80,419	48,00,760	43,20,500
31/03/48	76	61,17,000	0	0	0	0	3,80,419	3,80,419	48,03,640	43,23,500
31/03/49	77	61,17,000	0	0	0	0	3,38,888	3,38,888	48,06,480	43,26,000
31/03/50	78	61,17,000	0	0	0	0	3,38,888	3,38,888	48,09,240	43,28,500
31/03/51	79	61,17,000	0	0	0	0	3,38,888	3,38,888	48,11,960	43,31,000
31/03/52	80	61,17,000	0	0	0	0	3,38,888	3,38,888	48,14,600	43,33,000
31/03/53	81	61,17,000	0	0	0	0	3,38,888	3,38,888	48,17,160	43,35,500
31/03/54	82	61,17,000	0	0	0	0	3,38,888	3,38,888	48,19,660	43,37,500
31/03/55	83	61,17,000	0	0	0	0	3,38,888	3,38,888	48,22,080	43,40,000

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 Mrs. Rekha Vaidya (age 36)

Ref. No. M001

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				
31/03/56	84	61,17,000	0	0	0	0	3,38,888	3,38,888	48,24,420	43,42,000	
31/03/57	85	61,17,000	0	0	0	0	3,38,888	3,38,888	48,26,700	43,44,000	
31/03/58	86	61,17,000	0	0	0	0	3,38,888	3,38,888	48,28,880	43,46,000	
31/03/59	87	61,17,000	0	0	0	0	3,38,888	3,38,888	48,31,000	43,48,000	
31/03/60	88	61,17,000	0	0	0	0	3,38,888	3,38,888	48,33,039	43,49,500	
31/03/61	89	61,17,000	0	0	0	0	3,38,888	3,38,888	48,35,080	43,51,500	
31/03/62	90	61,17,000	0	0	0	0	3,38,888	3,38,888	48,37,039	43,53,500	
31/03/63	91	61,17,000	0	0	0	0	3,38,888	3,38,888	48,39,039	43,55,000	
31/03/64	92	61,17,000	0	0	0	0	3,38,888	3,38,888	48,41,020	43,57,000	
31/03/65	93	61,17,000	0	0	0	0	3,38,888	3,38,888	48,43,060	43,59,000	
31/03/66	94	61,17,000	0	0	0	0	3,38,888	3,38,888	48,45,660	43,61,000	
31/03/67	95	61,17,000	0	0	0	0	3,38,888	3,38,888	48,47,940	43,63,000	
31/03/68	96	61,17,000	0	0	0	0	3,38,888	3,38,888	48,52,259	43,67,000	
31/03/69	97	61,17,000	0	0	0	0	3,38,888	3,38,888	48,56,480	43,71,000	
31/03/70	98	61,17,000	0	0	0	0	3,38,888	3,38,888	48,66,200	43,79,500	
31/03/71	99	61,17,000	0	0	0	0	3,38,888	3,38,888	46,80,000	42,12,000	
31/03/72	100	61,17,000	0	0	0	0	3,38,888	3,38,888	46,80,000	42,12,000	
02/05/72	100	61,17,000	0	0	0	0	54,99,222	54,99,222	46,80,000	42,12,000	
							67,20,789	2,68,03,961	2,00,83,171		

### 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 Start Date	Age	NCO	Commuted Amount	Purchase Price	Annuity Amount	Md	Annuity Option
8	147 - New Jeevan Sura	14/14	02/08/22	51	7,17,000	0	7,17,000	13,222	Q	For life with return of purchase price on death

Yield on Investments (Pre Tax) : 5.13 %

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Magic Mix Illustration for Mrs. Rekha Vaidya (age 36)

Ref. No. M001

## Advance Premium Payment Schedule

Payment Date	Id	Due Date From	Due Date To	Amount to be paid	Normal Amount	Discount Received
02/05/2008	9	02/05/2008	02/05/2013	25,82,065	29,08,367	3,26,301
02/05/2013	9	02/11/2013	02/11/2017	21,10,508	23,79,573	2,69,064
				<u>46,92,573</u>	<u>52,87,940</u>	<u>5,95,366</u>