A close-up photograph of a person's hand holding a stack of four gold coins and a small wooden pyramid. The background is a blurred blue and white striped pattern.

A Personalized Investment Proposal for Customer

Prepared by

VR Creators

Investment Advisory & Services

www.vrconline.in

M: +91 99720 71049



Invest in your family's financial security.



Get money back of ₹5,00,000 every year starting from age 44



Get high maturity amount ₹5,81,68,750 and high life cover up to ₹5,81,68,750



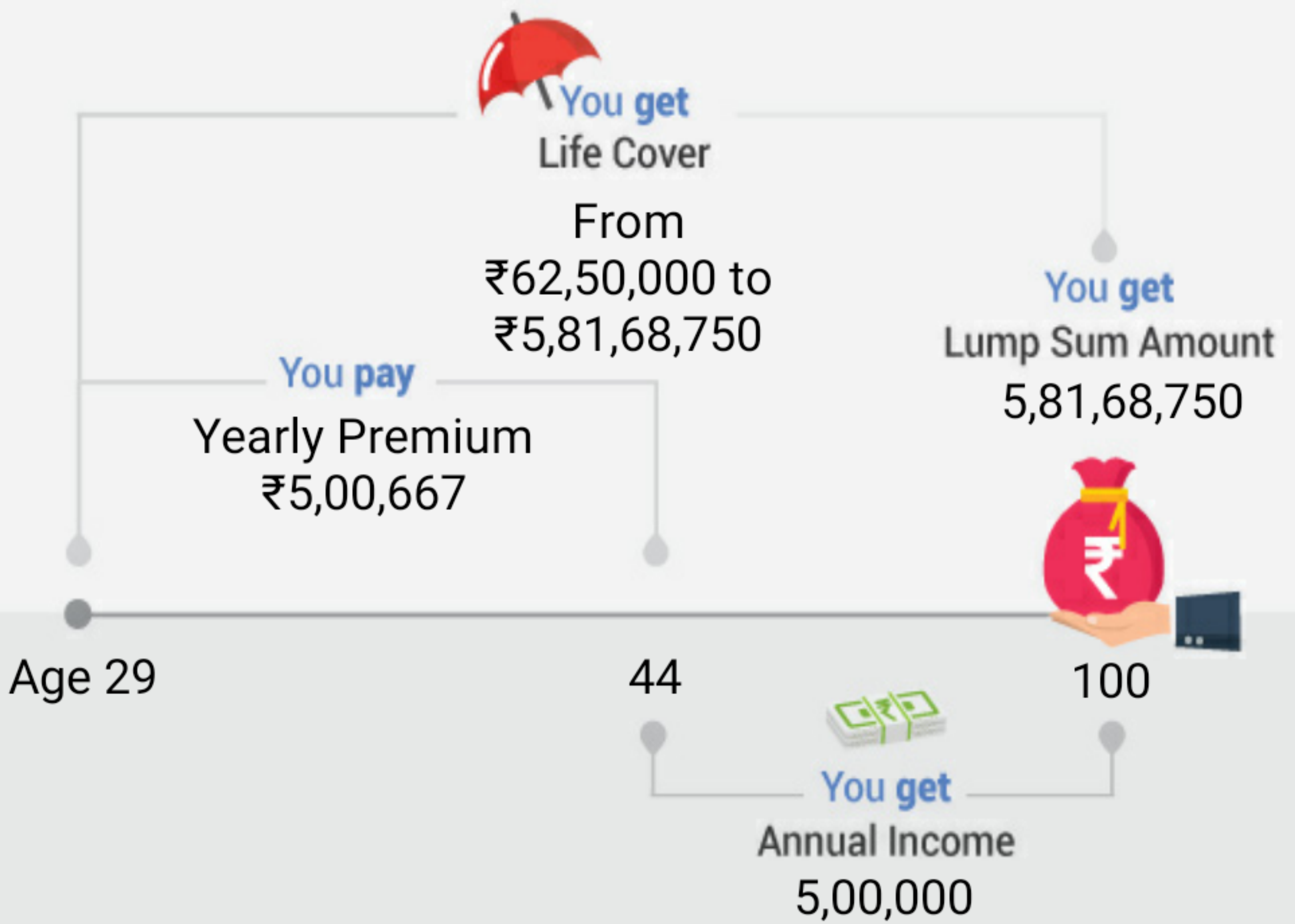
Pay premium for only 15 years, get life cover for 71 years



Total tax saved on premium: ₹6,95,250
Total tax saved on returns: ₹2,66,26,144

Premium: ₹5,11,684/yr in yr 1, ₹5,00,667/yr from yr 2

Benefits Illustration



Total Premium Paid	Total Returns	Total Tax Saved
75,21,022	5,81,68,750	2,73,21,394

Additional Benefits

1. Enhanced Protection: You can add Critical Illness rider up to INR 25 Lakhs
2. You can also add a rider in case of accidental disability
3. Liquidity Options: After 2 yrs of premium payment,
 - You can take a loan on your policy
 - You can surrender your policy for cash
4. Premiums can be paid Yrly/Half-Yrly/Qtrly or Monthly

Premium Mode	1st Year	2nd Year onwards
Yearly	5,11,684	5,00,667
Half-Yearly	2,58,464	2,52,899
Quarterly	1,30,543	1,27,733
Monthly	43,514	42,578

Disclaimer

Insurance is the subject matter of solicitation. All illustrations are for presentation purposes only. Annual premiums may vary based on your health and lifestyle. Returns may vary based on future performance of Life Insurance Corporation of India (LIC). Annual calculations wherever applicable are dependant on the payment mode of payment selected in the input. Calculations are based on sum assured of ₹62,50,000, income tax rate of 30.9%, reversionary bonus of ₹67, and loyalty bonus of ₹0 per ₹1,000 sum assured and Table no.945. The calculated premiums include GST, wherever applicable.

The insurer or the presenter does not guarantee the returns or benefits stated above. For details on risk factors, terms and conditions, please speak to your agent and read the official LIC sales brochure carefully. All standard LIC disclaimers apply.

Effective 1st August 2019, an additional Kerala Flood Cess (KFC) is levied on premiums paid by customers residing in Kerala and on policies sourced through LIC branches in Kerala as per the applicable rates.

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)

Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2020	29	5,11,684	46,350	62,50,000	1,25,00,000	0
2021	30	5,00,667	46,350	70,87,500	1,33,37,500	0
2022	31	5,00,667	46,350	75,06,250	1,37,56,250	0
2023	32	5,00,667	46,350	79,25,000	1,41,75,000	0
2024	33	5,00,667	46,350	83,43,750	1,45,93,750	0
2025	34	5,00,667	46,350	87,62,500	1,50,12,500	0
2026	35	5,00,667	46,350	91,81,250	1,54,31,250	0
2027	36	5,00,667	46,350	96,00,000	1,58,50,000	0
2028	37	5,00,667	46,350	1,00,18,750	1,62,68,750	0
2029	38	5,00,667	46,350	1,04,37,500	1,66,87,500	0
2030	39	5,00,667	46,350	1,08,56,250	1,71,06,250	0
2031	40	5,00,667	46,350	1,12,75,000	1,75,25,000	0
2032	41	5,00,667	46,350	1,16,93,750	1,79,43,750	0
2033	42	5,00,667	46,350	1,21,12,500	1,83,62,500	0
2034	43	5,00,667	46,350	1,26,56,250	1,89,06,250	0
2035	44	0	1,54,500	1,31,06,250	1,93,56,250	5,00,000
2036	45	0	1,54,500	1,35,56,250	1,98,06,250	5,00,000
2037	46	0	1,54,500	1,40,06,250	2,02,56,250	5,00,000
2038	47	0	1,54,500	1,45,18,750	2,07,68,750	5,00,000
2039	48	0	1,54,500	1,50,62,500	2,13,12,500	5,00,000
2040	49	0	1,54,500	1,56,68,750	2,19,18,750	5,00,000
2041	50	0	1,54,500	1,64,00,000	2,26,50,000	5,00,000
2042	51	0	1,54,500	1,74,43,750	2,36,93,750	5,00,000
2043	52	0	1,54,500	1,84,87,500	2,47,37,500	5,00,000
2044	53	0	1,54,500	1,95,31,250	2,57,81,250	5,00,000
2045	54	0	1,54,500	2,05,75,000	2,68,25,000	5,00,000

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)

Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2046	55	0	1,54,500	2,17,43,750	2,79,93,750	5,00,000
2047	56	0	1,54,500	2,29,12,500	2,91,62,500	5,00,000
2048	57	0	1,54,500	2,40,81,250	3,03,31,250	5,00,000
2049	58	0	1,54,500	2,56,87,500	3,19,37,500	5,00,000
2050	59	0	1,54,500	2,73,56,250	3,36,06,250	5,00,000
2051	60	0	1,54,500	2,93,37,500	3,55,87,500	5,00,000
2052	61	0	1,54,500	3,13,18,750	3,75,68,750	5,00,000
2053	62	0	1,54,500	3,33,00,000	3,95,50,000	5,00,000
2054	63	0	1,54,500	3,52,81,250	4,15,31,250	5,00,000
2055	64	0	1,54,500	3,72,62,500	4,35,12,500	5,00,000
2056	65	0	1,54,500	3,92,43,750	4,54,93,750	5,00,000
2057	66	0	1,54,500	4,12,25,000	4,74,75,000	5,00,000
2058	67	0	1,54,500	4,32,06,250	4,94,56,250	5,00,000
2059	68	0	1,54,500	4,51,87,500	5,14,37,500	5,00,000
2060	69	0	1,54,500	4,56,06,250	5,18,56,250	5,00,000
2061	70	0	1,54,500	4,60,25,000	5,22,75,000	5,00,000
2062	71	0	1,54,500	4,64,43,750	4,64,43,750	5,00,000
2063	72	0	1,54,500	4,68,62,500	4,68,62,500	5,00,000
2064	73	0	1,54,500	4,72,81,250	4,72,81,250	5,00,000
2065	74	0	1,54,500	4,77,00,000	4,77,00,000	5,00,000
2066	75	0	1,54,500	4,81,18,750	4,81,18,750	5,00,000
2067	76	0	1,54,500	4,85,37,500	4,85,37,500	5,00,000
2068	77	0	1,54,500	4,89,56,250	4,89,56,250	5,00,000
2069	78	0	1,54,500	4,93,75,000	4,93,75,000	5,00,000
2070	79	0	1,54,500	4,97,93,750	4,97,93,750	5,00,000

Year-wise cash flow

Year-wise benefits illustration (all amounts in INR)

Year	Age	Premium	Tax Saved	Life Cover		Returns
				Regular	Accident	
2071	80	0	1,54,500	5,02,12,500	5,02,12,500	5,00,000
2072	81	0	1,54,500	5,06,31,250	5,06,31,250	5,00,000
2073	82	0	1,54,500	5,10,50,000	5,10,50,000	5,00,000
2074	83	0	1,54,500	5,14,68,750	5,14,68,750	5,00,000
2075	84	0	1,54,500	5,18,87,500	5,18,87,500	5,00,000
2076	85	0	1,54,500	5,23,06,250	5,23,06,250	5,00,000
2077	86	0	1,54,500	5,27,25,000	5,27,25,000	5,00,000
2078	87	0	1,54,500	5,31,43,750	5,31,43,750	5,00,000
2079	88	0	1,54,500	5,35,62,500	5,35,62,500	5,00,000
2080	89	0	1,54,500	5,39,81,250	5,39,81,250	5,00,000
2081	90	0	1,54,500	5,44,00,000	5,44,00,000	5,00,000
2082	91	0	1,54,500	5,48,18,750	5,48,18,750	5,00,000
2083	92	0	1,54,500	5,52,37,500	5,52,37,500	5,00,000
2084	93	0	1,54,500	5,56,56,250	5,56,56,250	5,00,000
2085	94	0	1,54,500	5,60,75,000	5,60,75,000	5,00,000
2086	95	0	1,54,500	5,64,93,750	5,64,93,750	5,00,000
2087	96	0	1,54,500	5,69,12,500	5,69,12,500	5,00,000
2088	97	0	1,54,500	5,73,31,250	5,73,31,250	5,00,000
2089	98	0	1,54,500	5,77,50,000	5,77,50,000	5,00,000
2090	99	0	1,54,500	5,81,68,750	5,81,68,750	5,00,000
2091	100	0	1,79,74,143	0	0	5,81,68,750
Total		75,21,022	2,73,21,394			8,61,68,750

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2020	29	0	0
2021	30	3,01,125	0
2022	31	9,34,079	8,40,671
2023	32	13,42,681	12,08,413
2024	33	18,09,512	16,28,561
2025	34	23,41,338	21,07,204
2026	35	28,99,397	26,09,457
2027	36	35,28,131	31,75,318
2028	37	42,42,078	38,17,870
2029	38	50,55,106	45,49,595
2030	39	59,87,013	53,88,312
2031	40	71,12,737	64,01,463
2032	41	82,07,216	73,86,495
2033	42	92,23,334	83,01,000
2034	43	1,03,47,053	93,12,347
2035	44	1,17,80,000	25,00,000
2036	45	1,21,56,875	25,00,000
2037	46	1,25,33,750	25,00,000
2038	47	1,29,10,625	25,00,000
2039	48	1,32,87,500	25,00,000
2040	49	1,36,64,375	25,00,000
2041	50	1,40,41,250	25,00,000
2042	51	1,44,18,125	25,00,000
2043	52	1,47,95,000	25,00,000
2044	53	1,51,71,875	25,00,000
2045	54	1,55,48,750	25,00,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2046	55	1,59,25,625	25,00,000
2047	56	1,63,02,500	25,00,000
2048	57	1,66,79,375	25,00,000
2049	58	1,70,56,250	25,00,000
2050	59	1,74,33,125	25,00,000
2051	60	1,78,10,000	25,00,000
2052	61	1,81,86,875	25,00,000
2053	62	1,85,63,750	25,00,000
2054	63	1,89,40,625	25,00,000
2055	64	1,93,17,500	25,00,000
2056	65	1,96,94,375	25,00,000
2057	66	2,00,71,250	25,00,000
2058	67	2,04,48,125	25,00,000
2059	68	2,08,25,000	25,00,000
2060	69	2,12,01,875	25,00,000
2061	70	2,15,78,750	25,00,000
2062	71	2,19,55,625	25,00,000
2063	72	2,23,32,500	25,00,000
2064	73	2,27,09,375	25,00,000
2065	74	2,30,86,250	25,00,000
2066	75	2,34,63,125	25,00,000
2067	76	2,38,40,000	25,00,000
2068	77	2,42,16,875	25,00,000
2069	78	2,45,93,750	25,00,000
2070	79	2,49,70,625	25,00,000

Loan & Surrender Value Table

Year	Age	Surrender Value	Loan
2071	80	2,53,47,500	25,00,000
2072	81	2,57,24,375	25,00,000
2073	82	2,61,01,250	25,00,000
2074	83	2,64,78,125	25,00,000
2075	84	2,68,55,000	25,00,000
2076	85	2,72,31,875	25,00,000
2077	86	2,76,08,750	25,00,000
2078	87	2,79,85,625	25,00,000
2079	88	2,83,62,500	25,00,000
2080	89	2,87,39,375	25,00,000
2081	90	2,91,16,250	25,00,000
2082	91	2,94,93,125	25,00,000
2083	92	2,98,70,000	25,00,000
2084	93	3,02,46,875	25,00,000
2085	94	3,06,23,750	25,00,000
2086	95	3,10,00,625	25,00,000
2087	96	3,13,77,500	25,00,000
2088	97	3,17,54,375	25,00,000
2089	98	3,21,31,250	25,00,000
2090	99	3,25,08,125	25,00,000



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