

"Insure & be secure"



A presentation specially compiled for
Mr. RONAK PATEL

Presented by :-

MEHULRATHOD

FINANCIAL CONSULTANT

COT-MDRT(USA) & GALAXY CLUB MEMBER (M) 99099 29735 (O) 99099 29758

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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. Premium	Tax Beneficiary
1	07/03/2021	933-Jeevan Lakshya	25/22	15,00,000	15,00,000	15,00,000	15,00,000	Y	73,614	
2	07/03/2021	855-Jeevan Amar	40/30	50,00,000	0	50,00,000	0	Y	14,113	
				<u>65,00,000</u>	<u>15,00,000</u>	<u>65,00,000</u>	<u>15,00,000</u>			

Annual Premium: **87,727**

^ : - Premiums indicated are inclusive of GST.

GST Bifurcation

Sr. No.	Details of Plan					PREMIUM				
	Comm. Date	Pl/Tm/PPT	Sum Assured	Md.	Basic	1st Year		2nd Year Onward		Total
						GST	Total	GST	Total	
1	07/03/21	933/25/22	15,00,000	Y	70,444	3,170	73,614	1,585	72,029	
2	07/03/21	855/40/30	50,00,000	Y	11,960	2,153	14,113	2,153	14,113	
					<u>82,404</u>	<u>5,323</u>	<u>87,727</u>	<u>3,738</u>	<u>86,142</u>	

Modewise Summary of Installment Premiums

Id	Com. Date	Plan/Tm/PPT	* Bonus Rate	FAB	Opted	PREMIUM					
						Yearly	Half Yearly	Quarterly	Monthly	Single	**Daily
1	07/03/2021	933/25/22	46	450	Y	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
						<u>87,727</u>	<u>44,381</u>	<u>18,794</u>	<u>6,266</u>	<u>1,54,920</u>	<u>240.35</u>

1. '*' : - Assuming LIC will declare the above mentioned bonus rates for the year ended 31-Mar-2021

2. '**' : - Daily premium is for indicative purpose only. Formula used - (Yearly Premium/365).

Medical Requirement Details

Sum at Risk: **95,00,000**

Medical by DMR: **Yes**

FMR, ECG, RUA, SBT13, Haemogram

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Ref. No. 14

Forecast of Insurance Benefits

Policy Year	Ag	Risk Cover		For the Year			Cash Value	Loan Available
		Natural Death	Accident Death	Premium	Returns	Cash Flow		
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
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		

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

Ref. No. 14

Innovative Forecast of Insurance Benefits

Policy Year	Age	For the Year		For the Year			Cash Value	Loan Available
		Natural Death	Accident Death	Payment	Returns	Cash Flow		
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

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Ref. No. 14

Policy Year	Age	For the Year			For the Year			Cash Value	Loan Available
		Natural Death	Accident	Death	Payment	Returns	Cash Flow		
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
					<u>20,09,613</u>	<u>39,00,000</u>	<u>18,90,387</u>		

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.

E x p l a n a t o r y N o t e s

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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Key Assumptions

Personal Data: DOB: 26/10/1992

Income Tax: Sec. 80C Limit Available: 150000 Sec. 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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Premium Breakup & Tax Implication (for the year)

Policy Year	Premium Breakup				u/s 80 CCE		u/s 80 D		Total Benefit
	Basic	Accidental Benefit	PWB	Total	Eligible Amount	Tax Ben. @30.9%	Eligible Amount	Tax Ben. @30.9%	
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	3,696
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
	<u>16.94.947</u>	<u>1.25.651</u>	<u>0</u>	<u>20.09.613</u>	<u>18.11.548</u>	<u>5.59.790</u>	<u>97.020</u>	<u>29.986</u>	<u>5.89.776</u>

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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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Ref. No. 14

Scenario Comparision

Policy Year	Age	Premium	Risk Cover			Returns		
			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
A	B	C	D	E	F	G	H	I	J
		T.R.S.A	10% of B.S.A	Term - A	D x E			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

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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Expert View