



MagicPlan
**RETIRE
&
ENJOY**
*Protection Today
Happiness Tomorrow*

Insurance Proposal for
Mr. Mukesh Agarwal
for Annual Income of Rs. 500000/-
from age 50 to 75



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



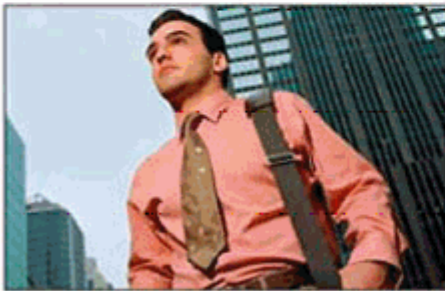
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Overview of Insurance & Retirement Plan for

Mr. Mukesh Agarwal

The objective of this proposal is to provide financial security to your family during your productive span and a happy independent retired lifestyle for yourself and your spouse when you decide to retire.



Under this insurance proposal you will need to make premium payments of Rs.416670/- p.a. from your own funds till your age of 47 years. This proposal provides for a high risk cover of Rs.10690680/- starting at age 33 and growing to Rs.18475596/- at age 50.

In the year 2025 when you will be 50 years of age, you will start receiving annual tax free income every year till 75 years of your age. Income starts at Rs. 531000 per annum and increases by approximately 5.50 % every year to take care of inflating costs of living. There is a provision of risk cover during this period too. In case of death during this period lump sum amount corresponding to the prevailing risk cover will be paid to your nominee



No premiums are payable from own fund after deferment period, that is, after age 47.

In the event of any emergency or financial difficulties, there is a provision under this Magic Plan to provide loan against the insurance policy. The loan is available after 2 years of completion of the policy and payment of 3 yearly premiums

Premiums are available for exemption under sec.80 CCE of income tax act upto Rs.100000/- per annum

Disclaimer

- u Magic-Plan Retire & Enjoy is not a LIC plan in itself. It is a combination of LIC plans specially researched to meet the objective of securing a financially independent life for yourself and your spouse on retirement
- u The benefits shown in this presentation have been calculated on the basis of interim bonuses declared by LIC for the year ended 31-Mar-2007. Actual results may deviate depending on the future bonuses declared by LIC
- u Loan calculation is done on the basis of present surrender value rates
- u The effective yield in the above proposal works out to **6.84 %** (calculated as per IRR method)

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MagicPlan - Retire And Enjoy - II

Quotation Ref.No. : A00485	Quotation Date : 24/04/2008
Proposer's Name : Mr. Mukesh Agarwal	Proposer's Age : 33 (nearer birthday)
Sum Proposed : 10240000	Yearly Premium : 416670
Sec.80 CCE Invt. Lmt. : 100000	Sec.80 CCE Tax Rebate : 30.60 %

Phase 1 - Deferment Period (where premiums are paid through your own funds)

Year	Age	Risk Cover		Yearly Premium	Tax Saved	Nett Premium	Loan Available
		Normal	Accident				
2008	33	10690680	11190680	416670	30600	386070	0
2009	34	11141360	11641360	416670	30600	386070	0
2010	35	11592040	12092040	416670	30600	386070	274000
2011	36	12042720	12542720	416670	30600	386070	543000
2012	37	12493400	12993400	416670	30600	386070	771500
2013	38	12944080	13444080	416670	30600	386070	1031750
2014	39	13394760	13894760	416670	30600	386070	1324250
2015	40	13845440	14345440	416670	30600	386070	1653750
2016	41	14296120	14796120	416670	30600	386070	2024750
2017	42	14746800	15246800	416670	30600	386070	2438750
2018	43	15197480	15697480	416670	30600	386070	2903000
2019	44	15648160	16148160	416670	30600	386070	3424000
2020	45	16098840	16598840	416670	30600	386070	4009750
2021	46	16549520	17049520	416670	30600	386070	4668500
2022	47	17424182	17924182	416670	30600	386070	5424500
				6250050	459000	5791050	

Phase 2 - Deferment Period (where premiums are financed through maturities)

Year	Age	Risk Cover		Yearly Premium	Tax Saved	Nett Premium	Returns From LIC			Loan Available
		Normal	Accident				Amount Received	Used for Prem. Pymt.	Nett Surplus	
2023	48	17911318	18411318	396940	30600	366340	398750	366340	32410	5896750
2024	49	18475596	18975596	380438	30600	349838	386100	349838	36262	6444250
				777378			784850	716178	68672	

* The above projection is based on assumptions enumerated on the page titled "Benefits during the Retirement Period"

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Proposer's Name : Mr. Mukesh Agarwal	Proposer's Age : 33 (nearer birthday)
Sum Proposed : 10240000	Yearly Premium : 416670
Sec.80 CCE Invt. Lmt. : 100000	Sec.80 CCE Tax Rebate : 30.60 %

Phase 3 - Benefits during the Retirement Period

Year	Age	Risk Cover		Yearly Premium	Tax Saved	Nett Premium	Desired Income	Returns From LIC			Loan Available	
		Normal	Accident					Amount Received	Used for Prem. Pymt.	Nett Receivable		
2025	50	18695268	19195268	348425	30600	317825	500000	848825	317825	531000	6623750	
2026	51	19180480	19680480	319453	30600	288853	527500	850080	288853	561227	6807250	
2027	52	19597200	20097200	293152	30600	262552	556512	865080	262552	602528	6985500	
2028	53	19871600	20371600	269496	30600	238896	587120	867000	238896	628104	7168750	
2029	54	20225800	20725800	248774	30600	218174	619412	872950	218174	654776	7360000	
2030	55	20543300	21043300	229678	30600	199078	653480	893200	199078	694122	7543000	
2031	56	20821775	21321775	212060	30600	181460	689421	913125	181460	731665	7722000	
2032	57	21027000	21527000	195797	30600	165197	727339	932575	165197	767378	7900250	
2033	58	21040875	21540875	180701	30600	150101	767343	949625	150101	799524	8075750	
2034	59	21212950	21712950	166328	30600	135728	809547	985125	135728	849397	8230000	
2035	60	21225400	21725400	152996	30600	122396	854072	1005675	122396	883279	8382500	
2036	61	21151600	21651600	140267	30600	109667	901046	1048800	109667	939133	8512250	
2037	62	21026500	21526500	128266	30600	97666	950604	1076100	97666	978434	8625750	
2038	63	20834800	21334800	116760	30600	86160	1002887	1120300	86160	1034140	8714750	
2039	64	20531200	21031200	105716	30600	75116	1058046	1166200	75116	1091084	8772500	
2040	65	20157600	20657600	95117	29106	66011	1116239	1210400	66011	1144389	8800000	
2041	66	19678050	20178050	84764	25938	58826	1177632	1274775	58826	1215949	8781000	
2042	67	19090400	19590400	74795	22887	51908	1242402	1321350	51908	1269442	8725750	
2043	68	18410800	18910800	65038	19901	45137	1310734	1386000	45137	1340863	8622250	
2044	69	17609125	18109125	55486	16978	38508	1382824	1453725	38508	1415217	8461750	
2045	70	16708000	16708000	46132	14116	32016	1458879	1521000	32016	1488984	8236750	
2046	71	15707800	15707800	36949	11306	25643	1539117	1591400	25643	1565757	7941750	
2047	72	14565250	14565250	27805	8508	19297	1623768	1689375	19297	1670078	7545250	
2048	73	13214475	13214475	18797	5752	13045	1713075	1767000	13045	1753955	7047500	
2049	74	11773400	11773400	9612	2941	6671	1807294	1854525	6671	1847854	6409250	
2050	75	10240000	10240000	0	0	0	1906695	1943400	0	1943400	5564750	
				<u>3622364</u>				<u>31407610</u>	<u>3005931</u>	<u>28401679</u>		

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- u The benefits shown in this presentation have been calculated on the basis of interim bonuses declared by LIC for the year ended 31-Mar-2007 . Actual results may deviate depending on the future bonuses declared by LIC
- u Loan calculation is done on the basis of present surrender value rates
- u The Riskcover of Rs. 10240000 /- will continue till life time
- u The effective yield in the above proposal works out to **6.84 %** (calculated as per IRR method)
- u IRR does not consider the death benefit after age **75**
- u The nett annuity is increasing every year to take care of the inflation @ **5.50 %** (approximately)

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MagicPlan - Retire And Enjoy - II

Quotation Ref.No. : A00485

Proposer's Name : Mr. Mukesh Agarwal

Sum Proposed : 10240000

Quotation Date : 24/04/2008

Proposer's Age : 33 (ANB)

Benefits After Retirement Age

Year	Age	Risk Cover		Cash Value	Loan Available
		Normal	Accident		
2051	76	10240000	10240000	6330368	5697750
2052	77	10240000	10240000	6475776	5827500
2053	78	10240000	10240000	6617089	5955750
2054	79	10240000	10240000	6756353	6080250
2055	80	10240000	10240000	6891521	6202750
2056	81	10240000	10240000	7022592	6319750
2057	82	10240000	10240000	7150592	6435500
2058	83	10240000	10240000	7274496	6547000
2059	84	10240000	10240000	7394304	6656000
2060	85	10240000	10240000	7511040	6759750
2061	86	10240000	10240000	7622656	6861000
2062	87	10240000	10240000	7731200	6958000
2063	88	10240000	10240000	7835648	7052000
2064	89	10240000	10240000	7940096	7146250
2065	90	10240000	10240000	8040448	7236000
2066	91	10240000	10240000	8142848	7329250
2067	92	10240000	10240000	8244224	7419500
2068	93	10240000	10240000	8348672	7513750
2069	94	10240000	10240000	8481792	7634000
2070	95	10240000	10240000	8598528	7739000
2071	96	10240000	10240000	8819712	7938250
2072	97	10240000	10240000	9035776	8132250
2073	98	10240000	10240000	9533440	8580250
2074	99	10240000	10240000	0	0
2075	100	10240000	10240000	0	0

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MagicPlan - Retire And Enjoy - II

Quotation Ref.No. : A00485	Quotation Date : 24/04/2008
Proposer's Name : Mr. Mukesh Agarwal	Proposer's DOB : 15/02/1975 Age : 33 (ANB)
Sum Proposed : 10240000	Yearly Premium : 416670
Sec.80 CCE Invt. Lmt. : 100000	Sec.80 CCE Tax Rebate : 30.60 %

Agent's Copy

Sr. No.	Plan/Tm/PPT	Sum	DAB Sum	Interim Bonus Rate	* Bonus Rate	#Assu Step Rate	FAB	PREMIUM				
								SSS	Mly.	Qly.	Hly.	Yly.
1	149/15/15	250000	0	37	37	0.00	40	1696	1782	5087	10020	19730
2	149/16/16	225000	0	41	41	0.00	60	1418	1491	4255	8381	16502
3	149/17/17	475000	0	41	41	0.00	90	2753	2895	8259	16262	32013
4	149/18/18	460000	0	41	41	0.00	110	2492	2621	7475	14718	28972
5	149/19/19	445000	0	41	41	0.00	165	2262	2379	6786	13361	26301
6	149/20/20	425000	0	41	41	0.00	220	2035	2140	6104	12018	23656
7	149/21/21	395000	0	45	45	0.00	265	1782	1875	5347	10528	20722
8	149/22/22	385000	0	45	45	0.00	330	1643	1728	4928	9702	19096
9	149/23/23	375000	0	45	45	0.00	400	1516	1595	4547	8951	17618
10	149/24/24	365000	0	45	45	0.00	475	1399	1472	4197	8263	16263
11	149/25/25	355000	0	45	45	0.00	550	1299	1367	3896	7670	15096
12	149/26/26	355000	0	45	45	0.00	605	1237	1301	3710	7303	14373
13	149/27/27	345000	0	45	45	0.00	700	1147	1207	3441	6774	13332
14	149/28/28	345000	0	45	45	0.00	780	1095	1153	3286	6468	12729
15	149/29/29	340000	0	45	45	0.00	860	1033	1087	3098	6098	12001
16	149/30/30	340000	0	45	45	0.00	945	990	1043	2971	5847	11506
17	149/31/31	340000	0	45	45	0.00	1035	951	1001	2852	5613	11044
18	149/32/32	340000	0	45	45	0.00	1120	912	961	2737	5387	10599
19	149/33/33	345000	0	45	45	0.00	1210	891	939	2674	5262	10353
20	149/34/34	345000	0	45	45	0.00	1300	858	904	2575	5067	9969
21	149/35/35	350000	0	45	45	0.00	1385	840	885	2520	4959	9757
22	149/36/36	355000	0	45	45	0.00	1475	822	866	2467	4855	9552
23	149/37/37	360000	0	45	45	0.00	1560	805	849	2416	4755	9354
24	149/38/38	365000	0	45	45	0.00	1650	791	833	2372	4668	9183
25	149/39/39	375000	0	45	45	0.00	1750	787	830	2362	4648	9144
26	149/40/40	380000	0	45	45	0.00	1850	776	818	2327	4579	9008
27	149/41/41	395000	90000	45	45	0.00	1850	791	833	2373	4669	9185
28	149/42/42	410000	410000	45	45	0.00	1850	827	870	2480	4884	9612
		<u>10240000</u>	<u>500000</u>					<u>35848</u>	<u>37725</u>	<u>107542</u>	<u>211710</u>	<u>416670</u>

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.