

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

Product Returns Spreadsheet

Product Returns Spreadsheet continued.....

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Sr. No.	Plan/Tm		Sum	Mode	Premium	Total Premium	Est Bon Rate	RETURNS			Policy Total	Yield (IRR)	
	/Pr.Tm	Plan Name						Year	Amount	Bonus /GA			Likely FB/LA
1								2045	27500			27500	
								2046	27500			27500	
								2047	27500			27500	
								2048	27500			27500	
								2049	27500			27500	
								2050	27500			27500	
								2051	27500			27500	
								2052	27500			27500	
								2053	27500			27500	
								2054	27500			27500	
								2055	27500			27500	
								2056	27500			27500	
								2057	27500			27500	
								2058	27500			27500	
							2059	27500			27500		
							2060	27500			27500		
							2061	27500			27500		
							2062	27500			27500		

Notes : - Plan/Tm/Pr.Tm : - Plan/Term/Premium Term Est.Bon. Rate : - Estimated Bonus Rate
 G A : - Guaranteed Addition FB : - Final (Additional Bonus) LA : - Loyalty Additions

The above statement is based on certain assumptions which are liable to change according to Government/Corporation's policies.

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Sr. No.	Plan/Tm /Pr.Tm	Plan Name	Sum	Mode	Premium	Total Premium	Est Bon Rate	RETURNS					Yield (IRR)	
								Year	Amount	Bonus /GA	Likely FB/LA	Total		Policy Total
1								2063	27500			27500		
								2064	27500			27500		
								2065	27500			27500		
								2066	27500			27500		
								2067	27500			27500		
								2068	27500			27500		
								2069	27500			27500		
								2070	27500			27500		
								2071	27500			27500		
								2072	27500			27500		
								2073	27500			27500		
								2074	27500			27500		
								2075	527500			527500		
2	14/30/30	Endowment With Profit	100000	Yly.	3348	100440	48.00	2038	100000	144000	90000	334000	334000	6.93%
3	14/30/30	Endowment With Profit	150000	Yly.	4873	146190	48.00	2038	150000	216000	135000	501000	501000	7.09%
4	14/30/30	Endowment With Profit	200000	Yly.	6497	194910	48.00	2038	200000	288000	189000	677000	677000	7.16%
5	14/30/30	Endowment With Profit	250000	Yly.	8121	243630	48.00	2038	250000	360000	236250	846250	846250	7.16%
6	14/30/30	Endowment With Profit	300000	Yly.	9745	292350	48.00	2038	300000	432000	283500	1015500	1015500	7.16%

Notes : - Plan/Tm/Pr.Tm : - Plan/Term/Premium Term Est.Bon. Rate : - Estimated Bonus Rate
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Sr. No.	Plan/Tm /Pr.Tm	Plan Name	Sum	Mode	Premium	Total Premium	Est Bon Rate	RETURNS						Yield (IRR)
								Year	Amount	Bonus /GA	Likely FB/LA	Total	Policy Total	
7	14/30/30	Endowment With Profit	350000	Yly.	11369	341070	48.00	2038	350000	504000	330750	1184750	1184750	7.16%
8	14/30/30	Endowment With Profit	400000	Yly.	12993	389790	48.00	2038	400000	576000	378000	1354000	1354000	7.16%
9	14/30/30	Endowment With Profit	450000	Yly.	14618	438540	48.00	2038	450000	648000	425250	1523250	1523250	7.16%
10	14/30/30	Endowment With Profit	500000	Yly.	16242	487260	48.00	2038	500000	720000	472500	1692500	1692500	7.16%
11	14/29/29	Endowment With Profit	100000	Yly.	3450	100050	48.00	2037	100000	139200	81500	320700	320700	6.97%
12	14/29/29	Endowment With Profit	150000	Yly.	5025	145725	48.00	2037	150000	208800	122250	481050	481050	7.13%
13	14/29/29	Endowment With Profit	200000	Yly.	6700	194300	48.00	2037	200000	278400	172000	650400	650400	7.21%
14	14/29/29	Endowment With Profit	250000	Yly.	8375	242875	48.00	2037	250000	348000	215000	813000	813000	7.21%
15	14/29/29	Endowment With Profit	300000	Yly.	10051	291479	48.00	2037	300000	417600	258000	975600	975600	7.21%
16	14/29/29	Endowment With Profit	350000	Yly.	11726	340054	48.00	2037	350000	487200	301000	1138200	1138200	7.21%
17	14/29/29	Endowment With Profit	400000	Yly.	13401	388629	48.00	2037	400000	556800	344000	1300800	1300800	7.21%
18	14/29/29	Endowment With Profit	450000	Yly.	15076	437204	48.00	2037	450000	626400	387000	1463400	1463400	7.21%
19	14/29/29	Endowment With Profit	500000	Yly.	16751	485779	48.00	2037	500000	696000	430000	1626000	1626000	7.21%
20	149/28/28	Jeevan Anand	500000	Yly.	18698	523544	45.00	2036	500000	630000	390000	1520000	1520000	6.65%
21	149/29/29	Jeevan Anand	500000	Yly.	17398	504542	45.00	2037	500000	652500	430000	1582500	1582500	6.85%
22	149/30/30	Jeevan Anand	500000	Yly.	16671	500130	45.00	2038	500000	675000	472500	1647500	1647500	6.88%

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Sr. No.	Plan/Tm /Pr.Tm	Plan Name	Sum	Mode	Premium	Total Premium	Est Bon Rate	RETURNS					Yield (IRR)	
								Year	Amount	Bonus /GA	Likely FB/LA	Total		Policy Total
23	149/31/31	Jeevan Anand	500000	Yly.	15992	495752	45.00	2039	500000	697500	517500	1715000	1715000	6.90%
24	149/32/32	Jeevan Anand	500000	Yly.	15337	490784	45.00	2040	500000	720000	560000	1780000	1780000	6.92%
25	149/33/33	Jeevan Anand	500000	Yly.	14755	486915	45.00	2041	500000	742500	605000	1847500	1847500	6.92%
26	149/34/34	Jeevan Anand	500000	Yly.	14197	482698	45.00	2042	500000	765000	650000	1915000	1915000	6.92%
27	149/35/35	Jeevan Anand	500000	Yly.	13688	479080	45.00	2043	500000	787500	692500	1980000	1980000	6.90%
			<u>9900000</u>		<u>329207</u>									

Notes : - Plan/Tm/Pr.Tm : - Plan/Term/Premium Term Est.Bon. Rate : - Estimated Bonus Rate
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