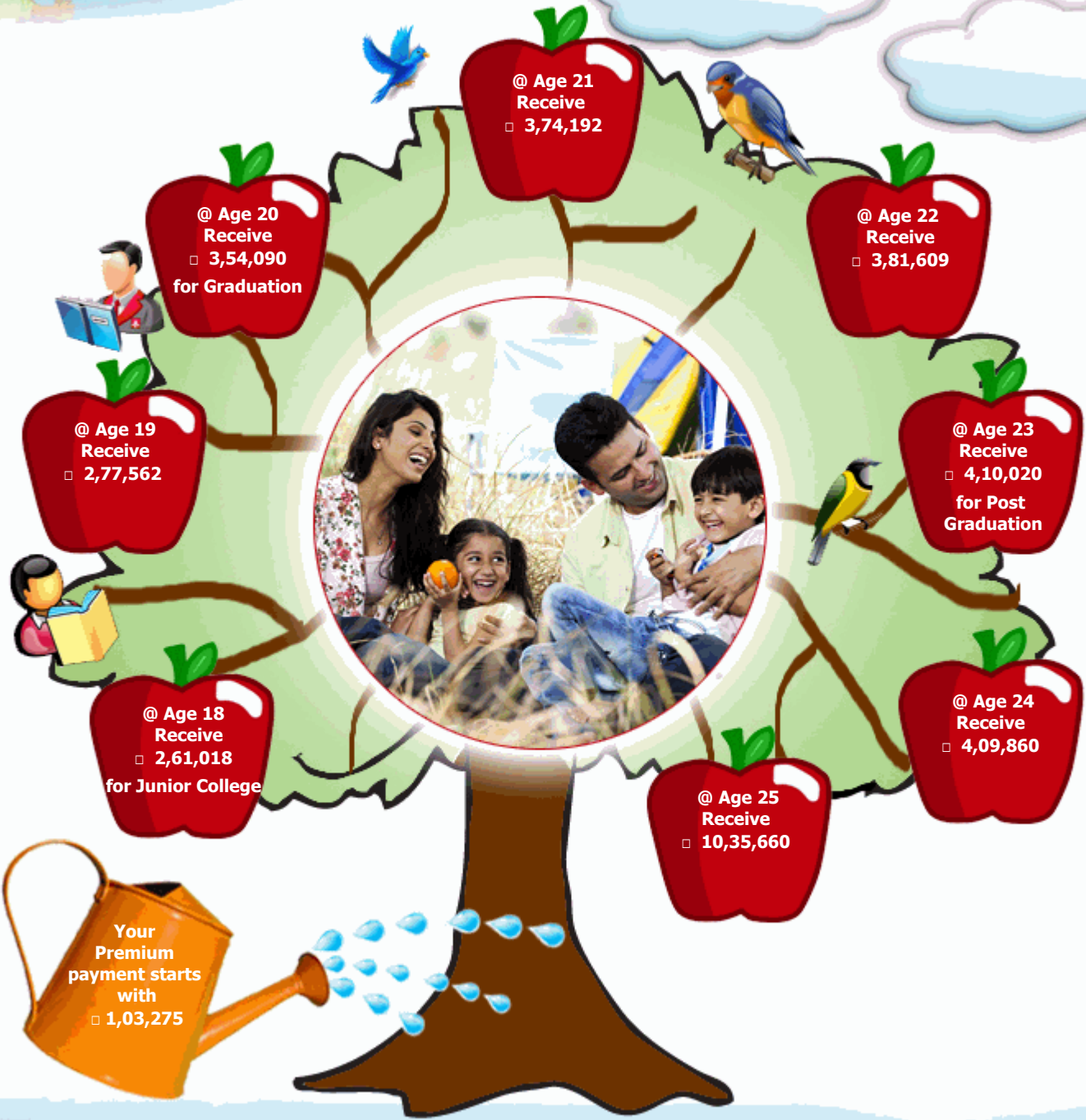




NEW BAL SURAKSHA

Specially designed to build and secure your child's future

Specially prepared for
Mr. Ajay Sharma
and his son
Mast Adity Kumari



Presented By:-

INDRA JEET

Wealth Creations Advisor . . .

Sample report for demonstration purpose only Mob No :- 9835553444,

Email id :- jeetlife.com@gmail.com Website :- www.jeetlife.com, Off :- Kanta Toli Opp HDFC Bank, Netaji Nagar Rd No

BAL NEW SURAKSHA

Specially designed to build and secure your child's future

How this insurance solution protects your child

God forbids, if something happens to you and you are not there to take care of **Mast Adity Kumari** after, say 9 years, then New Bal Suraksha will protect his future as below:

Specially prepared for
Mr. Ajay Sharma
and his son
Mast Adity Kumari



Your family will get
□ **17,10,000**
in lump sum.

Your son will get
□ **1,71,000* p.a.**
This will help to cope up with his education expenses.
* The amount receivable is to the extent of 10% of Sum Assured of Inforce Policy/s

Presented By:-
INDRA JEET
Wealth Creations Advisor . . .

Sample report for demonstration purpose only Mob No :- 9835553444,
Email id :- jeetlife.com@gmail.com Website :- www.jeetlife.com, Off :- Kanta Toli Opp HDFC Bank, Netaji Nagar Rd No

INDRA JEET

Wealth Creations Advisor . . .

Sample report for demonstration purpose only

Mob No :- 9835553444,

Email id :- jeetlife.com@gmail.com

Webside :- www.jeetlife.com, Off :- Kanta Toli Opp HDFC Bank, Netaji Nagar Rd No 1,Rar

Magic Plan - New Bal Suraksha

Qtn. Ref. No : AA234 Dated. : 03/09/2018

Proposer's Name : Mr. Ajay Sharma	Proposer's Age : 30 (ANB)
Child's Name : Mast Adity Kumari	Child's Age : 1 (ALB)
Sum Proposed : 17,10,000	Yearly Premium : □ 1,03,275 1st yr & 2nd yr Onwards □ 1,01,051
Sec. 80C Invt.Lmt. : 1,50,000	Sec. 80C Tax Rebate : 33.99 %

Year wise details of benefits of this plan

Year	Age		Death Benefit #				Premium Payment			Net Premium	Desired Income	Returns From L.I.C.	Net Surplus
	Your	Child	Immediate on Death	In Installments Till maturity	On Maturity	Total Benefit	From Own Fund	From Returns	Tax Saving				
2018	31	2	17,10,000	34,19,000	38,11,950	89,40,950	1,03,275	0	33,591	69,684	0	0	0
2019	32	3	17,10,000	32,48,000	38,11,950	87,69,950	1,01,051	0	33,591	67,460	0	0	0
2020	33	4	17,10,000	30,77,000	38,11,950	85,98,950	1,01,051	0	33,591	67,460	0	0	0
2021	34	5	17,10,000	29,06,000	38,11,950	84,27,950	1,01,051	0	33,591	67,460	0	0	0
2022	35	6	17,10,000	27,35,000	38,11,950	82,56,950	1,01,051	0	33,591	67,460	0	0	0
2023	36	7	17,10,000	25,64,000	38,11,950	80,85,950	1,01,051	0	33,591	67,460	0	0	0
2024	37	8	17,10,000	23,93,000	38,11,950	79,14,950	1,01,051	0	33,591	67,460	0	0	0
2025	38	9	17,10,000	22,22,000	38,11,950	77,43,950	1,01,051	0	33,591	67,460	0	0	0
2026	39	10	17,10,000	20,51,000	38,11,950	75,72,950	1,01,051	0	33,591	67,460	0	0	0
2027	40	11	17,10,000	18,80,000	38,11,950	74,01,950	1,01,051	0	33,591	67,460	0	0	0
2028	41	12	17,10,000	17,09,000	38,11,950	72,30,950	1,01,051	0	33,591	67,460	0	0	0
2029	42	13	17,10,000	15,38,000	38,11,950	70,59,950	1,01,051	0	33,591	67,460	0	0	0
2030	43	14	17,10,000	13,67,000	38,11,950	68,88,950	1,01,051	0	33,591	67,460	0	0	0
2031	44	15	17,10,000	11,96,000	38,11,950	67,17,950	1,01,051	0	33,591	67,460	0	0	0
2032	45	16	17,10,000	10,25,000	38,11,950	65,46,950	88,386	0	29,381	59,005	0	0	0
2033	46	17	17,10,000	8,54,000	38,11,950	63,75,950	76,388	0	25,393	50,995	0	0	0
2034	47	18	17,10,000	6,83,000	38,11,950	62,04,950	0	63,561	21,129	42,432	2,00,000	3,03,450	2,61,018
2035	48	19	15,40,000	5,29,000	34,91,500	55,60,500	0	51,512	17,124	34,388	2,20,000	3,11,950	2,77,562
2036	49	20	13,70,000	3,92,000	31,62,550	49,24,550	0	40,310	13,400	26,910	3,00,000	3,81,000	3,54,090
2037	50	21	11,70,000	2,75,000	27,61,550	42,06,550	0	29,672	9,864	19,808	3,20,000	3,94,000	3,74,192
2038	51	22	9,70,000	1,78,000	23,47,550	34,95,550	0	20,074	6,673	13,401	3,40,000	3,95,010	3,81,609
2039	52	23	7,80,000	1,00,000	19,33,540	28,13,540	0	0	0	0	4,00,000	4,10,020	4,10,020
2040	53	24	5,90,000	41,000	15,04,520	21,35,520	0	0	0	0	4,00,000	4,09,860	4,09,860
2041	54	25	4,10,000	0	10,76,660	14,86,660	0	0	0	0	10,00,000	10,35,660	10,35,660
							15,81,712	2,05,129	5,93,238	11,93,603	31,80,000	36,40,950	35,04,011

Additional Benefit (Accidental Death & Disability benefit):-

In case of death due to accident: **Rs.17,10,000** will be paid immediately to nominee in addition to the amount shown in Death Benefit "Immediate on death". In case of Permanent disability due to accident : All future **premiums** will be **waived** & an amount of **Rs. 14,250** will be paid per month till next **120** months.

Death benefit :-

Immediate on death is the Sum Assured of opted Term Rider & Term Insurance Plan.

In Installment till maturity is total of family income benefit which will be paid p.a. on policy anniversary after the date of death till one year prior to maturity.

On Maturity a sum of 110% S. A. + Bonus for full term + FAB (As applicable on maturity) will be paid.

Notes :-

✦ The returns shown in this illustration has been calculated on the basis of the Last declared bonus rates of similar plan No. 103, for the year ended 31-Mar-2014. Actual results may deviate depending on future bonuses declared by LIC. The estimation is only for the purpose of understanding the benefits of this illustration and is purely indicative / non-guaranteed. Final figures may differ as per the actual experience of the plan performance by L.I.C. of India.

✦ Premium shown in the chart is inclusive of GST as applicable on report date.

INDRA JEET

Wealth Creations Advisor . . .

Sample report for demonstration purpose only

Mob No :- 9835553444,

Email id :- jeetlife.com@gmail.com

Webside :- www.jeetlife.com, Off :- Kanta Toli Opp HDFC Bank, Netaji Nagar Rd No 1,Rar

Magic Plan - New Bal Suraksha

Qtn. Ref. No : AA234 Dated. : 03/09/2018

Proposer's Name : Mr. Ajay Sharma	Proposer's Age : 30 (ANB)
Child's Name : Mast Adity Kumari	Child's Age : 1 (ALB)
Sum Proposed : 17,10,000	Yearly Premium : □ 1,03,275 1st yr & 2nd yr Onwards □ 1,01,051

" What if " Scenario in case of unfortunate death of Life assured.

Year	Child Age	If Death occurs in 6th Year				If Death occurs in 10th Year				Returns	
		Premium		Receivable		Premium		Receivable		Desired Income	Returns From L.I.C.
		Paid	Waived	Immediate	Annual Family Income	Paid	Waived	Immediate	Annual Family Income		
1	2	1,03,275	0	0	0	1,03,275	0	0	0	0	0
2	3	1,01,051	0	0	0	1,01,051	0	0	0	0	0
3	4	1,01,051	0	0	0	1,01,051	0	0	0	0	0
4	5	1,01,051	0	0	0	1,01,051	0	0	0	0	0
5	6	1,01,051	0	0	0	1,01,051	0	0	0	0	0
6	7	1,01,051	0	0	0	1,01,051	0	0	0	0	0
7	8	0	1,01,051	17,10,000	0	1,01,051	0	0	0	0	0
8	9	0	1,01,051	0	1,71,000	1,01,051	0	0	0	0	0
9	10	0	1,01,051	0	1,71,000	1,01,051	0	0	0	0	0
10	11	0	1,01,051	0	1,71,000	1,01,051	0	0	0	0	0
11	12	0	1,01,051	0	1,71,000	0	1,01,051	17,10,000	0	0	0
12	13	0	1,01,051	0	1,71,000	0	1,01,051	0	1,71,000	0	0
13	14	0	1,01,051	0	1,71,000	0	1,01,051	0	1,71,000	0	0
14	15	0	1,01,051	0	1,71,000	0	1,01,051	0	1,71,000	0	0
15	16	0	88,386	0	1,71,000	0	88,386	0	1,71,000	0	0
16	17	0	76,388	0	1,71,000	0	76,388	0	1,71,000	0	0
17	18	0	63,561	0	1,71,000	0	63,561	0	1,71,000	2,00,000	3,20,450
18	19	0	51,512	0	1,54,000	0	51,512	0	1,54,000	2,20,000	3,28,950
19	20	0	40,310	0	1,37,000	0	40,310	0	1,37,000	3,00,000	4,01,000
20	21	0	29,672	0	1,17,000	0	29,672	0	1,17,000	3,20,000	4,14,000
21	22	0	20,074	0	97,000	0	20,074	0	97,000	3,40,000	4,14,010
22	23	0	0	0	78,000	0	0	0	78,000	4,00,000	4,29,020
23	24	0	0	0	59,000	0	0	0	59,000	4,00,000	4,27,860
24	25	0	0	0	41,000	0	0	0	41,000	10,00,000	10,76,660
		6,08,530	11,78,311	17,10,000	23,93,000	10,12,734	7,74,107	17,10,000	17,09,000	31,80,000	38,11,950

Maturity amount is inclusive of 10% of S.A. paid additionally due to death during the policy term

Additional Benefit (Accidental Death & Disability benefit):-

Incase of death due to accident: **Rs.17,10,000** will be paid immediately to nominee in addition to the amount shown in Death Benefit Immediate on death. Incase of Permanent disability due to accident : All future **premiums** will be **waived** & an amount of **Rs.14,250** will be paid per month till next **120** months.

Notes :-

Immediate on death is the Sum Assured of opted for Term Rider(17,10,000) & Term Insurance Plan(0).

Annual Family Income is 10% of S. A. of inforce policies payable to nominee as family income benefit which will be paid p.a. on policy anniversary after the date of death till one year prior to maturity.

Returns from LIC is a sum of 110% S. A. (enhanced sum assured due to death)+ Bonus for full term + FAB (As applicable on maturity) will be paid.