

Avdhoot Investment

Mr. Sameer Trivedi

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Jeevan Saral Plan Presentation

Date : 07/08/2009

Name : Mr. Tejas Term : 35 Years Premium Budget p. m. : 5000 Term Rider : 0 DAB : 1250000 Total Installment Premium : 60050 Section 80 CCE Invst. Limit : 100000	Age : 25 years Mode : Yearly Installment Premium : 58800 Term Rider Premium : 0 DAB Premium : 1250 Total Annual Premium : 60050 Section 80 CCE Tax Savings : 33.99 %
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Risk Cover Benefits

Year	Age	Annual Premium	Tax Saved	Nett Premium	Total Premium Paid	DEATH BENEFIT				
						Guaranteed	Variable		Total	
						Scenario1	Scenario2	Scenario1	Scenario2	
2009	25	60050	20411	39639	39639	1250000	0	0	1250000	1250000
2010	26	60050	20411	39639	79278	1310000	0	0	1310000	1310000
2011	27	60050	20411	39639	118917	1370000	0	0	1370000	1370000
2012	28	60050	20411	39639	158556	1430000	0	0	1430000	1430000
2013	29	60050	20411	39639	198195	1490000	0	0	1490000	1490000
2014	30	60050	20411	39639	237834	1550000	0	0	1550000	1550000
2015	31	60050	20411	39639	277473	1610000	0	0	1610000	1610000
2016	32	60050	20411	39639	317112	1670000	0	0	1670000	1670000
2017	33	60050	20411	39639	356751	1730000	0	0	1730000	1730000
2018	34	60050	20411	39639	396390	1790000	87500	225000	1877500	2015000
2019	35	60050	20411	39639	436029	1850000	100000	250000	1950000	2100000
2020	36	60050	20411	39639	475668	1910000	113750	287500	2023750	2197500
2021	37	60050	20411	39639	515307	1970000	128750	343750	2098750	2313750
2022	38	60050	20411	39639	554946	2030000	145000	418750	2175000	2448750
2023	39	60050	20411	39639	594585	2090000	162500	512500	2252500	2602500
2024	40	60050	20411	39639	634224	2150000	185000	618750	2335000	2768750
2025	41	60050	20411	39639	673863	2210000	215000	743750	2425000	2953750
2026	42	60050	20411	39639	713502	2270000	255000	887500	2525000	3157500
2027	43	60050	20411	39639	753141	2330000	307500	1056250	2637500	3386250
2028	44	60050	20411	39639	792780	2390000	375000	1250000	2765000	3640000
2029	45	60050	20411	39639	832419	2450000	450000	1468750	2900000	3918750
2030	46	60050	20411	39639	872058	2510000	531250	1712500	3041250	4222500
2031	47	60050	20411	39639	911697	2570000	618750	1987500	3188750	4557500
2032	48	60050	20411	39639	951336	2630000	712500	2293750	3342500	4923750
2033	49	60050	20411	39639	990975	2690000	812500	2637500	3502500	5327500
2034	50	60050	20411	39639	1030614	2750000	913750	3018750	3663750	5768750
2035	51	60050	20411	39639	1070253	2810000	1016250	3437500	3826250	6247500
2036	52	60050	20411	39639	1109892	2870000	1120000	3893750	3990000	6763750
2037	53	60050	20411	39639	1149531	2930000	1225000	4387500	4155000	7317500
2038	54	60050	20411	39639	1189170	2990000	1331250	4918750	4321250	7908750
2039	55	60050	20411	39639	1228809	3050000	1440000	5487500	4490000	8537500
2040	56	60050	20411	39639	1268448	3110000	1551250	6093750	4661250	9203750
2041	57	60050	20411	39639	1308087	3170000	1665000	6737500	4835000	9907500
2042	58	60050	20411	39639	1347726	3230000	1781250	7418750	5011250	10648750
2043	59	60050	20411	39639	1387365	3290000	1900000	8137500	5190000	11427500
		2101750	714385	1387365						

Note : The figures in columns Scenario 1 and Scenario 2 above are non-guaranteed. They are estimated on the assumption of LIC's projected investment rate of return of 6% and 10% respectively on the investible portion of the premium.

The Investible portion of the premium is calculated as per LIC's benefit Illustration.

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

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Jeevan Saral Plan Presentation

Jeevan Saral Plan Continued ...

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Maturity / Surrender Value Benefits

Year	Age	Annual Premium	Tax Saved	Nett Premium	Total Premium Paid	MATURITY / SURRENDER VALUE BENEFIT				
						Guaranteed	Variable		Total	
						Scenario1	Scenario2	Scenario1	Scenario2	
2009	25	60050	20411	39639	39639	0	0	0	0	0
2010	26	60050	20411	39639	79278	0	0	0	0	0
2011	27	60050	20411	39639	118917	102640	0	0	102640	102640
2012	28	60050	20411	39639	158556	164250	0	0	164250	164250
2013	29	60050	20411	39639	198195	236850	0	0	236850	236850
2014	30	60050	20411	39639	237834	294900	0	0	294900	294900
2015	31	60050	20411	39639	277473	355350	0	0	355350	355350
2016	32	60050	20411	39639	317112	418500	0	0	418500	418500
2017	33	60050	20411	39639	356751	485150	0	0	485150	485150
2018	34	60050	20411	39639	396390	556050	87500	225000	643550	781050
2019	35	60050	20411	39639	436029	632150	100000	250000	732150	882150
2020	36	60050	20411	39639	475668	709000	113750	287500	822750	996500
2021	37	60050	20411	39639	515307	790900	128750	343750	919650	1134650
2022	38	60050	20411	39639	554946	879550	145000	418750	1024550	1298300
2023	39	60050	20411	39639	594585	976550	162500	512500	1139050	1489050
2024	40	60050	20411	39639	634224	1056850	185000	618750	1241850	1675600
2025	41	60050	20411	39639	673863	1138500	215000	743750	1353500	1882250
2026	42	60050	20411	39639	713502	1221400	255000	887500	1476400	2108900
2027	43	60050	20411	39639	753141	1305500	307500	1056250	1613000	2361750
2028	44	60050	20411	39639	792780	1390700	375000	1250000	1765700	2640700
2029	45	60050	20411	39639	832419	1475550	450000	1468750	1925550	2944300
2030	46	60050	20411	39639	872058	1561250	531250	1712500	2092500	3273750
2031	47	60050	20411	39639	911697	1647700	618750	1987500	2266450	3635200
2032	48	60050	20411	39639	951336	1733250	712500	2293750	2445750	4027000
2033	49	60050	20411	39639	990975	1819250	812500	2637500	2631750	4456750
2034	50	60050	20411	39639	1030614	1903850	913750	3018750	2817600	4922600
2035	51	60050	20411	39639	1070253	1988550	1016250	3437500	3004800	5426050
2036	52	60050	20411	39639	1109892	2073300	1120000	3893750	3193300	5967050
2037	53	60050	20411	39639	1149531	2155900	1225000	4387500	3380900	6543400
2038	54	60050	20411	39639	1189170	2238150	1331250	4918750	3569400	7156900
2039	55	60050	20411	39639	1228809	2317650	1440000	5487500	3757650	7805150
2040	56	60050	20411	39639	1268448	2396350	1551250	6093750	3947600	8490100
2041	57	60050	20411	39639	1308087	2474100	1665000	6737500	4139100	9211600
2042	58	60050	20411	39639	1347726	2547950	1781250	7418750	4329200	9966700
2043	59	60050	20411	39639	1387365	2620250	1900000	8137500	4520250	10757750
		<u>2101750</u>	<u>714385</u>	<u>1387365</u>						

Note : The figures in columns Scenario 1 and Scenario 2 above are non-guaranteed. They are estimated on the assumption of LIC's projected investment rate of return of 6% and 10% respectively on the investible portion of the premium.

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