

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	: Yearly	Life Cover	: Rs. 1000000
Installment Premium	: Rs. 100000	Accident Cover	: Rs. 1000000
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	99030 *	1000000	10187	359	10546
2	36	100000	200000	208118 *	1000000	10402	496	10898
3	37	100000	300000	326526 *	1000000	12234	642	12876
4	38	100000	400000	455093 *	1000000	14185	797	14982
5	39	100000	500000	594728 *	1000000	16273	962	17235
6	40	-	500000	642626	1000000	12522	1021	13543
7	41	-	500000	694631	1000000	13315	1083	14398
8	42	-	500000	751121	1000000	14152	1148	15300
9	43	-	500000	812507	1000000	15042	1217	16259
10	44	-	500000	879252	1000000	15975	1288	17263

** 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.879252** 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	103771*	1000000	10226	362	10588
2	36	100000	200000	223410*	1000000	10557	508	11066
3	37	100000	300000	359422*	1000000	12601	671	13272
4	38	100000	400000	514110*	1000000	14873	851	15724
5	39	100000	500000	690097*	1000000	17406	1050	18456
6	40	-	500000	781688	1000000	14208	1151	15360
7	41	-	500000	885959	1000000	15652	1263	16915
8	42	-	500000	1004724	1004724	17244	1385	18629
9	43	-	500000	1139812	1139812	19222	1541	20763
10	44	-	500000	1293194	1293194	21693	1741	23435

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

You will receive the maturity amount of **Rs.1293194** 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.