



"Insure & be secure"

A presentation specially compiled for

**Mr. RONAK PATEL** 

## **MEHULRATHOD**

FINANCIAL CONSULTANT

COT-MDRT(USA) & GALAXY CLUB MEMBER (M) 99099 29735 (O) 99099 29758 mehulrathod2712@gmail.com www.licinida.in

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## Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

## **Proposed Insurance**

Id Com.Date Plan Name	Term/ PPT	Basic Sum Assured	Term Rider SA	DAB Rider SA	Crit.Illness . Rider SA	Md	^ Install. Tax Premium Beneficiary
1 07/03/2021 933-Jeevan Lakshya	25/22	15,00,000	15,00,000	15,00,000	15,00,000	Υ	73,614
2 07/03/2021 855-Jeevan Amar	40/30	50,00,000	0	50,00,000	0	Υ	14,113
		65,00,000	15,00,000	65,00,000	15,00,000		

Annual Premium: 87,727

## **GST Bifurcation**

		Details	of Plan		PREMIUM							
īr.	Comm.		Sum			1:	st Year	2nd Yea	ar Onward			
о.	Date	PI/Tm/PPT	Assured Md		Basic	GST	Total	GST	Total			
1	07/03/21	933/25/22	15,00,000	Υ	70,444	3,170	73,614	1,585	72,029			
2	07/03/21	855/40/30	50,00,000	Υ	11,960	2,153	14,113	2,153	14,113			
	65,00,000			82,404	5,323	87,727	3,738	86,142				

# **Modewise Summary of Installment Premiums**

		* Danua					PREM	IUM		
Id	Com. Date Plan/Tm/PPT	* Bonus Rate	FAB Op	ted	Yearly	Half Yearly	Quarterly	Monthly	Single	**Daily
1	07/03/2021 933/25/22	46	450	Υ	73,614	37,198	18,794	6,266	0	201.68
2	07/03/2021 855/40/30		0	N	14,113	7,183	0	0	1,54,920	38.67
					87,727	44,381	18,794	6,266	1,54,920	240.35

<sup>1. &#</sup>x27;\*' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2021

# **Medical Requirement Details**

Sum at Risk: 95,00,000	Medical by DMR: Yes
FMR,ECG, RUA, SBT13, Haemogram	

<sup>&#</sup>x27;^' : - Premiums indicated are inclusive of GST.

<sup>2. &#</sup>x27;\*\*' : - Daily premium is for indicative purpose only. Formula used - (Yearly Premium/365).

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# Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

## **Forecast of Insurance Benefits**

Policy Year   Ag			Risk	Cover		For the Year	<u> </u>	Cash	Loan
2         30         1,40,00,000         2,05,00,000         86,142         0         -86,142         1,06,069         95,036           3         31         1,38,50,000         2,02,00,000         86,142         0         -86,142         1,06,069         95,036           5         33         1,35,50,000         2,00,50,000         86,142         0         -86,142         2,32,045         2,06,781           6         34         1,34,00,000         1,99,50,000         86,142         0         -86,142         2,79,159         2,48,772           7         35         1,32,50,000         1,9750,000         86,142         0         -86,142         2,91,146           8         36         1,31,00,000         1,9450,000         86,142         0         -86,142         3,84,890         3,31,106           9         37         1,29,50,000         1,99,00,000         86,142         0         -86,142         4,46,458         3,89,106           10         38         1,28,00,000         1,91,50,000         86,142         0         -86,142         4,46,658         3,89,106           11         39         1,26,50,000         1,91,50,000         86,142         0         -86,142	Policy Year	Ag			Premium		Cash Flow		
3         31         1,38,50,000         2,03,50,000         86,142         0         -86,142         1,06,969         95,036           4         32         1,37,00,000         2,00,50,000         86,142         0         -86,142         1,85,277         1,65,102           5         33         1,35,50,000         2,00,50,000         1,99,00,000         86,142         0         -86,142         2,79,159         2,48,772           7         35         1,32,50,000         1,99,00,000         86,142         0         -86,142         3,84,890         3,43,106           9         37         1,29,50,000         1,94,50,000         86,142         0         -86,142         4,46,458         3,98,106           10         38         1,28,00,000         1,94,50,000         86,142         0         -86,142         4,46,458         3,99,106           10         38         1,28,50,000         1,99,00,000         86,142         0         -86,142         5,81,002         5,18,023           12         40         1,25,00,000         1,80,00,000         86,142         0         -86,142         5,81,002         5,78,00           13         41         1,23,50,000         1,88,50,000         86,142 </td <td>1</td> <td>29</td> <td>1,41,50,000</td> <td>2,06,50,000</td> <td>87,727</td> <td>0</td> <td>-87,727</td> <td>0</td> <td>0</td>	1	29	1,41,50,000	2,06,50,000	87,727	0	-87,727	0	0
4         32         1,37,00,000         2,02,00,000         86,142         0         -86,142         1,85,277         1,65,102           5         33         1,35,50,000         2,00,50,000         86,142         0         -86,142         2,79,159         2,87,727           7         35         1,32,50,000         1,97,50,000         86,142         0         -86,142         3,26,699         2,91,146           8         36         1,31,00,000         1,94,50,000         86,142         0         -86,142         3,48,890         3,43,106           10         38         1,28,00,000         1,93,00,000         86,142         0         -86,142         5,11,920         4,56,233           11         39         1,26,50,000         1,91,50,000         86,142         0         -86,142         5,81,002         5,18,023           12         40         1,25,0000         1,850,000         86,142         0         -86,142         6,48,698         5,78,506           13         41         1,23,50,000         1,855,0000         86,142         0         -86,142         85,162         7,77,229         6,57,41           14         42         1,22,00,000         1,855,000         86,142	2	30	1,40,00,000	2,05,00,000	86,142	0	-86,142	42,266	38,039
5         33         1,35,50,000         2,00,50,000         86,142         0         -86,142         2,73,159         2,06,781           6         34         1,34,00,000         1,99,00,000         86,142         0         -86,142         2,79,159         2,48,772           7         35         1,32,50,000         1,97,50,000         86,142         0         -86,142         3,84,890         2,31,166           8         36         1,31,00,000         1,94,50,000         86,142         0         -86,142         4,46,458         3,98,106           10         38         1,28,00,000         1,93,90,000         86,142         0         -86,142         5,11,920         4,56,293           11         39         1,26,50,000         1,99,00,000         86,142         0         -86,142         5,81,002         5,18,003           13         41         1,23,50,000         1,88,50,000         86,142         0         -86,142         6,48,698         5,78,506           13         41         1,23,50,000         1,88,50,000         86,142         0         -86,142         85,142         7,37,229         6,57,741           14         42         1,22,00,000         1,85,50,000         86,142 <td>3</td> <td>31</td> <td>1,38,50,000</td> <td>2,03,50,000</td> <td>86,142</td> <td>0</td> <td>-86,142</td> <td>1,06,969</td> <td>95,036</td>	3	31	1,38,50,000	2,03,50,000	86,142	0	-86,142	1,06,969	95,036
6         34         1,34,00,000         1,99,00,000         86,142         0         -86,142         2,79,159         2,48,772           7         35         1,32,50,000         1,97,50,000         86,142         0         -86,142         3,26,699         2,91,146           8         36         1,31,00,000         1,96,00,000         86,142         0         -86,142         3,28,890         3,31,06           9         37         1,29,50,000         1,93,00,000         86,142         0         -86,142         5,11,920         4,56,293           10         38         1,28,00,000         1,99,00,000         86,142         0         -86,142         5,11,920         4,56,293           12         40         1,25,00,000         1,99,00,000         86,142         0         -86,142         5,11,920         4,56,293           13         41         1,23,50,000         1,88,50,000         86,142         0         -86,142         8,3,667         7,67,911           14         42         1,22,00,000         1,85,0000         86,142         0         -86,142         9,39,900         8,78,382           16         44         1,19,00,000         1,84,00,000         86,142         0	4	32	1,37,00,000	2,02,00,000	86,142	0	-86,142	1,85,277	1,65,102
7 35 1,32,50,000 1,97,50,000 86,142 0 -86,142 3,26,699 2,91,146 8 36 1,31,00,000 1,96,00,000 86,142 0 -86,142 3,84,890 3,43,106 10 38 1,28,00,000 1,93,00,000 86,142 0 -86,142 5,11,920 4,56,293 11 39 1,26,50,000 1,91,50,000 86,142 0 -86,142 5,81,002 5,18,023 12 40 1,25,00,000 1,90,00,000 86,142 0 -86,142 5,81,002 5,18,023 13 41 1,23,50,000 1,88,50,000 86,142 0 -86,142 7,37,229 6,57,741 14 42 1,22,00,000 1,87,00,000 86,142 0 -86,142 7,37,229 6,57,741 15 43 1,20,50,000 1,85,50,000 86,142 0 -86,142 8,53,667 7,62,091 15 43 1,20,50,000 1,84,50,000 86,142 0 -86,142 8,53,667 7,62,091 16 44 1,19,00,000 1,84,00,000 86,142 0 -86,142 11,11,390 9,92,648 17 45 1,17,50,000 1,82,50,000 86,142 0 -86,142 11,11,390 9,92,648 17 45 1,17,50,000 1,81,00,000 86,142 0 -86,142 11,11,390 9,92,648 17 45 1,17,50,000 1,81,00,000 86,142 0 -86,142 11,11,390 9,92,648 17 45 1,17,50,000 1,81,00,000 86,142 0 -86,142 11,15,755 12,65,626 19 47 1,14,50,000 1,78,00,000 86,142 0 -86,142 15,89,666 14,2770 20 48 1,13,00,000 1,78,00,000 86,142 0 -86,142 15,89,666 14,2770 20 48 1,13,00,000 1,76,50,000 86,142 0 -86,142 15,89,666 14,2770 20 48 1,13,00,000 1,76,50,000 86,142 0 -86,142 15,89,666 14,2770 20 48 1,13,00,000 1,76,50,000 86,142 0 -86,142 20,61,942 18,45,768 22 50 1,10,00,000 1,73,50,000 14,113 0 -14,113 26,12,633 23,40,440 24 52 1,00,000 1,73,50,000 14,113 0 -14,113 26,12,633 23,40,440 24 52 1,07,00,000 1,73,50,000 14,113 0 -14,113 15,840 0 31 59 50,00,000 1,00,00,000 14,113 0 -14,113 14,256 0 32 60 50,00,000 1,00,00,000 14,113 0 -14,113 15,840 0 31 59 50,00,000 50,00,000 0 0 0 0 0 0 14,256 0 32 60 50,00,000 50,00,000 0 0 0 0 0 0 0 0 0	5	33	1,35,50,000	2,00,50,000	86,142	0	-86,142	2,32,045	2,06,781
8         36         1,31,00,000         1,96,00,000         86,142         0         -86,142         3,84,890         3,43,106           9         37         1,29,50,000         1,94,50,000         86,142         0         -86,142         5,11,920         4,66,83         3,98,106           10         38         1,28,00,000         1,93,00,000         86,142         0         -86,142         5,11,920         4,56,293           11         39         1,26,50,000         1,91,50,000         86,142         0         -86,142         5,11,920         5,18,023           12         40         1,25,00,000         1,88,50,000         86,142         0         -86,142         6,48,698         5,78,506           13         41         1,23,50,000         1,87,00,000         86,142         0         -86,142         85,366         7,62,091           15         43         1,20,50,000         1,87,00,000         86,142         0         -86,142         9,83,900         8,78,822           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,15,755         12,56,626           19         47         1,14,50,000         1,79,50,000         86,142	6	34	1,34,00,000	1,99,00,000	86,142	0	-86,142	2,79,159	2,48,772
9         37         1,29,50,000         1,94,50,000         86,142         0         -86,142         5,11,920         4,56,293           10         38         1,28,00,000         1,93,00,000         86,142         0         -86,142         5,11,920         4,56,293           11         39         1,26,50,000         1,91,50,000         86,142         0         -86,142         5,81,002         5,18,023           12         40         1,25,00,000         1,99,00,000         86,142         0         -86,142         7,37,229         6,57,741           14         42         1,22,00,000         1,88,50,000         86,142         0         -86,142         8,53,667         7,62,091           15         43         1,20,50,000         1,84,00,000         86,142         0         -86,142         19,33,900         8,78,382           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,11,390         9,92,648           17         45         1,17,50,000         1,82,50,000         86,142         0         -86,142         11,11,795         11,12,08,33         11,12,08,33         11,12,08,33         11,12,08,33         11,12,08,33         11,12,09,33	7	35	1,32,50,000	1,97,50,000	86,142	0	-86,142	3,26,699	2,91,146
10         38         1,28,00,000         1,93,00,000         86,142         0         -86,142         5,11,920         4,56,293           11         39         1,26,50,000         1,91,50,000         86,142         0         -86,142         5,81,002         5,18,023           12         40         1,25,00,000         1,90,00,000         86,142         0         -86,142         6,48,698         5,78,506           13         41         1,23,50,000         1,88,50,000         86,142         0         -86,142         8,53,667         7,62,091           15         43         1,20,50,000         1,87,50,000         86,142         0         -86,142         9,83,900         8,78,382           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,11,300         9,92,648           17         45         1,17,50,000         1,81,00,000         86,142         0         -86,142         14,11,5755         12,65,656           18         46         1,14,50,000         1,78,00,000         86,142         0         -86,142         14,15,755         12,65,656           19         47         1,14,50,000         1,78,00,000         86,142 <td< td=""><td>8</td><td>36</td><td>1,31,00,000</td><td>1,96,00,000</td><td>86,142</td><td>0</td><td>-86,142</td><td>3,84,890</td><td>3,43,106</td></td<>	8	36	1,31,00,000	1,96,00,000	86,142	0	-86,142	3,84,890	3,43,106
11         39         1,26,50,000         1,91,50,000         86,142         0         -86,142         6,48,698         5,78,506           12         40         1,25,00,000         1,90,00,000         86,142         0         -86,142         6,48,698         5,78,506           13         41         1,23,50,000         1,88,50,000         86,142         0         -86,142         7,37,229         6,57,741           14         42         1,22,00,000         1,85,50,000         86,142         0         -86,142         9,83,900         8,78,382           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,11,390         9,92,648           17         45         1,17,50,000         1,82,50,000         86,142         0         -86,142         12,54,313         11,20,833         11,20,833         11,20,833         12,26,103         11,20,833         11,20,000         1,81,00,000         86,142         0         -86,142         14,15,755         12,65,626           19         47         1,14,50,000         1,79,50,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,76	9	37	1,29,50,000	1,94,50,000	86,142	0	-86,142	4,46,458	3,98,106
12         40         1,25,00,000         1,90,00,000         86,142         0         -86,142         6,48,698         5,78,506           13         41         1,23,50,000         1,88,50,000         86,142         0         -86,142         7,37,229         6,57,741           14         42         1,22,00,000         1,85,50,000         86,142         0         -86,142         9,83,900         8,78,382           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         9,83,900         8,78,382           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,11,390         9,92,648           17         45         1,17,50,000         1,81,00,000         86,142         0         -86,142         12,54,313         11,20,803           18         46         1,16,00,000         1,78,00,000         86,142         0         -86,142         14,15,755         12,65,626           19         47         1,14,50,000         1,78,00,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,76,50,000         86,142 <t< td=""><td>10</td><td>38</td><td>1,28,00,000</td><td>1,93,00,000</td><td>86,142</td><td>0</td><td>-86,142</td><td>5,11,920</td><td>4,56,293</td></t<>	10	38	1,28,00,000	1,93,00,000	86,142	0	-86,142	5,11,920	4,56,293
13         41         1,23,50,000         1,88,50,000         86,142         0         -86,142         7,37,229         6,57,741           14         42         1,22,00,000         1,87,00,000         86,142         0         -86,142         8,53,667         7,62,091           15         43         1,20,50,000         1,85,00,000         86,142         0         -86,142         11,11,390         9,92,648           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,11,390         9,92,648           17         45         1,17,50,000         1,82,50,000         86,142         0         -86,142         12,54,313         11,20,803           18         46         1,16,00,000         1,79,50,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,76,50,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,75,00,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,77,50,000         14,113	11	39	1,26,50,000	1,91,50,000	86,142	0	-86,142	5,81,002	5,18,023
14         42         1,22,00,000         1,87,00,000         86,142         0         -86,142         9,83,900         8,78,382           15         43         1,20,50,000         1,85,50,000         86,142         0         -86,142         9,83,900         8,78,382           16         44         1,19,00,000         1,82,50,000         86,142         0         -86,142         11,11,390         9,92,648           17         45         1,17,750,000         1,82,50,000         86,142         0         -86,142         11,15,755         12,65,626           19         47         1,14,50,000         1,78,00,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,78,00,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,76,50,000         86,142         0         -86,142         20,61,942         18,45,768           22         50         1,10,00,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         1,70,50,000         14,113	12	40	1,25,00,000	1,90,00,000	86,142	0	-86,142	6,48,698	5,78,506
15         43         1,20,50,000         1,85,50,000         86,142         0         -86,142         19,83,900         8,73,882           16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,11,390         9,92,648           17         45         1,17,50,000         1,82,50,000         86,142         0         -86,142         12,54,313         11,20,803           18         46         1,16,00,000         1,81,00,000         86,142         0         -86,142         14,15,755         12,65,626           19         47         1,14,50,000         1,79,50,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,76,50,000         86,142         0         -86,142         20,61,942         18,07,367         16,17,126           21         49         1,11,50,000         1,76,50,000         86,142         0         -86,142         20,61,942         18,07,367         16,17,126           22         50         1,10,00,000         1,75,50,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000	13	41	1,23,50,000	1,88,50,000	86,142	0	-86,142	7,37,229	6,57,741
16         44         1,19,00,000         1,84,00,000         86,142         0         -86,142         11,11,390         9,92,648           17         45         1,17,50,000         1,82,50,000         86,142         0         -86,142         12,54,313         11,20,803           18         46         1,16,00,000         1,81,00,000         86,142         0         -86,142         14,15,755         12,65,626           19         47         1,14,50,000         1,79,50,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,76,50,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,75,50,000         86,142         0         -86,142         20,61,942         18,45,768           22         50         1,10,00,000         1,75,00,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         1,72,00,000         14,113	14	42	1,22,00,000	1,87,00,000	86,142	0	-86,142	8,53,667	7,62,091
17         45         1,17,50,000         1,82,50,000         86,142         0         -86,142         12,54,313         11,20,803           18         46         1,16,00,000         1,81,00,000         86,142         0         -86,142         14,15,755         12,65,626           19         47         1,14,50,000         1,79,50,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,76,50,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,76,50,000         86,142         0         -86,142         20,61,942         18,45,768           22         50         1,10,00,000         1,75,50,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         1,72,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113	15	43	1,20,50,000	1,85,50,000	86,142	0	-86,142	9,83,900	8,78,382
18         46         1,16,00,000         1,81,00,000         86,142         0         -86,142         14,15,755         12,65,626           19         47         1,14,50,000         1,79,50,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,78,00,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,75,00,000         86,142         0         -86,142         20,61,942         18,45,768           22         50         1,10,00,000         1,75,00,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0	16	44	1,19,00,000	1,84,00,000	86,142	0	-86,142	11,11,390	9,92,648
19         47         1,14,50,000         1,79,50,000         86,142         0         -86,142         15,98,666         14,29,770           20         48         1,13,00,000         1,78,00,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,76,50,000         86,142         0         -86,142         20,61,942         18,45,768           22         50         1,100,0000         1,75,50,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,72,00,000         14,113         0         -14,113         26,12,633         23,04,400           24         52         1,07,00,000         1,72,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113	17	45	1,17,50,000	1,82,50,000	86,142	0	-86,142	12,54,313	11,20,803
20         48         1,13,00,000         1,78,00,000         86,142         0         -86,142         18,07,367         16,17,126           21         49         1,11,50,000         1,76,50,000         86,142         0         -86,142         20,61,942         18,45,768           22         50         1,10,00,000         1,75,00,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         1,72,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           28         56         50,00,000         1,00,00,000         14,113         0	18	46	1,16,00,000	1,81,00,000	86,142	0	-86,142	14,15,755	12,65,626
21         49         1,11,50,000         1,76,50,000         86,142         0         -86,142         20,61,942         18,45,768           22         50         1,10,00,000         1,75,00,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         1,72,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113         0         -14,113         14,256         0           28         56         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           29         57         50,00,000         1,00,00,000         14,113         0         -	19	47	1,14,50,000	1,79,50,000	86,142	0	-86,142	15,98,666	14,29,770
22         50         1,10,00,000         1,75,00,000         86,142         0         -86,142         23,47,850         21,02,610           23         51         1,08,50,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         1,72,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113         0         -14,113         14,256         0           28         56         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           29         57         50,00,000         1,00,00,000         14,113         0         -14,113         15,312         0           30         58         50,00,000         1,00,00,000         0         0         0	20	48	1,13,00,000	1,78,00,000	86,142	0	-86,142	18,07,367	16,17,126
23         51         1,08,50,000         1,73,50,000         14,113         0         -14,113         26,12,633         23,40,440           24         52         1,07,00,000         1,72,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113         0         -14,113         14,256         0           28         56         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           29         57         50,00,000         1,00,00,000         14,113         0         -14,113         15,312         0           30         58         50,00,000         1,00,00,000         14,113         0         -14,113         15,840         0           31         59         50,00,000         50,00,000         0         0         0         14,256	21	49	1,11,50,000	1,76,50,000	86,142	0	-86,142	20,61,942	18,45,768
24         52         1,07,00,000         1,72,00,000         14,113         0         -14,113         29,07,986         26,05,782           25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113         0         -14,113         14,256         0           28         56         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           29         57         50,00,000         1,00,00,000         14,113         0         -14,113         15,312         0           30         58         50,00,000         1,00,00,000         14,113         0         -14,113         15,840         0           31         59         50,00,000         50,00,000         0         0         0         14,256         0           32         60         50,00,000         50,00,000         0         0         0         11,088         0	22	50	1,10,00,000	1,75,00,000	86,142	0	-86,142	23,47,850	21,02,610
25         53         1,05,50,000         1,70,50,000         14,113         39,00,000         38,85,887         20,11,741         17,98,687           26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113         0         -14,113         14,256         0           28         56         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           29         57         50,00,000         1,00,00,000         14,113         0         -14,113         15,312         0           30         58         50,00,000         1,00,00,000         14,113         0         -14,113         15,840         0           31         59         50,00,000         50,00,000         0         0         0         14,256         0           32         60         50,00,000         50,00,000         0         0         0         11,088         0           34         62         50,00,000         50,00,000         0         0         0         7,920         0           36 <td>23</td> <td>51</td> <td>1,08,50,000</td> <td>1,73,50,000</td> <td>14,113</td> <td>0</td> <td>-14,113</td> <td>26,12,633</td> <td>23,40,440</td>	23	51	1,08,50,000	1,73,50,000	14,113	0	-14,113	26,12,633	23,40,440
26         54         50,00,000         1,00,00,000         14,113         0         -14,113         13,728         0           27         55         50,00,000         1,00,00,000         14,113         0         -14,113         14,256         0           28         56         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           29         57         50,00,000         1,00,00,000         14,113         0         -14,113         15,312         0           30         58         50,00,000         1,00,00,000         14,113         0         -14,113         15,840         0           31         59         50,00,000         50,00,000         0         0         0         14,256         0           32         60         50,00,000         50,00,000         0         0         0         12,672         0           33         61         50,00,000         50,00,000         0         0         0         11,088         0           34         62         50,00,000         50,00,000         0         0         0         7,920         0           36         64         50	24	52	1,07,00,000	1,72,00,000	14,113	0	-14,113	29,07,986	26,05,782
27       55       50,00,000       1,00,00,000       14,113       0       -14,113       14,256       0         28       56       50,00,000       1,00,00,000       14,113       0       -14,113       14,784       0         29       57       50,00,000       1,00,00,000       14,113       0       -14,113       15,312       0         30       58       50,00,000       1,00,00,000       14,113       0       -14,113       15,840       0         31       59       50,00,000       50,00,000       0       0       0       14,256       0         32       60       50,00,000       50,00,000       0       0       0       12,672       0         33       61       50,00,000       50,00,000       0       0       0       11,088       0         34       62       50,00,000       50,00,000       0       0       0       7,920       0         35       63       50,00,000       50,00,000       0       0       0       7,920       0         36       64       50,00,000       50,00,000       0       0       0       4,752       0         38 <t< td=""><td>25</td><td>53</td><td>1,05,50,000</td><td>1,70,50,000</td><td>14,113</td><td>39,00,000</td><td>38,85,887</td><td>20,11,741</td><td>17,98,687</td></t<>	25	53	1,05,50,000	1,70,50,000	14,113	39,00,000	38,85,887	20,11,741	17,98,687
28         56         50,00,000         1,00,00,000         14,113         0         -14,113         14,784         0           29         57         50,00,000         1,00,00,000         14,113         0         -14,113         15,312         0           30         58         50,00,000         1,00,00,000         14,113         0         -14,113         15,840         0           31         59         50,00,000         50,00,000         0         0         0         14,256         0           32         60         50,00,000         50,00,000         0         0         0         12,672         0           33         61         50,00,000         50,00,000         0         0         0         11,088         0           34         62         50,00,000         50,00,000         0         0         0         9,504         0           35         63         50,00,000         50,00,000         0         0         0         7,920         0           36         64         50,00,000         50,00,000         0         0         0         0         4,752         0           38         66         50,00,000 </td <td>26</td> <td>54</td> <td>50,00,000</td> <td>1,00,00,000</td> <td>14,113</td> <td>0</td> <td>-14,113</td> <td>13,728</td> <td>0</td>	26	54	50,00,000	1,00,00,000	14,113	0	-14,113	13,728	0
29         57         50,00,000         1,00,00,000         14,113         0         -14,113         15,312         0           30         58         50,00,000         1,00,00,000         14,113         0         -14,113         15,840         0           31         59         50,00,000         50,00,000         0         0         0         14,256         0           32         60         50,00,000         50,00,000         0         0         0         12,672         0           33         61         50,00,000         50,00,000         0         0         0         11,088         0           34         62         50,00,000         50,00,000         0         0         0         9,504         0           35         63         50,00,000         50,00,000         0         0         0         7,920         0           36         64         50,00,000         50,00,000         0         0         0         6,336         0           37         65         50,00,000         50,00,000         0         0         0         4,752         0           38         66         50,00,000         50,00,000	27	55	50,00,000	1,00,00,000	14,113	0	-14,113	14,256	0
30         58         50,00,000         1,00,00,000         14,113         0         -14,113         15,840         0           31         59         50,00,000         50,00,000         0         0         0         14,256         0           32         60         50,00,000         50,00,000         0         0         0         12,672         0           33         61         50,00,000         50,00,000         0         0         0         11,088         0           34         62         50,00,000         50,00,000         0         0         0         9,504         0           35         63         50,00,000         50,00,000         0         0         0         7,920         0           36         64         50,00,000         50,00,000         0         0         0         6,336         0           37         65         50,00,000         50,00,000         0         0         0         4,752         0           38         66         50,00,000         50,00,000         0         0         0         1,584         0           39         67         50,00,000         50,00,000         0 <td>28</td> <td>56</td> <td>50,00,000</td> <td>1,00,00,000</td> <td>14,113</td> <td>0</td> <td>-14,113</td> <td>14,784</td> <td>0</td>	28	56	50,00,000	1,00,00,000	14,113	0	-14,113	14,784	0
31       59       50,00,000       50,00,000       0       0       0       14,256       0         32       60       50,00,000       50,00,000       0       0       0       12,672       0         33       61       50,00,000       50,00,000       0       0       0       11,088       0         34       62       50,00,000       50,00,000       0       0       0       9,504       0         35       63       50,00,000       50,00,000       0       0       0       7,920       0         36       64       50,00,000       50,00,000       0       0       0       6,336       0         37       65       50,00,000       50,00,000       0       0       0       4,752       0         38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0       0	29	57	50,00,000	1,00,00,000	14,113	0	-14,113	15,312	0
32       60       50,00,000       50,00,000       0       0       0       12,672       0         33       61       50,00,000       50,00,000       0       0       0       11,088       0         34       62       50,00,000       50,00,000       0       0       0       9,504       0         35       63       50,00,000       50,00,000       0       0       0       7,920       0         36       64       50,00,000       50,00,000       0       0       0       6,336       0         37       65       50,00,000       50,00,000       0       0       0       4,752       0         38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0       0	30	58	50,00,000	1,00,00,000	14,113	0	-14,113	15,840	0
33       61       50,00,000       50,00,000       0       0       0       11,088       0         34       62       50,00,000       50,00,000       0       0       0       9,504       0         35       63       50,00,000       50,00,000       0       0       0       7,920       0         36       64       50,00,000       50,00,000       0       0       0       6,336       0         37       65       50,00,000       50,00,000       0       0       0       4,752       0         38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0       0	31	59	50,00,000	50,00,000	0	0	0	14,256	0
34       62       50,00,000       50,00,000       0       0       0       9,504       0         35       63       50,00,000       50,00,000       0       0       0       7,920       0         36       64       50,00,000       50,00,000       0       0       0       6,336       0         37       65       50,00,000       50,00,000       0       0       0       4,752       0         38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0       0	32	60	50,00,000	50,00,000	0	0	0	12,672	0
35       63       50,00,000       50,00,000       0       0       0       7,920       0         36       64       50,00,000       50,00,000       0       0       0       6,336       0         37       65       50,00,000       50,00,000       0       0       0       4,752       0         38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0	33	61	50,00,000	50,00,000	0	0	0	11,088	0
36       64       50,00,000       50,00,000       0       0       0       6,336       0         37       65       50,00,000       50,00,000       0       0       0       4,752       0         38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0	34	62	50,00,000	50,00,000	0	0	0	9,504	0
37       65       50,00,000       50,00,000       0       0       0       4,752       0         38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0       0	35	63	50,00,000	50,00,000	0	0	0	7,920	0
38       66       50,00,000       50,00,000       0       0       0       3,168       0         39       67       50,00,000       50,00,000       0       0       0       0       1,584       0         40       68       50,00,000       50,00,000       0       0       0       0       0       0	36	64	50,00,000	50,00,000	0	0	0	6,336	0
39     67     50,00,000     50,00,000     0     0     0     1,584     0       40     68     50,00,000     50,00,000     0     0     0     0     0     0	37	65	50,00,000	50,00,000	0	0	0	4,752	0
40 68 50,00,000 50,00,000 0 0 0 0	38	66	50,00,000	50,00,000	0	0	0	3,168	0
	39	67	50,00,000	50,00,000	0	0	0	1,584	0
20,09,613 39,00,000 18,90,387	40	68	50,00,000	50,00,000	0	0	0	0	0
					20,09,613	39,00,000	18,90,387		

**Disclaimer:** The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

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# Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

## **Innovative Forecast of Insurance Benefits**

		For t	he Year		For the Year		Cash	Loan
Policy Year	Age	Natural Death	Accident Death	Payment	Returns	Cash Flow	Value	Available
1	29	1,41,50,000	2,06,50,000	87,727	0	-87,727	0	0
2	30	1,40,00,000	2,05,00,000	86,142	0	-86,142	42,266	38,039
3	31	1,38,50,000	2,03,50,000	86,142	0	-86,142	1,06,969	95,036
4	32	1,37,00,000	2,02,00,000	86,142	0	-86,142	1,85,277	1,65,102
5	33	1,35,50,000	2,00,50,000	86,142	0	-86,142	2,32,045	2,06,781
6	34	1,34,00,000	1,99,00,000	86,142	0	-86,142	2,79,159	2,48,772
7	35	1,32,50,000	1,97,50,000	86,142	0	-86,142	3,26,699	2,91,146
8	36	1,31,00,000	1,96,00,000	86,142	0	-86,142	3,84,890	3,43,106
9	37	1,29,50,000	1,94,50,000	86,142	0	-86,142	4,46,458	3,98,106
10	38	1,28,00,000	1,93,00,000	86,142	0	-86,142	5,11,920	4,56,293
11	39	1,26,50,000	1,91,50,000	86,142	0	-86,142	5,81,002	5,18,023
12	40	1,25,00,000	1,90,00,000	86,142	0	-86,142	6,48,698	5,78,506
13	41	1,23,50,000	1,88,50,000	86,142	0	-86,142	7,37,229	6,57,741
14	42	1,22,00,000	1,87,00,000	86,142	0	-86,142	8,53,667	7,62,091
15	43	1,20,50,000	1,85,50,000	86,142	0	-86,142	9,83,900	8,78,382
16	44	1,19,00,000	1,84,00,000	86,142	0	-86,142	11,11,390	9,92,648
17	45	1,17,50,000	1,82,50,000	86,142	0	-86,142	12,54,313	11,20,803
18	46	1,16,00,000	1,81,00,000	86,142	0	-86,142	14,15,755	12,65,626
19	47	1,14,50,000	1,79,50,000	86,142	0	-86,142	15,98,666	14,29,770
20	48	1,13,00,000	1,78,00,000	86,142	0	-86,142	18,07,367	16,17,126
21	49	1,11,50,000	1,76,50,000	86,142	0	-86,142	20,61,942	18,45,768
22	50	1,10,00,000	1,75,00,000	86,142	0	-86,142	23,47,850	21,02,610
23	51	1,08,50,000	1,73,50,000	14,113	0	-14,113	26,12,633	23,40,440
24	52	1,07,00,000	1,72,00,000	14,113	0	-14,113	29,07,986	26,05,782
25	53	1,05,50,000	1,70,50,000	14,113	39,00,000	38,85,887	20,11,741	17,98,687
26	54	50,00,000	1,00,00,000	14,113	0	-14,113	13,728	0
27	55	50,00,000	1,00,00,000	14,113	0	-14,113	14,256	0
28	56	50,00,000	1,00,00,000	14,113	0	-14,113	14,784	0
29	57	50,00,000	1,00,00,000	14,113	0	-14,113	15,312	0
30	58	50,00,000	1,00,00,000	14,113	0	-14,113	15,840	0
31	59	50,00,000	50,00,000	0	0	0	14,256	0
32	60	50,00,000	50,00,000	0	0	0	12,672	0
33	61	50,00,000	50,00,000	0	0	0	11,088	0
34	62	50,00,000	50,00,000	0	0	0	9,504	0

**Disclaimer:** The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

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# Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

		For t	he Year		For the Year		Cash	Loan
Policy Year	Age	Natural Death	Accident Death	Payment	Returns	Cash Flow	Value	Available
35	63	50,00,000	50,00,000	0	0	0	7,920	0
36	64	50,00,000	50,00,000	0	0	0	6,336	0
37	65	50,00,000	50,00,000	0	0	0	4,752	0
38	66	50,00,000	50,00,000	0	0	0	3,168	0
39	67	50,00,000	50,00,000	0	0	0	1,584	0
40	68	50,00,000	50,00,000	0	0	0	0	0
				20,09,613	39,00,000	18,90,387		

#### **Explanatory Notes**

Payment to L.I.C. indicates Annual Premium

Returns in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).

Age and Returns shown are at the end of the specific year.

Explanatory Notes

The death benefit under plan 933 is payable as below:

- Rs. 15,00,000 will be paid immediately upon death
- Additional amount of Rs. 15,00,000 will also be paid immediately in the event of Accidental Death
- 10 % of sum assured will be paid every year till 1 year prior to maturity date.
- 110 % of sum assured + Bonus + Final Addition Bonus will be paid on maturity date.

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## Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

Key Assumptions

Personal Data: DOB: 26/10/1992

Income Tax: Sec. 80C Limit Available: 150000Sec. 80D Limit Available: 15000

Tax Savings on premiums will be @ 30.90 % u/s 80C and @ 30.90 % u/s 80D

**Projections** Bonus: On applicable plans, last declared reversionary bonus has been considered for the purpose of projected Riskcover and

Returns

Terminal Bonus: On applicable plans, last declared terminal bonus of their respective matching discontinued plans has also been

considered.

Age and Returns shown are at the end of the specific year.

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# Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

## Premium Breakup & Tax Implication (for the year)

		Premium Break	кир		u/s 80	) CCE	u/s 8	80 D	
Policy Year	Basic	Accidental Benefit	PWB	Total	Eligible Amount	Tax Ben. @30.9%	Eligible Amount	Tax Ben. @30.9%	Total Benefit
1	74,281	4,674	0	87,727	77,994	24,101	4,410	1,363	25,464
2	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
3	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
4	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
5	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
6	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
7	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
8	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
9	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
10	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
11	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
12	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
13	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
14	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
15	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
16	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
17	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
18	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
19	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
20	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
21	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
22	72,922	4,637	0	86,142	77,994	24,101	4,410	1,363	25,464
23	11,163	2,950	0	14,113	11,960	3,696	0	0	3,696
24	11,163	2,950	0	14,113	11,960	3,696	0	0	3,696
25	11,163	2,950	0	14,113	11,960	3,696	0	0	3,696
26	11,163	2,950	0	14,113	11,960	3,696	0	0	3,696
27	11,163	2,950	0	14,113	11,960	3,696	0	0	3,696
28	11,163	2,950	0	14,113	11,960	3,696	0	0	,
29	11,163	2,950	0	14,113	11,960	3,696	0	0	3,696
30	11,163	2,950	0	14,113	11,960	3,696	0	0	3,696
	16,94,947	1,25,651	0	20,09,613	18,11,548	5,59,790	97,020	29,986	5,89,776

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# Magic Mix Illustration for Mr. RONAK PATEL (age 28)

Ref. No. 14

## **Premium Calendar**

Id	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
1	-	-	-	-	-	-	-	-	-	-	-	73,614
2	-	-	-	-	-	-	-	-	-	-	-	14,113
	-	-	-	-	-		-	-	-	-	-	87,727

Annual Premium: 87,727

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# Magic Mix Illustration for Mr. RONAK PATEL (age 28)

Ref. No. 14

# **Scenario Comparision**

				Risk Cover			Returns	
Policy Year	Age	Premium	Last Bonus	8% Scenario	4% Scenario	Last Bonus	8% Scenario	4% Scenario
1	29	87,727	1,41,50,000	1,18,04,000	1,17,60,500	0	0	0
2	30	86,142	1,40,00,000	1,17,08,000	1,16,21,000	0	0	0
3	31	86,142	1,38,50,000	1,16,12,000	1,14,81,500	0	0	0
4	32	86,142	1,37,00,000	1,15,16,000	1,13,42,000	0	0	0
5	33	86,142	1,35,50,000	1,14,20,000	1,12,02,500	0	0	0
6	34	86,142	1,34,00,000	1,13,24,000	1,10,63,000	0	0	0
7	35	86,142	1,32,50,000	1,12,28,000	1,09,23,500	0	0	0
8	36	86,142	1,31,00,000	1,11,32,000	1,07,84,000	0	0	0
9	37	86,142	1,29,50,000	1,10,36,000	1,06,44,500	0	0	0
10	38	86,142	1,28,00,000	1,09,40,000	1,05,05,000	0	0	0
11	39	86,142	1,26,50,000	1,08,44,000	1,03,65,500	0	0	0
12	40	86,142	1,25,00,000	1,07,48,000	1,02,26,000	0	0	0
13	41	86,142	1,23,50,000	1,06,52,000	1,00,86,500	0	0	0
14	42	86,142	1,22,00,000	1,05,56,000	99,47,000	0	0	0
15	43	86,142	1,20,50,000	1,04,60,000	98,07,500	0	0	0
16	44	86,142	1,19,00,000	1,03,64,000	96,68,000	0	0	0
17	45	86,142	1,17,50,000	1,02,68,000	95,28,500	0	0	0
18	46	86,142	1,16,00,000	1,01,72,000	93,89,000	0	0	0
19	47	86,142	1,14,50,000	1,00,76,000	92,49,500	0	0	0
20	48	86,142	1,13,00,000	99,80,000	91,10,000	0	0	0
21	49	86,142	1,11,50,000	98,84,000	89,70,500	0	0	0
22	50	86,142	1,10,00,000	97,88,000	88,31,000	0	0	0
23	51	14,113	1,08,50,000	96,92,000	86,91,500	0	0	0
24	52	14,113	1,07,00,000	95,96,000	85,52,000	0	0	0
25	53	14,113	1,05,50,000	95,00,000	84,12,500	39,00,000	28,50,000	17,62,500
26	54	14,113	50,00,000	50,00,000	50,00,000	0	0	0
27	55	14,113	50,00,000	50,00,000	50,00,000	0	0	0
28	56	14,113	50,00,000	50,00,000	50,00,000	0	0	0
29	57	14,113	50,00,000	50,00,000	50,00,000	0	0	0
30	58	14,113	50,00,000	50,00,000	50,00,000	0	0	0
31	59	0	50,00,000	50,00,000	50,00,000	0	0	0
32	60	0	50,00,000	50,00,000	50,00,000	0	0	0
33	61	0	50,00,000	50,00,000	50,00,000	0	0	0
34	62	0	50,00,000	50,00,000	50,00,000	0	0	0
35	63	0	50,00,000	50,00,000	50,00,000	0	0	0
36	64	0	50,00,000	50,00,000	50,00,000	0	0	0
37	65	0	50,00,000	50,00,000	50,00,000	0	0	0
38	66	0	50,00,000	50,00,000	50,00,000	0	0	0
39	67	0	50,00,000	50,00,000	50,00,000	0	0	0
40	68	0	50,00,000	50,00,000	50,00,000	0	0	0
	_	20,09,613				39,00,000	28,50,000	17,62,500
					•			

**Disclaimer:** The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

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## Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

## Natural death Benefit Breakup calculation

Policy Year	Age	Immediate Payment	Annual FIB	Payable Installments	Total FIB	Total Bonus	FAB	Maturity Sum (Payable on Death)	Total Receivable
Α	В	С	D	Е	F	G	Н	I	J
		T.R.S.A	10% of B.S.A	Term - A	DxE			110% of B.S.A	C+F+G+H+I
1	29	15,00,000	1,50,000	24	36,00,000	17,25,000	6,75,000	16,50,000	91,50,000
2	30	15,00,000	1,50,000	23	34,50,000	17,25,000	6,75,000	16,50,000	90,00,000
3	31	15,00,000	1,50,000	22	33,00,000	17,25,000	6,75,000	16,50,000	88,50,000
4	32	15,00,000	1,50,000	21	31,50,000	17,25,000	6,75,000	16,50,000	87,00,000
5	33	15,00,000	1,50,000	20	30,00,000	17,25,000	6,75,000	16,50,000	85,50,000
6	34	15,00,000	1,50,000	19	28,50,000	17,25,000	6,75,000	16,50,000	84,00,000
7	35	15,00,000	1,50,000	18	27,00,000	17,25,000	6,75,000	16,50,000	82,50,000
8	36	15,00,000	1,50,000	17	25,50,000	17,25,000	6,75,000	16,50,000	81,00,000
9	37	15,00,000	1,50,000	16	24,00,000	17,25,000	6,75,000	16,50,000	79,50,000
10	38	15,00,000	1,50,000	15	22,50,000	17,25,000	6,75,000	16,50,000	78,00,000
11	39	15,00,000	1,50,000	14	21,00,000	17,25,000	6,75,000	16,50,000	76,50,000
12	40	15,00,000	1,50,000	13	19,50,000	17,25,000	6,75,000	16,50,000	75,00,000
13	41	15,00,000	1,50,000	12	18,00,000	17,25,000	6,75,000	16,50,000	73,50,000
14	42	15,00,000	1,50,000	11	16,50,000	17,25,000	6,75,000	16,50,000	72,00,000
15	43	15,00,000	1,50,000	10	15,00,000	17,25,000	6,75,000	16,50,000	70,50,000
16	44	15,00,000	1,50,000	9	13,50,000	17,25,000	6,75,000	16,50,000	69,00,000
17	45	15,00,000	1,50,000	8	12,00,000	17,25,000	6,75,000	16,50,000	67,50,000
18	46	15,00,000	1,50,000	7	10,50,000	17,25,000	6,75,000	16,50,000	66,00,000
19	47	15,00,000	1,50,000	6	9,00,000	17,25,000	6,75,000	16,50,000	64,50,000
20	48	15,00,000	1,50,000	5	7,50,000	17,25,000	6,75,000	16,50,000	63,00,000
21	49	15,00,000	1,50,000	4	6,00,000	17,25,000	6,75,000	16,50,000	61,50,000
22	50	15,00,000	1,50,000	3	4,50,000	17,25,000	6,75,000	16,50,000	60,00,000
23	51	15,00,000	1,50,000	2	3,00,000	17,25,000	6,75,000	16,50,000	58,50,000
24	52	15,00,000	1,50,000	1	1,50,000	17,25,000	6,75,000	16,50,000	57,00,000
25	53	15,00,000	1,50,000	0	0	17,25,000	6,75,000	16,50,000	55,50,000
-									

## Abbreviations:

- B.S.A (Basic Sum Assured)
- FIB (Family Income Benefit)
- FAB (Final Additional Bonus)
- T.R.S.A (Term Rider Sum Assured)
- Additional amount of Rs. 15,00,000 will also be paid immediately in the event of Accidental Death

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Magic Mix Illustration for Mr. RONAK PATEL (age 28)

**Ref. No. 14** 

**Expert View**