

Retirement

This Presentation is Specially Prepared For: Dipenjay Ghosh



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



Presented by:

DIPENJAY GHOSH

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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...

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...

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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

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