

Avdhoot Investment

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Wealth Plus Plan Presentation For Mr. Sam aged 35 years

Mode of Premium	: Yearly	Risk Covered
Installment Premium	: Rs. 25000	
Date of Report	: 26/02/2010	
Term	: 8	
		Life Cover : 125000
		Accident Cover : 125000

What If Analysis of Wealth Plus

LIC's Bima Plus ULIP plan was introduced on 02/02/2001. If we assume that the NAV performance of Wealth Plus Fund will be same as that of **Bima Plus - Balanced Fund** in the first 8 years, then your benefits of investment in Wealth Plus policy can be forecasted as under:

Date	Projected NAV	Premium Invested	Allocation Charges	Units Alloted & Deducted				Risk Cover (End of yr.)
				Opening Balance	Units Alloted	Units Deducted	Closing Balance	
26/02/2010	10.0000	25,000	3,000	2,200.000	2,200.000	155.500	2,044.500	1,47,316
26/02/2011	10.9150	50,000	625	4,277.665	2,233.165	75.236	4,202.429	1,76,677
26/02/2012	12.2969	75,000	625	6,184.636	1,982.207	62.652	6,121.984	2,24,139
26/02/2013	16.1939	75,000	0	6,121.984	0.000	52.784	6,069.200	2,29,987
26/02/2014	17.2983	75,000	0	6,069.200	0.000	45.550	6,023.650	2,47,147
26/02/2015	20.2779	75,000	0	6,023.650	0.000	36.286	5,987.364	2,89,757
26/02/2016	27.5175	75,000	0	5,987.364	0.000	30.179	5,957.185	3,00,440
26/02/2017	29.4501	75,000	0	5,957.185	0.000	30.756	5,926.429	2,76,178
26/02/2018	5926.429 units redeemed for maturity @ 32.3881 = Rs.1,91,946							1,25,000
26/02/2019	Free extended cover of Rs.1,25,000 for 2 more years							1,25,000

Summary of Benefits		Projected NAV trends of Wealth Plus (Derived from historical performance of Bima Plus - Balanced Fund)
Amount Invested	Rs.75,000 in 1st 3 Years	
Maturity Date	26/02/2018	
Highest Projected NAV during first 7 years	32.3881	
Projected NAV on Maturity Date	25.5091	
Closing Balance of Units on Maturity Date	5926.429	
Maturity Amount	Rs.1,91,946 (5926.429 x 32.3881)	
Yield on investments	14.27%	

- ▶ Projected NAV is derived from the actual historical performance of Bima Plus - Balanced Fund since its inception. This is done to illustrate the possible benefits that can arise from Wealth Plus policy if the NAV performance of Wealth Plus fund in future is identical to the historical performance of Bima Plus - Balanced Fund. Actual benefits will depend on the actual performance of the Wealth Plus fund and thus the above results may vary.
- ▶ Units Deducted column indicates the total units deducted during the year on account of Policy Admin charges, Mortality Charges, Accident Benefit Charges & Government Service Tax.
- ▶ Risk Cover is indicated as the normal death cover at end of the year. For accidental death there is an additional cover of Rs. **125000**

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