

ASK

LIC BANGALORE

Canara Mutual Building, Opp. Cash Pharmacy,  
Residency Road, Bangalore - 560 001.  
9480240513 & 9972660645  
http://www.licbangalore.com, mail : support@licbangalore.com



## Multi - Plan Chart

Date : 19/07/2010

## Wonder-Plan Quotation

|  |  |
|--|--|
| Quotation No : Sample                    | Chart Date : 19/07/2010                      |
| Name : Sample                            | Chart required upto : 19/07/2085             |
| Date of Birth : 01/01/1985      Age : 26 | I. T. Slab : 33.99%                          |
| Loan Interest Rate : 9.00%               | Loan Re-Investment Rate : 10.50%             |
|  | Maturity/S.B. proceeds Re-invt. Rate : 7.00% |
| Sec.80 CCE Inv. Limit : 100000           | Sec.80 CCE Tax Rebate : 33.99%               |

| Sr. No  | Year | Plan/Tm/<br>Prem. Tm | Plan Name    | Sum    | M<br>d | Interim<br>Bonus<br>Rate | * Assu #<br>Bonus<br>Rate | Assu<br>Step<br>Rate | A/c | Basic<br>Premium | Installment<br>Premium | Annual<br>Premium | Mat<br>Date |
|---------|------|----------------------|--------------|--------|--------|--------------------------|---------------------------|----------------------|-----|------------------|------------------------|-------------------|-------------|
| 1       | 2010 | 149/25/25            | Jeevan Anand | 500000 | Y      | 45                       | 45                        | 0.00                 |     | 20372            | 20372                  | 20372             | 19/07/35    |
| Total : |      |                      |              | 500000 |        |                          |                           |                      |     | 20372            | 20372                  | 20372             | p.a.        |

## Rider Details

| Sr. No  | Year | Plan/Tm/<br>Prem. Tm | Rider Name              | Rider<br>Sum | Rider<br>Term | Prem.<br>Term | Installment<br>Premium | Annual<br>Premium | Total<br>Premium Pd. |
|---------|------|----------------------|-------------------------|--------------|---------------|---------------|------------------------|-------------------|----------------------|
| 1       | 2010 | 149/25/25            | Double Accident Benefit | 500000       | 25            | 25            | 0                      | 0                 | 0                    |
| Total : |      |                      |                         | 500000       |               |               | 0                      | 0                 | 0                    |

## Modewise Premium Summary

| Sr. No  | Year | Plan | Term | Premium<br>Term | Mode of Payment |             |           |         | SSS  |
|---------|------|------|------|-----------------|-----------------|-------------|-----------|---------|------|
|         |      |      |      |                 | Yearly          | Half Yearly | Quarterly | Monthly |      |
| 1       | 2010 | 149  | 25   | 25              | 20372           | 10349       | 5256      | 1843    | 1752 |
| Total : |      |      |      |                 | 20372           | 10349       | 5256      | 1843    | 1752 |

1. '\*\*' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2010
2. '#': - Assuming that bonus rate declared by LIC will increase/decrease per year by step rate mentioned above.
3. \*\* If premiums paid during the year for any policy exceeds 20% of Sum Assured then Maturity proceeds will be taxable and eligible amount for section 80 CCE rebate will be restricted to 20% of Sum Assured.

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

ASK

LIC BANGALORE

Canara Mutual Building, Opp. Cash Pharmacy,  
Residency Road, Bangalore - 560 001.  
9480240513 & 9972660645

http://www.licbangalore.com, mail : support@licbangalore.com



## Multi - Plan Chart

## Insurance Facts

|  |                                  |
|--|----------------------------------|
| Quotation No : Sample                    | Chart Date : 19/07/2010          |
| Name : Sample                            | Chart required upto : 19/07/2085 |
| Date of Birth : 01/01/1985      Age : 26 | I. T. Slab : 33.99%              |

| Year | Age | Risk Cover |          | Annual Premium | Tax Saved | Nett Premium | Returns From L.I.C. | New Loan Available | Total Loan Available |
|------|-----|------------|----------|----------------|-----------|--------------|---------------------|--------------------|----------------------|
|      |     | Normal     | Accident |                |           |              |                     |                    |                      |
| 2010 | 26  | 522500     | 1022500  | 20372          | 6924      | 13448        | 0                   | 0                  | 0                    |
| 2011 | 27  | 545000     | 1045000  | 20372          | 6924      | 13448        | 0                   | 0                  | 0                    |
| 2012 | 28  | 567500     | 1067500  | 20372          | 6924      | 13448        | 0                   | 12250              | 12250                |
| 2013 | 29  | 590000     | 1090000  | 20372          | 6924      | 13448        | 0                   | 13250              | 25500                |
| 2014 | 30  | 612500     | 1112500  | 20372          | 6924      | 13448        | 0                   | 11000              | 36500                |
| 2015 | 31  | 635000     | 1135000  | 20372          | 6924      | 13448        | 0                   | 12500              | 49000                |
| 2016 | 32  | 657500     | 1157500  | 20372          | 6924      | 13448        | 0                   | 14250              | 63250                |
| 2017 | 33  | 680000     | 1180000  | 20372          | 6924      | 13448        | 0                   | 16000              | 79250                |
| 2018 | 34  | 702500     | 1202500  | 20372          | 6924      | 13448        | 0                   | 18000              | 97250                |
| 2019 | 35  | 725000     | 1225000  | 20372          | 6924      | 13448        | 0                   | 20500              | 117750               |
| 2020 | 36  | 747500     | 1247500  | 20372          | 6924      | 13448        | 0                   | 23000              | 140750               |
| 2021 | 37  | 770000     | 1270000  | 20372          | 6924      | 13448        | 0                   | 25750              | 166500               |
| 2022 | 38  | 792500     | 1292500  | 20372          | 6924      | 13448        | 0                   | 29000              | 195500               |
| 2023 | 39  | 815000     | 1315000  | 20372          | 6924      | 13448        | 0                   | 32250              | 227750               |
| 2024 | 40  | 857500     | 1357500  | 20372          | 6924      | 13448        | 0                   | 36250              | 264000               |
| 2025 | 41  | 890000     | 1390000  | 20372          | 6924      | 13448        | 0                   | 40250              | 304250               |
| 2026 | 42  | 927500     | 1427500  | 20372          | 6924      | 13448        | 0                   | 40250              | 344500               |
| 2027 | 43  | 960000     | 1460000  | 20372          | 6924      | 13448        | 0                   | 45000              | 389500               |
| 2028 | 44  | 1010000    | 1510000  | 20372          | 6924      | 13448        | 0                   | 51000              | 440500               |
| 2029 | 45  | 1100000    | 1600000  | 20372          | 6924      | 13448        | 0                   | 57500              | 498000               |
| 2030 | 46  | 1167500    | 1667500  | 20372          | 6924      | 13448        | 0                   | 65500              | 563500               |
| 2031 | 47  | 1235000    | 1735000  | 20372          | 6924      | 13448        | 0                   | 79000              | 642500               |
| 2032 | 48  | 1302500    | 1802500  | 20372          | 6924      | 13448        | 0                   | 89000              | 731500               |
| 2033 | 49  | 1370000    | 1870000  | 20372          | 6924      | 13448        | 0                   | 99750              | 831250               |
| 2034 | 50  | 1437500    | 1937500  | 20372          | 6924      | 13448        | 0                   | 112500             | 943750               |
| 2035 | 51  | 500000     | 1000000  | 0              | 0         | 0            | 1437500             | 112000             | 112000               |
| 2036 | 52  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 5750               | 117750               |
| 2037 | 53  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 4750               | 122500               |
| 2038 | 54  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 129500               |
| 2039 | 55  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 6250               | 135750               |
| 2040 | 56  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 6250               | 142000               |
| 2041 | 57  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 6250               | 148250               |

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

ASK

LIC BANGALORE

Canara Mutual Building, Opp. Cash Pharmacy,  
Residency Road, Bangalore - 560 001.  
9480240513 & 9972660645  
<http://www.licbangalore.com>, mail : [support@licbangalore.com](mailto:support@licbangalore.com)



### Multi - Plan Chart

| Year | Age | Risk Cover |          | Annual Premium | Tax Saved | Nett Premium | Returns From L.I.C. | New Loan Available | Total Loan Available |
|------|-----|------------|----------|----------------|-----------|--------------|---------------------|--------------------|----------------------|
|      |     | Normal     | Accident |                |           |              |                     |                    |                      |
| 2042 | 58  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 6500               | 154750               |
| 2043 | 59  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 6750               | 161500               |
| 2044 | 60  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 6500               | 168000               |
| 2045 | 61  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 175000               |
| 2046 | 62  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 6750               | 181750               |
| 2047 | 63  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 188750               |
| 2048 | 64  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 195750               |
| 2049 | 65  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 202750               |
| 2050 | 66  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 209750               |
| 2051 | 67  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 216750               |
| 2052 | 68  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 223750               |
| 2053 | 69  | 500000     | 1000000  | 0              | 0         | 0            | 0                   | 7000               | 230750               |
| 2054 | 70  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 7000               | 237750               |
| 2055 | 71  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 7000               | 244750               |
| 2056 | 72  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 7000               | 251750               |
| 2057 | 73  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 6750               | 258500               |
| 2058 | 74  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 6750               | 265250               |
| 2059 | 75  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 6500               | 271750               |
| 2060 | 76  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 6500               | 278250               |
| 2061 | 77  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 6250               | 284500               |
| 2062 | 78  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 6250               | 290750               |
| 2063 | 79  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 6250               | 297000               |
| 2064 | 80  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5750               | 302750               |
| 2065 | 81  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5750               | 308500               |
| 2066 | 82  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5750               | 314250               |
| 2067 | 83  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5500               | 319750               |
| 2068 | 84  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5250               | 325000               |
| 2069 | 85  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5000               | 330000               |
| 2070 | 86  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5000               | 335000               |
| 2071 | 87  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 4750               | 339750               |
| 2072 | 88  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 4500               | 344250               |
| 2073 | 89  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 4750               | 349000               |
| 2074 | 90  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 4250               | 353250               |
| 2075 | 91  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 4500               | 357750               |
| 2076 | 92  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 4500               | 362250               |
| 2077 | 93  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 4750               | 367000               |
| 2078 | 94  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5750               | 372750               |
| 2079 | 95  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 5000               | 377750               |

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

ASK

LIC BANGALORE

Canara Mutual Building, Opp. Cash Pharmacy,  
Residency Road, Bangalore - 560 001.  
9480240513 & 9972660645  
<http://www.licbangalore.com>, mail : [support@licbangalore.com](mailto:support@licbangalore.com)



## Multi - Plan Chart

| Year    | Age | Risk Cover |          | Annual Premium | Tax Saved | Nett Premium | Returns From L.I.C. | New Loan Available | Total Loan Available |
|---------|-----|------------|----------|----------------|-----------|--------------|---------------------|--------------------|----------------------|
|         |     | Normal     | Accident |                |           |              |                     |                    |                      |
| 2080    | 96  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 9750               | 387500               |
| 2081    | 97  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 9500               | 397000               |
| 2082    | 98  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 22000              | 419000               |
| 2083    | 99  | 500000     | 500000   | 0              | 0         | 0            | 0                   | 0                  | 0                    |
| 2084    | 100 | 500000     | 500000   | 0              | 0         | 0            | 0                   | 0                  | 0                    |
| 2085    | 101 | 500000     | 500000   | 0              | 0         | 0            | 0                   | 0                  | 0                    |
| Total : |     |            |          | 509300         | 173100    | 336200       | 1437500             |                    |                      |

\* Normal Riskcover of Rs. 500000 will continue till life time.

ASK

LIC BANGALORE

Canara Mutual Building, Opp. Cash Pharmacy,  
Residency Road, Bangalore - 560 001.  
9480240513 & 9972660645  
http://www.licbangalore.com, mail : support@licbangalore.com



Multi - Plan Chart

Summary of Proposed Insurance

|  |                                  |
|--|----------------------------------|
| Quotation No : Sample                    | Chart Date : 19/07/2010          |
| Name : Sample                            | Chart required upto : 19/07/2085 |
| Date of Birth : 01/01/1985      Age : 26 | I. T. Slab : 33.99%              |

|   |            |                |
|---|------------|----------------|
| Maximum Risk Cover enjoyed (Normal)               | Rs.        | 1437500        |
| Maximum Risk Cover enjoyed (Accidental)           | Rs.        | 1937500        |
| Total Premium paid                                | Rs.        | 509300         |
| Less : Tax saved on premium                       | Rs.        | 173100         |
| <b>Nett Premium paid</b>                          | <b>Rs</b>  | <b>336200</b>  |
| Proceeds from LIC by way of Maturity / Sur. Bens  | Rs.        | 1437500        |
| Tax Payable                                       | Rs.        | 0              |
| Nett after tax Payable                            | Rs.        | 1437500        |
| Compounded Value of LIC proceeds @ 7.00 % by 2085 | Rs.        | 1437500        |
| Additional Gain through Loan re-cycling @ 10.50 % | Rs.        | 0              |
| <b>Nett in hand as on 2085</b>                    | <b>Rs.</b> | <b>1437500</b> |

Yield on Investments 9.92 %

Assumptions

- > Premium payments will save tax.
- > Returns will not be Re-invested in Section 80 CCE schemes.
- > Gains on Returns Re-investments will not be taxed.
- > Gains on Loans Re-investments will not be taxed.

Medical Requirement Details

A. S. A. : 500000      Medical by D.M.R. : No  
Special Reports

ASK

LIC BANGALORE

Canara Mutual Building, Opp. Cash Pharmacy,  
Residency Road, Bangalore - 560 001.  
9480240513 & 9972660645  
<http://www.licbangalore.com>, mail : [support@licbangalore.com](mailto:support@licbangalore.com)



## Multi - Plan Chart

### Plan Synopsis

#### 1 . Jeevan Anand (Table No. 149)

Jeevan Anand is a With Profit Assurance Plan. It is a combination of Whole Life Plan and Endowment Assurance Plan. The plan provides the pre-decided Sum Assured and Bonuses at the end of the stipulated premium paying term, but the risk cover on the life continues till death.