

**See your  
wealth grow  
& save taxes**



A proposal for  
**Customer**

**Prepared by**

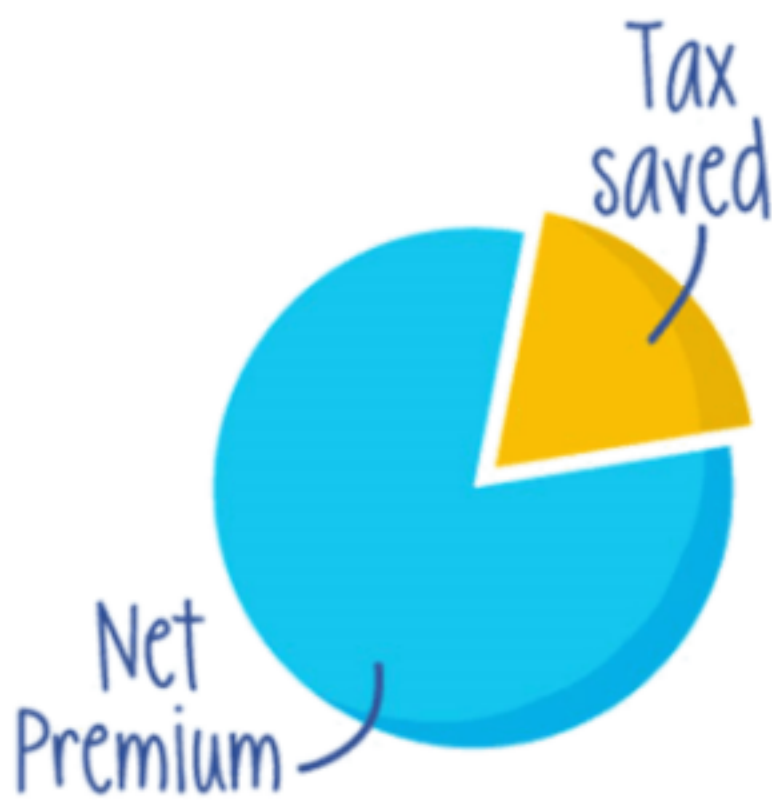
VR Creators

Investment Advisory & Services

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# Benefits Illustration



Premium paid	₹23,75,106
Tax saved	₹7,14,058
<b>Net premium</b>	<b>₹16,61,047</b>



<b>Net returns</b>	<b>₹1,93,20,750</b>
Tax saved on returns	₹59,70,111

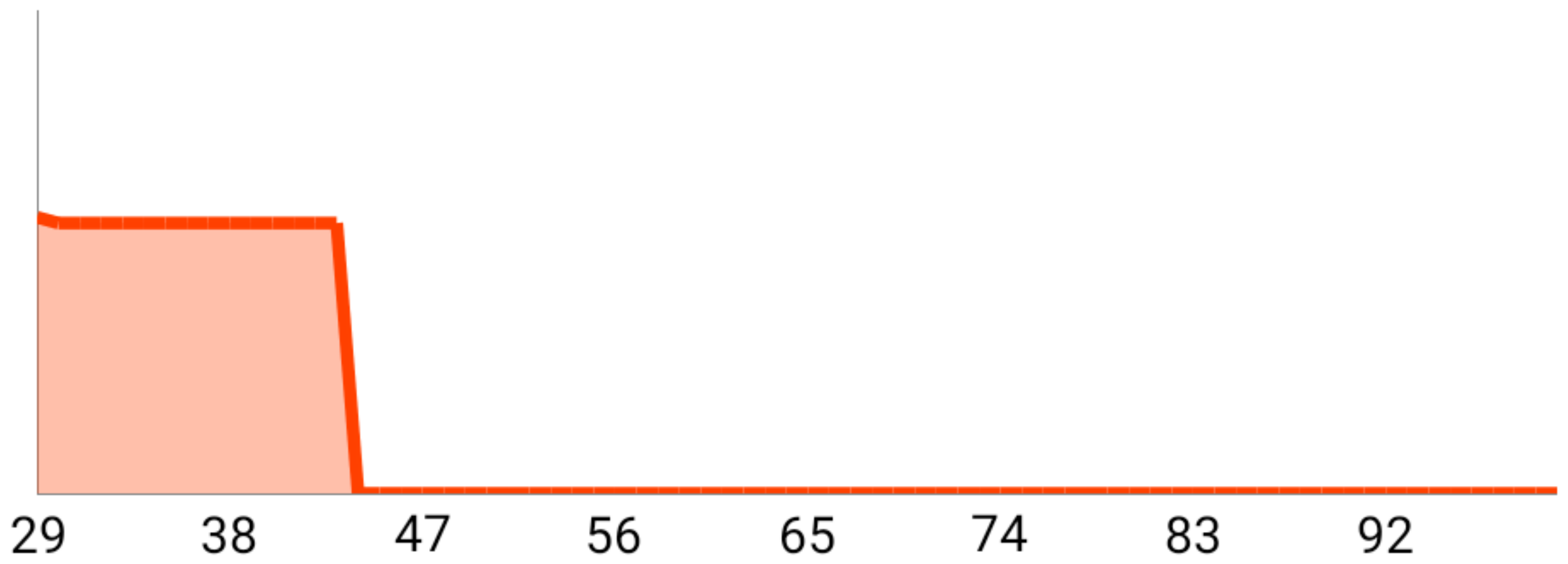


<b>Max. risk cover</b>	<b>₹1,16,33,750</b>
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Premium in 1st year: ₹1,61,496 / yr. at the end  
Premium in 2nd year: ₹1,58,114 / yr. at the end

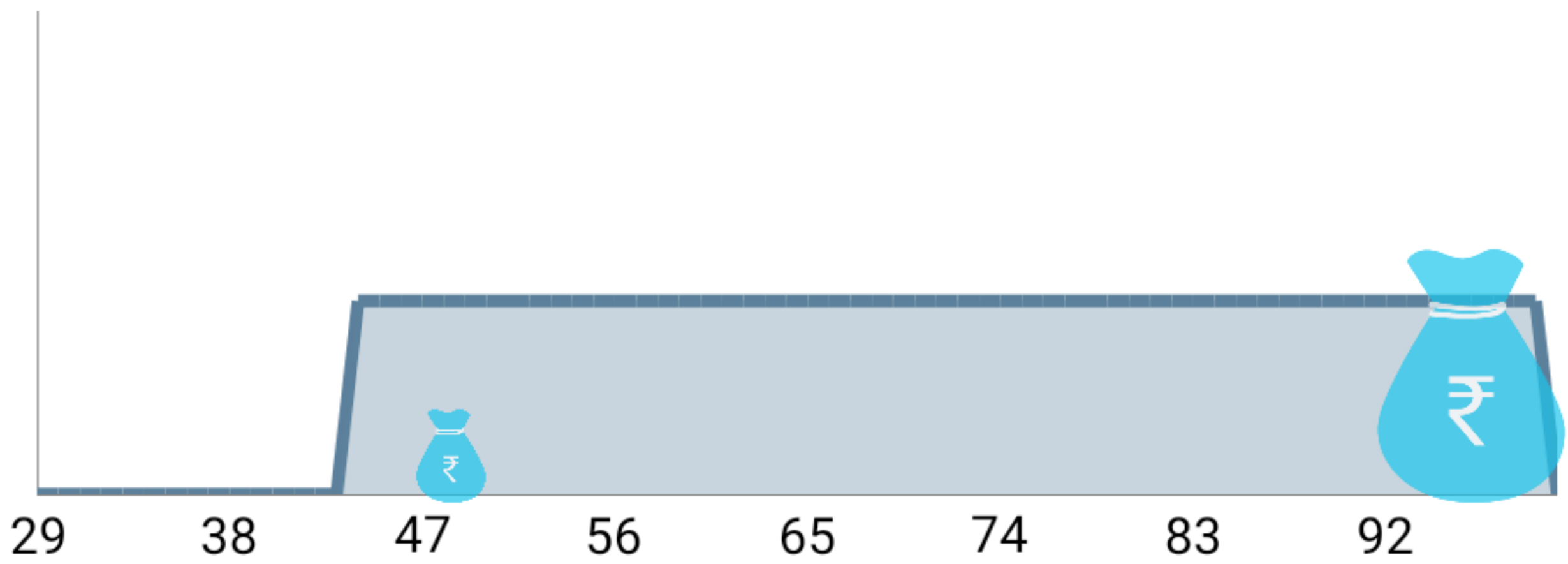
Premium by age (Graphs not to scale)

Max premium: ₹1,61,497 / year



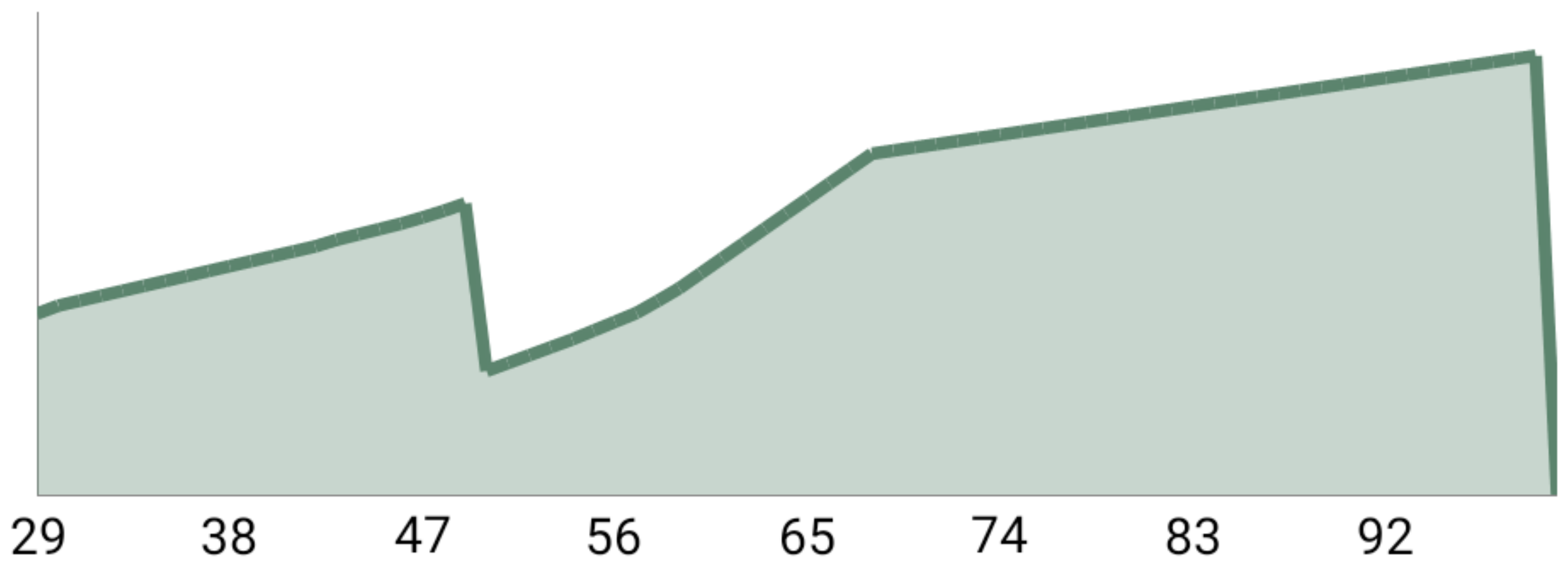
Returns

Net Returns: ₹1,93,20,750



Risk Cover

Up to: ₹1,16,33,750





# Year-by-year Benefits

Age	Year	Premium	Tax Saved	Returns	Life Cover	
					Regular	Accident
29	2020	1,61,497	47,604	0	47,97,000	70,47,000
30	2021	1,58,115	47,604	0	50,11,500	72,61,500
31	2022	1,58,115	47,604	0	51,42,250	73,92,250
32	2023	1,58,115	47,604	0	52,73,000	75,23,000
33	2024	1,58,115	47,604	0	54,03,750	76,53,750
34	2025	1,58,115	47,604	0	55,34,500	77,84,500
35	2026	1,58,115	47,604	0	56,65,250	79,15,250
36	2027	1,58,115	47,604	0	57,96,000	80,46,000
37	2028	1,58,115	47,604	0	59,26,750	81,76,750
38	2029	1,58,115	47,604	0	60,57,500	83,07,500
39	2030	1,58,115	47,604	0	61,88,250	84,38,250
40	2031	1,58,115	47,604	0	63,19,000	85,69,000
41	2032	1,58,115	47,604	0	64,49,750	86,99,750
42	2033	1,58,115	47,604	0	65,80,500	88,30,500
43	2034	1,58,115	47,604	0	67,56,250	90,06,250
44	2035	0	30,900	1,00,000	68,98,250	78,98,250
45	2036	0	30,900	1,00,000	70,40,250	80,40,250
46	2037	0	30,900	1,00,000	71,82,250	81,82,250
47	2038	0	30,900	1,00,000	73,46,750	83,46,750
48	2039	0	30,900	1,00,000	75,22,500	85,22,500
49	2040	0	30,900	1,00,000	77,20,750	87,20,750
50	2041	0	6,75,783	21,87,000	32,80,000	32,80,000
51	2042	0	30,900	1,00,000	34,88,750	34,88,750
52	2043	0	30,900	1,00,000	36,97,500	36,97,500
53	2044	0	30,900	1,00,000	39,06,250	39,06,250
54	2045	0	30,900	1,00,000	41,15,000	41,15,000

# Year-by-year Benefits

Age	Year	Premium	Tax Saved	Returns	Life Cover	
					Regular	Accident
55	2046	0	30,900	1,00,000	43,48,750	43,48,750
56	2047	0	30,900	1,00,000	45,82,500	45,82,500
57	2048	0	30,900	1,00,000	48,16,250	48,16,250
58	2049	0	30,900	1,00,000	51,37,500	51,37,500
59	2050	0	30,900	1,00,000	54,71,250	54,71,250
60	2051	0	30,900	1,00,000	58,67,500	58,67,500
61	2052	0	30,900	1,00,000	62,63,750	62,63,750
62	2053	0	30,900	1,00,000	66,60,000	66,60,000
63	2054	0	30,900	1,00,000	70,56,250	70,56,250
64	2055	0	30,900	1,00,000	74,52,500	74,52,500
65	2056	0	30,900	1,00,000	78,48,750	78,48,750
66	2057	0	30,900	1,00,000	82,45,000	82,45,000
67	2058	0	30,900	1,00,000	86,41,250	86,41,250
68	2059	0	30,900	1,00,000	90,37,500	90,37,500
69	2060	0	30,900	1,00,000	91,21,250	91,21,250
70	2061	0	30,900	1,00,000	92,05,000	92,05,000
71	2062	0	30,900	1,00,000	92,88,750	92,88,750
72	2063	0	30,900	1,00,000	93,72,500	93,72,500
73	2064	0	30,900	1,00,000	94,56,250	94,56,250
74	2065	0	30,900	1,00,000	95,40,000	95,40,000
75	2066	0	30,900	1,00,000	96,23,750	96,23,750
76	2067	0	30,900	1,00,000	97,07,500	97,07,500
77	2068	0	30,900	1,00,000	97,91,250	97,91,250
78	2069	0	30,900	1,00,000	98,75,000	98,75,000
79	2070	0	30,900	1,00,000	99,58,750	99,58,750

# Year-by-year Benefits

Age	Year	Premium	Tax Saved	Returns	Life Cover	
					Regular	Accident
80	2071	0	30,900	1,00,000	1,00,42,500	1,00,42,500
81	2072	0	30,900	1,00,000	1,01,26,250	1,01,26,250
82	2073	0	30,900	1,00,000	1,02,10,000	1,02,10,000
83	2074	0	30,900	1,00,000	1,02,93,750	1,02,93,750
84	2075	0	30,900	1,00,000	1,03,77,500	1,03,77,500
85	2076	0	30,900	1,00,000	1,04,61,250	1,04,61,250
86	2077	0	30,900	1,00,000	1,05,45,000	1,05,45,000
87	2078	0	30,900	1,00,000	1,06,28,750	1,06,28,750
88	2079	0	30,900	1,00,000	1,07,12,500	1,07,12,500
89	2080	0	30,900	1,00,000	1,07,96,250	1,07,96,250
90	2081	0	30,900	1,00,000	1,08,80,000	1,08,80,000
91	2082	0	30,900	1,00,000	1,09,63,750	1,09,63,750
92	2083	0	30,900	1,00,000	1,10,47,500	1,10,47,500
93	2084	0	30,900	1,00,000	1,11,31,250	1,11,31,250
94	2085	0	30,900	1,00,000	1,12,15,000	1,12,15,000
95	2086	0	30,900	1,00,000	1,12,98,750	1,12,98,750
96	2087	0	30,900	1,00,000	1,13,82,500	1,13,82,500
97	2088	0	30,900	1,00,000	1,14,66,250	1,14,66,250
98	2089	0	30,900	1,00,000	1,15,50,000	1,15,50,000
99	2090	0	30,900	1,00,000	1,16,33,750	1,16,33,750
100	2091	0	35,94,829	1,16,33,750	0	0

# Loan & surrender value table

Age	Year	Surrender Value	Loan
29	2020	0	0
30	2021	91,576	0
31	2022	2,69,235	2,42,312
32	2023	4,03,535	3,63,182
33	2024	5,31,498	4,78,348
34	2025	6,73,822	6,06,440
35	2026	8,38,073	7,54,265
36	2027	10,23,347	9,21,012
37	2028	12,33,268	11,09,941
38	2029	14,71,598	13,24,438
39	2030	17,43,048	15,68,743
40	2031	20,63,900	18,57,510
41	2032	23,78,355	21,40,520
42	2033	26,89,187	24,20,268
43	2034	30,35,463	27,31,917
44	2035	34,19,814	14,57,432
45	2036	36,06,301	15,57,434
46	2037	38,18,517	16,80,590
47	2038	40,46,171	18,17,641
48	2039	42,91,368	19,70,481
49	2040	45,55,748	21,40,586
50	2041	28,08,250	5,00,000
51	2042	28,83,625	5,00,000
52	2043	29,59,000	5,00,000
53	2044	30,34,375	5,00,000
54	2045	31,09,750	5,00,000



# Loan & surrender value table

Age	Year	Surrender Value	Loan
55	2046	31,85,125	5,00,000
56	2047	32,60,500	5,00,000
57	2048	33,35,875	5,00,000
58	2049	34,11,250	5,00,000
59	2050	34,86,625	5,00,000
60	2051	35,62,000	5,00,000
61	2052	36,37,375	5,00,000
62	2053	37,12,750	5,00,000
63	2054	37,88,125	5,00,000
64	2055	38,63,500	5,00,000
65	2056	39,38,875	5,00,000
66	2057	40,14,250	5,00,000
67	2058	40,89,625	5,00,000
68	2059	41,65,000	5,00,000
69	2060	42,40,375	5,00,000
70	2061	43,15,750	5,00,000
71	2062	43,91,125	5,00,000
72	2063	44,66,500	5,00,000
73	2064	45,41,875	5,00,000
74	2065	46,17,250	5,00,000
75	2066	46,92,625	5,00,000
76	2067	47,68,000	5,00,000
77	2068	48,43,375	5,00,000
78	2069	49,18,750	5,00,000
79	2070	49,94,125	5,00,000



# Loan & surrender value table

Age	Year	Surrender Value	Loan
80	2071	50,69,500	5,00,000
81	2072	51,44,875	5,00,000
82	2073	52,20,250	5,00,000
83	2074	52,95,625	5,00,000
84	2075	53,71,000	5,00,000
85	2076	54,46,375	5,00,000
86	2077	55,21,750	5,00,000
87	2078	55,97,125	5,00,000
88	2079	56,72,500	5,00,000
89	2080	57,47,875	5,00,000
90	2081	58,23,250	5,00,000
91	2082	58,98,625	5,00,000
92	2083	59,74,000	5,00,000
93	2084	60,49,375	5,00,000
94	2085	61,24,750	5,00,000
95	2086	62,00,125	5,00,000
96	2087	62,75,500	5,00,000
97	2088	63,50,875	5,00,000
98	2089	64,26,250	5,00,000
99	2090	65,01,625	5,00,000
100	2091	0	0

## Disclaimer

Insurance is the subject matter of solicitation. This proposal is made using a combination of one or more LIC plans and are chosen based on your advisor's judgement. All illustrations are for presentation purposes only. Annual premiums may vary based on your health and lifestyle. Returns are based on the latest bonus declared by LIC, unless changed by advisor based on his or her judgement. Returns may vary based on future performance of Life Insurance Corporation of India (LIC). Tax savings will vary based on applicable income tax rates.

This presentation may include one or more differed plans that need to be applied-for at a later date, subject to plans' availability at that time. For details on risk factors, terms and conditions, please speak to your advisor 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.

## Prepared by



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# Investment Details

Total investment required, based on all premiums in this plan:

	Year 1	Year 2
Yearly	1,61,497	1,58,115
Half Yearly	81,604	79,895
Quarterly	40,079	39,216
Monthly	13,360	13,072
Daily	439	430

\*This is only an indication of the total cost of premiums. Daily investment is for illustration purposes only. Some of the selected policies may not have monthly, quarterly, or halfyearly payment option. Actual premium payment frequency will depend on the premium modes selected for each policy. Please contact your insurance advisor when making a payment.