

Avdhoot Investment

Mr. Sameer Trivedi

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Samridhi Plus Plan Presentation For Sameer Trivedi age 36 years

Mode of Premium		Risk Covered	
Mode of Premium	: Single	Life Cover	: Rs. 125000
Installment Premium	: Rs. 100000	Accident Cover	: Rs. 125000
Date of Report	: 28/04/2011		
Term	: 10		

Growth of Samridhi Plus Under 10 % Scenario

End of Policy Year	Age	Annual Premium	Total Premium Paid	Fund/Cash Value	Death Benefit	Charges	Service Tax	Total
1	35	100000	100000	104336 *	125000	5494	152	5646
2	36	-	100000	112636 *	125000	2313	160	2473
3	37	-	100000	121643 *	125000	2455	171	2626
4	38	-	100000	131415 *	125000	2610	182	2793
5	39	-	100000	142002 *	125000	2794	196	2990
6	40	-	100000	153469	125000	2994	211	3205
7	41	-	100000	165890	125000	3209	228	3437
8	42	-	100000	179345	125000	3442	246	3688
9	43	-	100000	193921	125000	3694	265	3959
10	44	-	100000	209711	125000	3966	286	4253

** Subject to conditions printed on the cover page.

* Amount is available for surrender after completion of first five years.

You will receive the maturity amount of **Rs.209711** in the year **2021**.

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Growth of Samridhi Plus Fund Based on LIC's performance in Future Plus

Future Plus of LIC was launched on 04-Mar-2005. The units became NAV based (initial NAV of Rs 10) on 04-Mar-2005. Current NAV of Future Plus - Growth Fund as on 28-Apr-2011 is Rs. 25.0544 Average annual growth is : 15.19%

If we hypothetically assume similar performance of LIC in managing the fund of Samridhi Plus, then the benefits can be projected as under:

End of Policy Year	Age	Annual Premium	Total Premium Paid	Fund/Cash Value	Death Benefit	Charges	Service Tax	Total
1	35	100000	100000	109277*	125000	5533	155	5689
2	36	-	100000	123593*	125000	2435	170	2605
3	37	-	100000	139860*	139860	2689	189	2878
4	38	-	100000	158319*	158319	2995	214	3209
5	39	-	100000	179267*	179267	3343	241	3584
6	40	-	100000	203041	203041	3736	272	4008
7	41	-	100000	230024	230024	4181	307	4488
8	42	-	100000	260649	260649	4684	347	5032
9	43	-	100000	295411	295411	5255	393	5647
10	44	-	100000	334870	334870	5901	444	6345

* Amount is available for surrender after completion of first five years.

You will receive the maturity amount of **Rs.334870** in the year **2021**.

The above illustration is purely indicative. The fund management of Samridhi Plus is independent of Future Plus and therefore Samridhi Plus results can vary significantly.

The past performance is not indication of future returns. Sustainance of such growth in future is dependant on market conditions and hence cannot be guaranteed.