

KAUSHALYABEN Y PATEL**INSURANCE ADVISOR LIC OF INDIA**

Z.M. CLUB ,MDRT MEMBER(USA)

B-119, NALANDA/2, MALPUR ROAD,MODASA-383315

MO. 9724668795, EMAIL: patelyogesh178@gmail.com

Sample Report For Demonstration Purpose Only

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**Comprehensive Insurance Chart**

As on 26/11/2021

Mr. PARASHKUMAR G PATEL and Family [P00140]

6Vallabh Tenament Society, Near Sai Mandir Malpur Road, At Po Ta Modasa Dist Arvalli

Mobile : +919662062307

Policy Details

Sr. Ag No Cd. Policy No.	Com. Date	PI/Tm/PT Plan Name	Sum Assured	Premium Md	Brn	Tax Ben.	Nominee - Relation	Accidental Riskcover (Additional)
Mr. PARASHKUMAR G PATEL								
1 * 855442408	24/02/12	89/21/21 Jeevan Saathi	200000	5285.00 Hly.	B		JIGNABEN P PATI	400000
2 K 911788089	26/10/18	836/25/16 Jeevan Labh	700000	32277.00 Yly.	83K		-	700000
3 K 918022474	28/08/19	833/25/22 Jeevan Lakshya	500000	23559.00 Yly.	83K		-	500000
4 K 918022387	28/11/19	845/66/15 Jeevan Umang	300000	24073.00 Yly.	83K		-	300000
Total :			1700000	90479.00 p.a				1900000
Smt. JIGNABEN P PATEL								
5 * 838075624	28/07/11	165/21/21 Jeevan Saral	125000	6005.00 Yly.	B		Parashkumar G P	0
* 6 * 855442408	24/02/12	89/21/21 Jeevan Saathi	200000	0.00 Hly.	B		JIGNABEN P PATI	200000
Total :			325000	6005.00 p.a				200000

Special Information

Sr. No.	Name	Policy No.	Com. Date	PI/Tm/PT	Riders				Premium Waiver	FCI Rider SA	CDB Extra Rider SA Class	NACH
					AB Rider SA	DAB Rider SA	Term Rider SA	Crit.Illness Rider SA				
1	Mr. PARASHKUMAR G PATEL	855442408	24/02/12	89/21/21	-	400000	-	-	-	-	-	No
2	Mr. PARASHKUMAR G PATEL	911788089	26/10/18	836/25/16	-	700000	-	-	-	-	-	No
3	Mr. PARASHKUMAR G PATEL	918022474	28/08/19	833/25/22	-	500000	500000	-	-	-	-	No
4	Mr. PARASHKUMAR G PATEL	918022387	28/11/19	845/66/15	-	300000	-	-	-	-	-	No
5	Smt. JIGNABEN P PATEL	838075624	28/07/11	165/21/21	-	-	-	-	-	-	-	No
6	Smt. JIGNABEN P PATEL	855442408	24/02/12	89/21/21	-	200000	-	-	-	-	-	No
P.Cd. Name of the Policy Holder		PAN		Birth Date		Sum		Premium				
1 Mr. PARASHKUMAR G PATEL				23/07/1985		1700000		90479.00				
2 Smt. JIGNABEN P PATEL				15/03/1988		325000		6005.00				
Total :						2025000		96484.00				

Premium Calendar for Nov-2021 to Oct-2022

Policy No	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
PARASHKUMAR G PATEL												
855442408	-	-	-	5285.00	-	-	-	-	-	5285.00	-	-
911788089	-	-	-	-	-	-	-	-	-	-	-	33003.00
918022474	-	-	-	-	-	-	-	-	-	24089.00	-	-
918022387	24615.00	-	-	-	-	-	-	-	-	-	-	-
	24615.00	0.00	0.00	5285.00	0.00	0.00	0.00	0.00	0.00	29374.00	0.00	33003.00
JIGNABEN P PATEL												
838075624	-	-	-	-	-	-	-	-	6005.00	-	-	-
* 855442408	-	-	-	-	-	-	-	-	-	-	-	-
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6005.00	0.00	0.00	0.00
Total	24615.00	0.00	0.00	5285.00	0.00	0.00	0.00	0.00	6005.00	29374.00	0.00	33003.00
Total Premium per Annum :						98282.00						

Current Status of Policies (Estimated)

Sr. No.	Policy No	Com Date	Sum Plan	Next Md.	Due Status	Risk Cover	Prem. Paid	Vested Bonus	Surrender Value	Loan Taken	Loan Date	FULI Date	Loan Available
Mr. PARASHKUMAR G PATEL													
1	855442408	02/12	200000	89/21/21	H	08/22 Inforce	200000	110985	95400	85273	0		73289
2	911788089	10/18	700000	836/25/16	Y	10/21 Inforce	800800	97603	100800	64463	0		58017
3	918022474	08/19	500000	833/25/22	Y	08/22 Inforce	2950000	71772	46000	28547	0		25692
4	918022387	11/19	300000	845/66/15	Y	11/21 Inforce	334200	48688	0	0	0		0
Total :							4285000	329048	242200	178283	0		156998
Smt. JIGNABEN P PATEL													
5	838075624	07/11	125000	165/21/21	Y	07/22 Inforce	230243	66055	0	92540	0		54292
* 6	855442408	02/12	200000	89/21/21	H	08/22 Inforce	200000	0	0	0	0		0
Total :							430243	66055	0	92540	0		54292
Group Total :							4715243	395103	242200	270823	0		211290

Risk cover shown for plan no. 833 is total death benefit during the policy term

The Bonus Amount shown under Vested Bonus column is Surrender Bonus.

Projected Cash Flow

Sr. No.	Due Date	Name.	Completed Age	Policy No	Amount	Bonus/LA	Total Type	Loan Taken	Net of Loans
5	28/07/32	Smt. JIGNABEN P PATEL	44	838075624	148195	146875	295070 Maturity	0	295070
1	24/02/33	Mr. PARASHKUMAR G PATEL	47	855442408	200000	212200	412200 Maturity	0	412200
2	26/10/43	Mr. PARASHKUMAR G PATEL	58	911788089	700000	1139600	1839600 Maturity	0	1839600
3	28/08/44	Mr. PARASHKUMAR G PATEL	59	918022474	500000	800000	1300000 Maturity	0	1300000
Cash Flow Grand Total :						3846870		3846870	

Note :- The figures shown in the above section are subject to the policies being in force during their terms and also being free of any loan liabilities

Disclaimer: :- Loan Interest amount will not be considered in the calculation

Cash Flow Summary For Jeevan Umang

Projected Cash In / Cash Out Summary

Year	Cash In			Cash Out	Nett Amount
	Pension	Others	Total		
2021	0	0	0	24615	-24615
2022	0	0	0	98282	-98282
2023	0	0	0	98282	-98282
2024	0	0	0	98282	-98282
2025	0	0	0	98282	-98282
2026	0	0	0	98282	-98282
2027	0	0	0	98282	-98282
2028	0	0	0	98282	-98282
2029	0	0	0	98282	-98282
2030	0	0	0	98282	-98282
2031	0	0	0	98282	-98282
2032	0	295070	295070	92277	202793
2033	0	412200	412200	81707	330493
2034	0	24000	24000	24089	-89
2035	0	24000	24000	24089	-89
2036	0	24000	24000	24089	-89
2037	0	24000	24000	24089	-89
2038	0	24000	24000	24089	-89
2039	0	24000	24000	24089	-89
2040	0	24000	24000	24089	-89
2041	0	24000	24000	0	24000
2042	0	24000	24000	0	24000
2043	0	1863600	1863600	0	1863600
2044	0	1324000	1324000	0	1324000
2045	0	24000	24000	0	24000
2046	0	24000	24000	0	24000
2047	0	24000	24000	0	24000
2048	0	24000	24000	0	24000
2049	0	24000	24000	0	24000
2050	0	24000	24000	0	24000
2051	0	24000	24000	0	24000
2052	0	24000	24000	0	24000
2053	0	24000	24000	0	24000
2054	0	24000	24000	0	24000
2055	0	24000	24000	0	24000
2056	0	24000	24000	0	24000
2057	0	24000	24000	0	24000
2058	0	24000	24000	0	24000
2059	0	24000	24000	0	24000
2060	0	24000	24000	0	24000
2061	0	24000	24000	0	24000
2062	0	24000	24000	0	24000
2063	0	24000	24000	0	24000
2064	0	24000	24000	0	24000
2065	0	24000	24000	0	24000
2066	0	24000	24000	0	24000
2067	0	24000	24000	0	24000
2068	0	24000	24000	0	24000
2069	0	24000	24000	0	24000
2070	0	24000	24000	0	24000
2071	0	24000	24000	0	24000
2072	0	24000	24000	0	24000
2073	0	24000	24000	0	24000
2074	0	24000	24000	0	24000

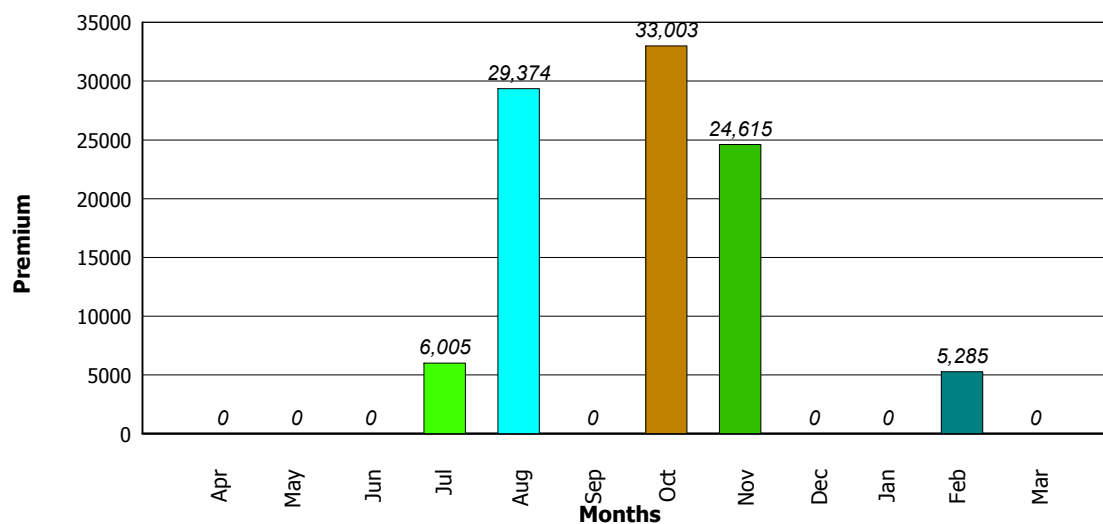
Comprehensive Insurance Chart for Mr. PARASHKUMAR G PATEL and Family [P00140] as on 26/11/2021

2075	0	24000	24000	0	24000
2076	0	24000	24000	0	24000
2077	0	24000	24000	0	24000
2078	0	24000	24000	0	24000
2079	0	24000	24000	0	24000
2080	0	24000	24000	0	24000
2081	0	24000	24000	0	24000
2082	0	24000	24000	0	24000
2083	0	24000	24000	0	24000
2084	0	24000	24000	0	24000
2085	0	2070375	2070375	0	2070375
	0	7141245	7141245	1350042	5791203

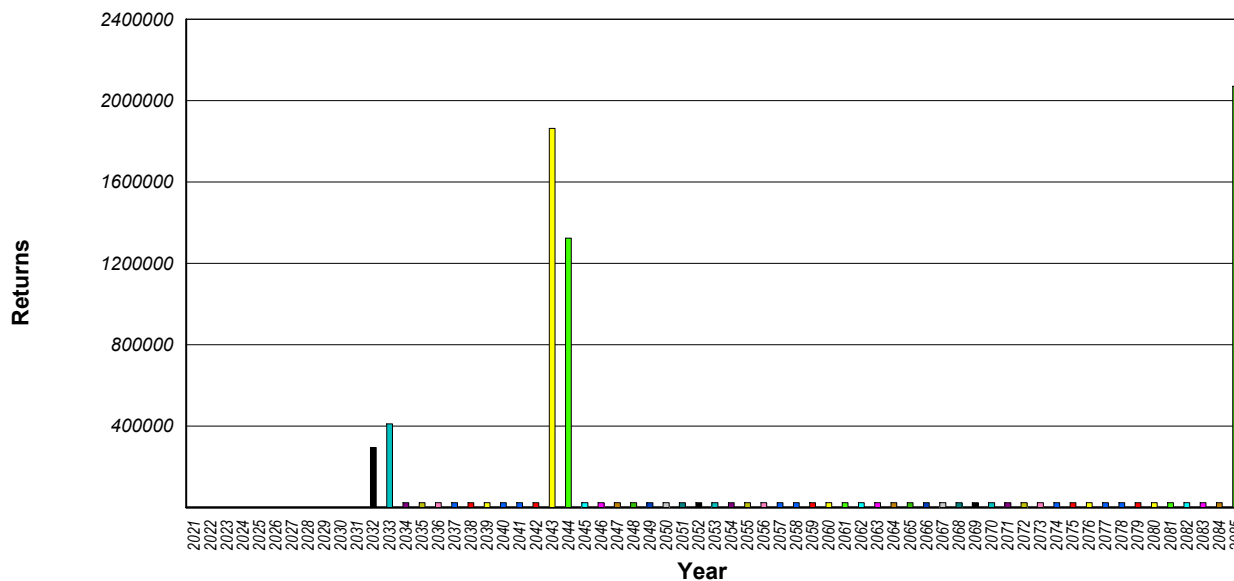
Assumptions made in generating the report (as and if applicable to the policies in the portfolio):

- Last declared reversionary bonus has been considered to plot the projected non-guaranteed benefits.
- Present rates of Final Additional Bonus has also been considered to plot the projected non-guaranteed benefits.
- Loyalty Addition is considered as per {@Scenario} scenario (where LIC has not declared rates).
- Growth of fund in ULIP plans is based on consistent return of 10% on investible portion of premiums.
- The figures shown above are subject to the policies being in force during their terms and also being free of any loan liabilities.

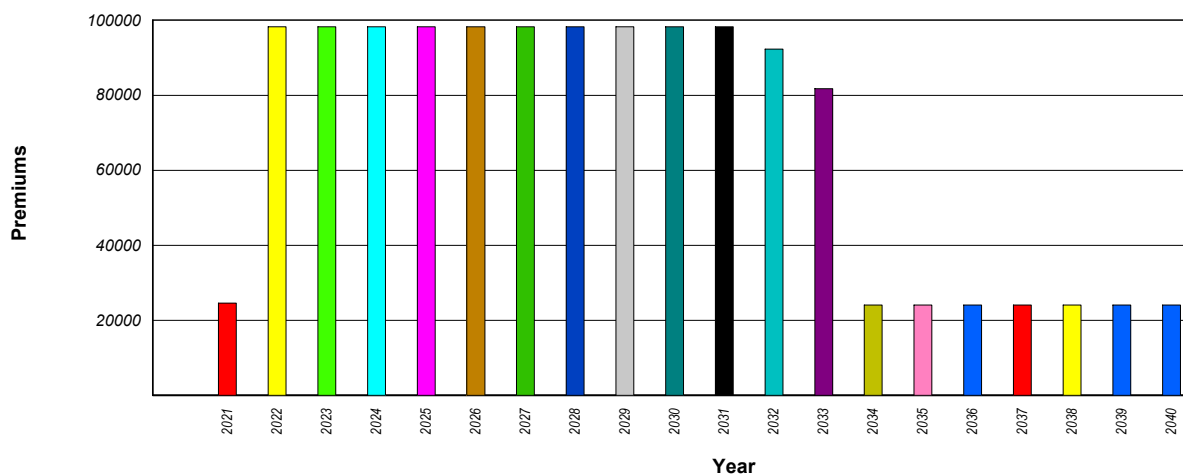
Premium Calendar for Apr-2021 to Mar-2022








Yearwise Cash Flow



Yearly Premium Report



 : Policies with NACH mode  : Policies with NEFT details submitted  : Cheque dishonoured/ Debit fail * : Joint Life
 : Policies with APPS mode  : Pan Card is register for the Policy

All premiums quoted above are inclusive of GST on applicable plans.

Disclaimer: This cashflows on various policies illustrated in this report contain guaranteed and non-guaranteed benefits. The purpose of this report is solely to give you an indication of the estimated projected benefits that may be possible in future. **The presenter in no manner is promising or giving a guarantee about such projected benefits.** The actual benefits will depend upon the future performance of L.I.C. Of India with respect to the products enlisted in your insurance portfolio.