

Retirement

This Presentation is Specially Prepared For: Dipenjay Ghosh



Get Cover to **protect** you &
your family



Presented by:

DIPENJAY GHOSH

Senior Insurance Advisor, MDRT

VILL-MOLEGRAM, PO-KARANJALI,
PS-KULPI,
SOUTH 24 PARGANAS-743348
+91 9735446445
lic.dipenjay1@gmail.com



DIPENJAY GHOSH
Senior Insurance Advisor,MDRT

VILL-MOLEGRAM, PO-KARANJALI,
PS-KULPI,
SOUTH 24 PARGANAS-743348
+91 9735446445
lic.dipenjay1@gmail.com

This Presentation is Specially
Prepared For:

Name: Dipenjay Ghosh

Age: 36

| Year | Age | Risk Cover | | Annualized Premium | Tax Saved | Net Premium | Surrender Amount | Loan Amount | LIC Return |
|------|-----|------------|------------|--------------------|-----------|-------------|------------------|-------------|------------|
| | | Normal | Accidental | | | | | | |
| 2025 | 36 | 10,42,000 | 20,42,000 | 65,882 | 0 | 65,882 | 0 | 0 | 0 |
| 2026 | 37 | 10,84,000 | 20,84,000 | 64,464 | 0 | 64,464 | 37,452 | 30,667 | 0 |
| 2027 | 38 | 11,26,000 | 21,26,000 | 64,464 | 0 | 64,464 | 1,04,151 | 84,202 | 0 |
| 2028 | 39 | 11,68,000 | 21,68,000 | 64,464 | 0 | 64,464 | 2,03,282 | 1,63,197 | 0 |
| 2029 | 40 | 12,10,000 | 22,10,000 | 64,464 | 0 | 64,464 | 2,94,271 | 2,34,181 | 0 |
| 2030 | 41 | 12,52,000 | 22,52,000 | 64,464 | 0 | 64,464 | 3,48,975 | 2,77,994 | 0 |
| 2031 | 42 | 12,94,000 | 22,94,000 | 64,464 | 0 | 64,464 | 4,05,923 | 3,23,542 | 0 |
| 2032 | 43 | 13,36,000 | 23,36,000 | 64,464 | 0 | 64,464 | 4,69,373 | 3,74,649 | 0 |
| 2033 | 44 | 13,78,000 | 23,78,000 | 64,464 | 0 | 64,464 | 5,36,128 | 4,28,455 | 0 |
| 2034 | 45 | 14,20,000 | 24,20,000 | 64,464 | 0 | 64,464 | 6,06,440 | 4,85,169 | 0 |
| 2035 | 46 | 14,62,000 | 24,62,000 | 64,464 | 0 | 64,464 | 6,63,059 | 5,31,867 | 0 |
| 2036 | 47 | 15,04,000 | 25,04,000 | 64,464 | 0 | 64,464 | 7,22,856 | 5,81,218 | 0 |
| 2037 | 48 | 15,46,000 | 25,46,000 | 64,464 | 0 | 64,464 | 7,86,056 | 6,33,407 | 0 |
| 2038 | 49 | 15,88,000 | 25,88,000 | 64,464 | 0 | 64,464 | 8,53,366 | 6,89,054 | 0 |
| 2039 | 50 | 16,30,000 | 26,30,000 | 64,464 | 0 | 64,464 | 8,88,146 | 7,14,960 | 0 |
| 2040 | 51 | 16,52,000 | 26,52,000 | 0 | 0 | 0 | 9,59,772 | 7,74,230 | 0 |
| 2041 | 52 | 16,74,000 | 26,74,000 | 0 | 0 | 0 | 10,16,015 | 8,19,050 | 0 |
| 2042 | 53 | 16,96,000 | 26,96,000 | 0 | 0 | 0 | 10,36,413 | 8,37,410 | 0 |
| 2043 | 54 | 17,18,000 | 27,18,000 | 0 | 0 | 0 | 10,58,533 | 6,43,250 | 50,000 |
| 2044 | 55 | 17,40,000 | 27,40,000 | 0 | 0 | 0 | 10,82,807 | 6,64,750 | 50,000 |
| 2045 | 56 | 17,62,000 | 27,62,000 | 0 | 0 | 0 | 11,12,060 | 6,90,500 | 50,000 |
| 2046 | 57 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,36,800 | 2,62,500 | 10,62,000 |
| 2047 | 58 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,37,280 | 2,62,500 | 50,000 |
| 2048 | 59 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,37,680 | 2,62,500 | 50,000 |
| 2049 | 60 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,38,160 | 2,62,500 | 50,000 |
| 2050 | 61 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,38,560 | 2,62,500 | 50,000 |
| 2051 | 62 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,38,959 | 2,62,500 | 50,000 |
| 2052 | 63 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,39,360 | 2,62,500 | 50,000 |
| 2053 | 64 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,39,679 | 2,62,500 | 50,000 |
| 2054 | 65 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,40,000 | 2,62,500 | 50,000 |

To Be Continued...

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 actual results may depend on the future performance of the insurer / corporation.

DIPENJAY GHOSH
Senior Insurance Advisor,MDRT

VILL-MOLEGRAM, PO-KARANJALI,
PS-KULPI,
SOUTH 24 PARGANAS-743348
+91 9735446445
lic.dipenjay1@gmail.com

This Presentation is Specially
Prepared For:

Name: Dipenjay Ghosh

Age: 36

| Year | Age | Risk Cover | | Annualized Premium | Tax Saved | Net Premium | Surrender Amount | Loan Amount | LIC Return |
|------|-----|------------|------------|-----------------------|--------------|----------------|---------------------|----------------|---------------|
| | | Normal | Accidental | | | | | | |
| 2055 | 66 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,40,320 | 2,62,500 | 50,000 |
| 2056 | 67 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,40,559 | 2,62,500 | 50,000 |
| 2057 | 68 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,40,719 | 2,62,500 | 50,000 |
| 2058 | 69 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,40,880 | 2,62,500 | 50,000 |
| 2059 | 70 | 8,00,000 | 13,00,000 | 0 | 0 | 0 | 6,41,040 | 2,62,500 | 50,000 |
| 2060 | 71 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,120 | 2,62,500 | 50,000 |
| 2061 | 72 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,200 | 2,62,500 | 50,000 |
| 2062 | 73 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,280 | 2,62,500 | 50,000 |
| 2063 | 74 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,360 | 2,62,500 | 50,000 |
| 2064 | 75 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,439 | 2,62,500 | 50,000 |
| 2065 | 76 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,520 | 2,62,500 | 50,000 |
| 2066 | 77 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,600 | 2,62,500 | 50,000 |
| 2067 | 78 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,680 | 2,62,500 | 50,000 |
| 2068 | 79 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,760 | 2,62,500 | 50,000 |
| 2069 | 80 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,840 | 2,62,500 | 50,000 |
| 2070 | 81 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,41,919 | 2,62,500 | 50,000 |
| 2071 | 82 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,000 | 2,62,500 | 50,000 |
| 2072 | 83 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,079 | 2,62,500 | 50,000 |
| 2073 | 84 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,160 | 2,62,500 | 50,000 |
| 2074 | 85 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,240 | 2,62,500 | 50,000 |
| 2075 | 86 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,319 | 2,62,500 | 50,000 |
| 2076 | 87 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,400 | 2,62,500 | 50,000 |
| 2077 | 88 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,480 | 2,62,500 | 50,000 |
| 2078 | 89 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,560 | 2,62,500 | 50,000 |
| 2079 | 90 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,640 | 2,62,500 | 50,000 |
| 2080 | 91 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,720 | 2,62,500 | 50,000 |
| 2081 | 92 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,799 | 2,62,500 | 50,000 |
| 2082 | 93 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,880 | 2,62,500 | 50,000 |
| 2083 | 94 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,42,959 | 2,62,500 | 50,000 |
| 2084 | 95 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,43,040 | 2,62,500 | 50,000 |

To Be Continued...

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 actual results may depend on the future performance of the insurer / corporation.

DIPENJAY GHOSH
Senior Insurance Advisor,MDRT

VILL-MOLEGRAM, PO-KARANJALI,
PS-KULPI,
SOUTH 24 PARGANAS-743348
+91 9735446445
lic.dipenjay1@gmail.com

This Presentation is Specially
Prepared For:

Name: Dipenjay Ghosh
Age: 36

| Year | Age | Risk Cover | | Annualized Premium | Tax Saved | Net Premium | Surrender Amount | Loan Amount | LIC Return |
|-------|-----|------------|------------|-----------------------|--------------|----------------|---------------------|----------------|---------------|
| | | Normal | Accidental | | | | | | |
| 2085 | 96 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,43,120 | 2,62,500 | 50,000 |
| 2086 | 97 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,43,200 | 2,62,500 | 50,000 |
| 2087 | 98 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,43,280 | 2,62,500 | 50,000 |
| 2088 | 99 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,43,360 | 2,62,500 | 50,000 |
| 2089 | 100 | 8,00,000 | 8,00,000 | 0 | 0 | 0 | 6,43,440 | 2,62,500 | 50,000 |
| Total | | | | 9,68,378 | 0 | 9,68,378 | | | 33,62,000 |

DIPENJAY GHOSH
Senior Insurance Advisor,MDRT

VILL-MOLEGRAM, PO-KARANJALI,
PS-KULPI,
SOUTH 24 PARGANAS-743348
+91 9735446445
lic.dipenjay1@gmail.com

This Presentation is Specially
Prepared For:

Name: Dipenjay Ghosh
Age: 36

Modewise Summary of Installment Premiums

| ID | DOC | Plan | Term | PPT | Basic Sum Assured | Accidental Sum Assured | Settlement Option | Premium | | | | | |
|-------|------------|------|------|-----|-------------------------|------------------------------|----------------------|---------|----------|-----------|----------------|----------|-----|
| | | | | | | | | Yealy | Half-Yly | Quarterly | ECS/SSS Single | ** Daily | |
| 1 | 05/09/2025 | 736 | 21 | 15 | 500000 | 0 | 0 Years | 30587 | 15452 | 7805 | 2602 | 0 | 83 |
| 2 | 05/09/2025 | 771 | 64 | 15 | 500000 | 0 | 0 Years | 35295 | 17949 | 9039 | 3035 | 0 | 96 |
| Total | | | | | 1000000 | 0 | No | 65882 | 33401 | 16844 | 5637 | 0 | 180 |

* : Assuming LIC will declare the above mentioned bonus rates for the year ended 31/03/2018.

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

*** : Premiums indicated are inclusive of GST.

Internal Rate of Return(IRR) :-

| | |
|---------------------|------|
| Normal : | 5.36 |
| Income Tax Rebate : | 5.36 |