

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 Yield Presentation

Date : 02/05/2008

Wonder-Plan Quotation

Quotation No :A001-A Name :Ajitkumar Doshi	Chart Date :02/05/2008 Age : 30
Mat./S.B. proceeds Re-invt. Rate : 0.00% Section 80 CCE Investment Limit : Rs. 100000	Chart required upto :02/05/2038 Section 80 CCE Tax Rebate :30.60%

Sr. No	Year	Plan/Tm/ Prem. Tm	Plan Name	Sum	Mode	DAB	Bonus GA	Step Rate	Net Premium	Mat. Year	Total Premium Pd.
1	2008	14/20/20	Endowment With Profits	225000	Yly	225	42.00	0.00	10790	2028	11015
2	2008	14/21/21	Endowment With Profits	205000	Yly	205	48.00	0.00	9334	2029	9539
3	2008	14/22/22	Endowment With Profits	195000	Yly	195	48.00	0.00	8453	2030	8648
4	2008	14/23/23	Endowment With Profits	190000	Yly	190	48.00	0.00	7849	2031	8039
5	2008	14/24/24	Endowment With Profits	185000	Yly	185	48.00	0.00	7310	2032	7495
6	2008	14/25/25	Endowment With Profits	180000	Yly	180	48.00	0.00	6807	2033	6987
7	2008	14/26/26	Endowment With Profits	180000	Yly	180	48.00	0.00	6537	2034	6717
8	2008	14/27/27	Endowment With Profits	175000	Yly	175	48.00	0.00	6109	2035	6284
9	2008	14/28/28	Endowment With Profits	175000	Yly	175	48.00	0.00	5880	2036	6055
10	2008	14/29/29	Endowment With Profits	170000	Yly	170	48.00	0.00	5514	2037	5684
11	2008	14/30/30	Endowment With Profits	170000	Yly	170	48.00	0.00	5333	2038	5503
				2050000					79916	p.a.	81966

Rider Details

Sr. No	Year	Plan/Term/ Prem. Tm	Rider Name	Sum	Rider Term	Rider Prem.Term	Annual Premium	Total Premium Pd.
1	2008	14/20/20	Double Accident Benefit	225000	20	20	225	4500
2	2008	14/21/21	Double Accident Benefit	205000	21	21	205	4305
3	2008	14/22/22	Double Accident Benefit	195000	22	22	195	4290
4	2008	14/23/23	Double Accident Benefit	190000	23	23	190	4370
5	2008	14/24/24	Double Accident Benefit	185000	24	24	185	4440
6	2008	14/25/25	Double Accident Benefit	180000	25	25	180	4500
7	2008	14/26/26	Double Accident Benefit	180000	26	26	180	4680
8	2008	14/27/27	Double Accident Benefit	175000	27	27	175	4725
9	2008	14/28/28	Double Accident Benefit	175000	28	28	175	4900
10	2008	14/29/29	Double Accident Benefit	170000	29	29	170	4930
11	2008	14/30/30	Double Accident Benefit	170000	30	30	170	5100
								50740

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Magic Yield Presentation

Modewise Premium Summary

Sr No	Year	Plan	Term	Premium Term	Mode of Payment				
					Yearly	Half Yearly	Quarterly	Monthly	SSS
1	2008	14	20	20	11015	5595	2840	995	928
2	2008	14	21	21	9539	4845	2460	862	803
3	2008	14	22	22	8648	4393	2231	781	727
4	2008	14	23	23	8039	4083	2074	727	675
5	2008	14	24	24	7495	3808	1933	677	629
6	2008	14	25	25	6987	3549	1802	632	586
7	2008	14	26	26	6717	3412	1732	607	562
8	2008	14	27	27	6284	3192	1621	568	526
9	2008	14	28	28	6055	3076	1562	548	506
10	2008	14	29	29	5684	2887	1467	514	475
11	2008	14	30	30	5503	2795	1420	497	459
					81966	41635	21142	7408	6876

Insurance Facts

Quotation No : A001-A

Name : Ajitkumar Doshi

Section 80 CCE Investment Limit :Rs. 100000

Chart Date : 02/05/2008

Age : 30

Section 80 CCE Tax Rebate :30.60%

Year	Age	Risk Cover		Annual Premium	New Loan Available	Total Loan Available	Returns From L.I.C.	Comp. Value Of Returns
		Normal	Accident					
2008	30	2147050	4197050	81966	0	0	0	0
2009	31	2244100	4294100	81966	0	0	0	0
2010	32	2341150	4391150	81966	44750	44750	0	0
2011	33	2438200	4488200	81966	61250	106000	0	0
2012	34	2535250	4585250	81966	45750	151750	0	0
2013	35	2632300	4682300	81966	51500	203250	0	0
2014	36	2729350	4779350	81966	56250	259500	0	0
2015	37	2826400	4876400	81966	63500	323000	0	0
2016	38	2923450	4973450	81966	71750	394750	0	0
2017	39	3020500	5070500	81966	81000	475750	0	0
2018	40	3117550	5167550	81966	91500	567250	0	0
2019	41	3214600	5264600	81966	101250	668500	0	0
2020	42	3311650	5361650	81966	113500	782000	0	0
2021	43	3408700	5458700	81966	125250	907250	0	0
2022	44	3555350	5605350	81966	139750	1047000	0	0
2023	45	3693400	5743400	81966	154250	1201250	0	0
2024	46	3827650	5877650	81966	174000	1375250	0	0
2025	47	3973800	6023800	81966	196000	1571250	0	0
2026	48	4143100	6193100	81966	220750	1792000	0	0
2027	49	4352900	6402900	81966	264000	2056000	0	0
2028	50	4075325	5900325	70951	247500	1962500	463500	463500
2029	51	3792420	5412420	61412	229250	1853500	465965	465965
2030	52	3496950	4921950	52764	214500	1738250	456495	456495
2031	53	3188770	4423770	44725	198750	1607750	466260	466260
2032	54	2835000	3885000	37230	181000	1460500	477670	477670
2033	55	2460360	3330360	30243	162250	1296000	486000	486000
2034	56	2039640	2729640	23526	140000	1101750	509040	509040
2035	57	1585685	2100685	17242	114250	883750	517300	517300
2036	58	1090380	1430380	11187	84250	628500	538825	538825
2037	59	567800	737800	5503	52000	343750	545190	545190
2038	60	0	0	0	0	0	567800	567800
				<u>1994103</u>			<u>5494045</u>	<u>5494045</u>

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Magic Yield Presentation

Quotation No : A001-A

Name : Ajitkumar Doshi

This proposal outlines 2 aspects; viz. Security on your Life and Long Term Savings. The premium that you will be paying will actually be used for providing insurance risk cover and some returns during or at the end of the insurance period.

Based on the term insurance rates available for your age, it is possible to estimate the cost of risk cover from the total premium that you will be paying to LIC. Accordingly the balance premium amount can be considered as your investment towards savings. The total value of returns from LIC at the end of the proposed period should be viewed as a result of your savings.

The chart below gives a year by year breakup of the premium that you will be paying to LIC. The Total Premium column indicates your actual yearwise cash out-go. The Notional Breakup columns show the components of this out-go in terms of cost of insurance and portion considered for savings.

Year	Annual Premium	Sec. 80 CCE Savings	Total Premium	Notional Breakup	
				For Risk	For Saving
2008	81966	25081	56885	9421	47464
2009	81966	25081	56885	9421	47464
2010	81966	25081	56885	9421	47464
2011	81966	25081	56885	9421	47464
2012	81966	25081	56885	9421	47464
2013	81966	25081	56885	9421	47464
2014	81966	25081	56885	9421	47464
2015	81966	25081	56885	9421	47464
2016	81966	25081	56885	9421	47464
2017	81966	25081	56885	9421	47464
2018	81966	25081	56885	9421	47464
2019	81966	25081	56885	9421	47464
2020	81966	25081	56885	9421	47464
2021	81966	25081	56885	9421	47464
2022	81966	25081	56885	9421	47464
2023	81966	25081	56885	9421	47464
2024	81966	25081	56885	9421	47464
2025	81966	25081	56885	9421	47464
2026	81966	25081	56885	9421	47464
2027	81966	25081	56885	9421	47464
2028	70951	21710	49241	8516	40725
2029	61412	18791	42621	7672	34949
2030	52764	16145	36619	6847	29772
2031	44725	13685	31040	6021	25019
2032	37230	11392	25838	5194	20644
2033	30243	9254	20989	4366	16623
2034	23526	7199	16327	3512	12815
2035	17242	5276	11966	2658	9308
2036	11187	3423	7764	1780	5984
2037	5503	1684	3819	903	2916
2038	0	0	0	0	0
	<u>1994103</u>		<u>1383924</u>	<u>235889</u>	<u>1148035</u>

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Total amount invested for savings in 30 years	Rs. 1148035
Total amount in hand in 2038	Rs. 5494045
Yield on investments (calculated on the basis of IRR method)	10.68 %

Key Assumptions :

1. Bonus as per current declared rates by LIC.
2. Sec.80 CCE Investment Limit considered available upto Rs.100000/- every year and Sec.80 CCE Tax Rebate rate considered @ 30.60 %