

**"Insure & be secure"**



A presentation specially compiled for  
**Mr. Santosham**



Presented by :-

**HYMA REDDY**

Sample Report For Demonstration Purpose Only

Plot No37, Senthamil Nagar, Sithalapakkam Chennai - 600073

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**Magic Mix Illustration for Mr. Santosham (age 25)** **Ref. No. JI0001**

**Medical Requirement Details**

<b>Sum at Risk: 38,00,000</b>	<b>Medical by DMR: Yes</b>
Rest ECG, SBT-13, RUA, Hb%	

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## Magic Mix Illustration for Mr. Santosham (age 25)

Ref. No. JI0001

### Forecast of Insurance Benefits

Fin. Year Ending	Age	Risk Cover		For the Year			Cash Value	Loan Available
		Natural Death	Accident Death	Premium	Returns	Cash Flow		
31/03/2016	25	39,90,000	77,90,000	1,76,321	0	-1,76,321	0	0
31/03/2017	26	41,80,000	79,80,000	1,73,237	0	-1,73,237	0	0
31/03/2018	27	43,70,000	81,70,000	1,73,237	0	-1,73,237	1,48,692	1,33,750
31/03/2019	28	45,60,000	83,60,000	1,73,237	0	-1,73,237	3,30,426	2,97,500
31/03/2020	29	47,50,000	85,50,000	1,73,237	0	-1,73,237	4,13,032	3,71,750
31/03/2021	30	49,40,000	87,40,000	1,73,237	0	-1,73,237	4,95,639	4,46,000
31/03/2022	31	51,30,000	89,30,000	1,73,237	0	-1,73,237	5,78,246	5,20,500
31/03/2023	32	53,20,000	91,20,000	1,73,237	0	-1,73,237	6,64,643	6,16,250
31/03/2024	33	55,10,000	93,10,000	1,73,237	0	-1,73,237	7,55,501	7,16,000
31/03/2025	34	57,00,000	95,00,000	1,73,237	0	-1,73,237	8,50,628	8,22,250
31/03/2026	35	58,90,000	96,90,000	1,73,237	0	-1,73,237	9,50,703	9,34,000
31/03/2027	36	60,80,000	98,80,000	1,73,237	0	-1,73,237	10,55,743	10,49,250
31/03/2028	37	62,70,000	1,00,70,000	1,73,237	0	-1,73,237	11,65,748	11,71,500
31/03/2029	38	64,60,000	1,02,60,000	1,73,237	0	-1,73,237	12,80,701	12,99,000
31/03/2030	39	66,50,000	1,04,50,000	1,73,237	0	-1,73,237	14,00,603	14,32,000
31/03/2031	40	68,40,000	1,06,40,000	1,73,237	0	-1,73,237	15,25,354	15,69,500
31/03/2032	41	70,30,000	1,08,30,000	1,73,237	0	-1,73,237	16,55,061	17,11,500
31/03/2033	42	72,20,000	1,10,20,000	1,73,237	0	-1,73,237	17,89,722	18,58,500
31/03/2034	43	74,10,000	1,12,10,000	1,73,237	0	-1,73,237	19,29,337	20,11,000
31/03/2035	44	76,00,000	1,14,00,000	1,73,237	0	-1,73,237	20,73,906	21,69,000
31/03/2036	45	77,90,000	1,15,90,000	1,73,237	0	-1,73,237	22,23,429	23,32,000
31/03/2037	46	79,80,000	1,17,80,000	1,73,237	0	-1,73,237	23,77,906	25,00,000
31/03/2038	47	81,70,000	1,19,70,000	1,73,237	0	-1,73,237	25,37,337	26,73,000
31/03/2039	48	83,60,000	1,21,60,000	1,73,237	0	-1,73,237	27,01,722	28,51,000
31/03/2040	49	85,50,000	1,23,50,000	1,73,237	0	-1,73,237	28,71,059	30,34,000
31/03/2041	50	87,40,000	1,25,40,000	1,73,237	0	-1,73,237	30,45,346	32,22,000
31/03/2042	51	89,30,000	1,27,30,000	1,73,237	0	-1,73,237	32,24,583	34,15,000
31/03/2043	52	91,20,000	1,29,20,000	1,73,237	0	-1,73,237	34,08,770	36,13,000
31/03/2044	53	93,10,000	1,31,10,000	1,73,237	0	-1,73,237	35,97,907	38,16,000
31/03/2045	54	95,00,000	1,33,00,000	1,73,237	0	-1,73,237	37,92,094	40,24,000
31/03/2046	55	96,90,000	1,34,90,000	1,73,237	0	-1,73,237	39,91,331	42,37,000
31/03/2047	56	98,80,000	1,36,80,000	1,73,237	0	-1,73,237	41,95,618	44,55,000
31/03/2048	57	1,00,70,000	1,38,70,000	1,73,237	0	-1,73,237	44,04,955	46,78,000
31/03/2049	58	1,02,60,000	1,40,60,000	1,73,237	0	-1,73,237	46,19,342	49,06,000
31/03/2050	59	1,04,50,000	1,42,50,000	1,73,237	0	-1,73,237	48,38,779	51,39,000
31/03/2051	60	1,06,40,000	1,44,40,000	1,73,237	0	-1,73,237	50,63,266	53,77,000
31/03/2052	61	1,08,30,000	1,46,30,000	1,73,237	0	-1,73,237	52,92,803	56,20,000
31/03/2053	62	1,10,20,000	1,48,20,000	1,73,237	0	-1,73,237	55,27,390	58,68,000
31/03/2054	63	1,12,10,000	1,50,10,000	1,73,237	0	-1,73,237	57,67,027	61,21,000
31/03/2055	64	1,14,00,000	1,52,00,000	1,73,237	0	-1,73,237	60,11,714	63,79,000
31/03/2056	65	1,15,90,000	1,53,90,000	1,73,237	0	-1,73,237	62,61,451	66,42,000
31/03/2057	66	1,17,80,000	1,55,80,000	1,73,237	0	-1,73,237	65,16,238	69,10,000
31/03/2058	67	1,19,70,000	1,57,70,000	1,73,237	0	-1,73,237	67,76,075	71,83,000

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## Magic Mix Illustration for Mr. Santosham (age 25)

Ref. No. JI0001

Fin. Year Ending	Age	Risk Cover		For the Year			Cash Value	Loan Available
		Natural Death	Accident Death	Premium	Returns	Cash Flow		
31/03/2059	68	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2060	69	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2061	70	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2062	71	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2063	72	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2064	73	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2065	74	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2066	75	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2067	76	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2068	77	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2069	78	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2070	79	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2071	80	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2072	81	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2073	82	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2074	83	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2075	84	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2076	85	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2077	86	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2078	87	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2079	88	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2080	89	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2081	90	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2082	91	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2083	92	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2084	93	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2085	94	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2086	95	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2087	96	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2088	97	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2089	98	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2090	99	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
11/02/2091	100	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
				<b>1,30,33,751</b>	<b>4,70,85,000</b>	<b>3,40,51,249</b>		

### Annuity Details of Pension Plans

Id	Plan Name	Term/PPT	Annuity		NCO	Commuted Amount	Purchase Price	Annuity Amount	Md	Annuity Option
			Start Date	Age						
2	189 - Jeevan Akshay - VI	0/ 1	11/02/42	51	99,00,000	0	99,00,000	7,36,500	Y	For Life of Proposer and Spouse with return of purchase price on death of last survivor

### Key Assumptions

Personal Data: DOB: 11/02/1991

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## Magic Mix Illustration for Mr. Santosham (age 25)

Ref. No. JI0001

**Income Tax:** Sec. 80CCE Limit Available: 150000 Sec. 80D Limit Available: 15000  
Tax Savings on premiums will be @ 20.00 % u/s 80CCE and @ 30.90 % u/s 80D

**Projections** **Bonus:** On applicable plans, last declared reversionary bonus has been considered for the purpose of projected Riskcover and Returns.  
**Terminal Bonus:** On applicable plans, last declared terminal bonus of their respective matching discontinued plans has also been considered.  
**Loyalty Addition:** An estimated Loyalty addition has been considered on applicable plans.. 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 Breakup & Tax Implication (for the year)

Fin. Year Ending	Premium Breakup				u/s 80 CCE		u/s 80 D		Total Benefit
	Basic	DAB	PWB	Total	Eligible Amount	Tax Ben. @20%	Eligible Amount	Tax Ben. @30.9%	
31/03/2016	1,71,202	5,119	0	1,76,321	1,50,000	30,000	0	0	30,000
31/03/2017	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2018	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2019	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2020	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2021	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2022	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2023	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2024	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2025	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2026	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2027	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2028	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2029	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2030	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2031	1,68,207	5,029	0	1,73,237	1,50,000	30,000	0	0	30,000
31/03/2032	0	0	0	0	0	0	0	0	0
31/03/2033	0	0	0	0	0	0	0	0	0
31/03/2034	0	0	0	0	0	0	0	0	0
31/03/2035	0	0	0	0	0	0	0	0	0
31/03/2036	0	0	0	0	0	0	0	0	0
31/03/2037	0	0	0	0	0	0	0	0	0
31/03/2038	0	0	0	0	0	0	0	0	0
31/03/2039	0	0	0	0	0	0	0	0	0
31/03/2040	0	0	0	0	0	0	0	0	0
31/03/2041	1,02,58,875	0	0	1,02,58,875	0	0	0	0	0
	<u>1,29,53,182</u>	<u>80,562</u>	<u>0</u>	<u>1,30,33,751</u>	<u>24,00,000</u>	<u>4,80,000</u>	<u>0</u>	<u>0</u>	<u>4,80,000</u>

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### Magic Mix Illustration for Mr. Santosham (age 25)

Ref. No. JI0001

#### Premium Calendar

Id	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
1	-	-	-	-	-	-	-	-	-	-	1,76,321	-
	-	-	-	-	-	-	-	-	-	-	1,76,321	-

Annual Premium : **1,76,321**

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Ref. No. JI0001

### Innovative Forecast of Insurance Benefits

Fin. Year Ending	Age	For the Year		For the Year			Cash Value	Loan Available
		Natural Death	Accident Death	Payment	Returns	Cash Flow		
31/03/2016	25	39,90,000	77,90,000	1,76,321	0	-1,76,321	0	0
31/03/2017	26	41,80,000	79,80,000	1,73,237	0	-1,73,237	0	0
31/03/2018	27	43,70,000	81,70,000	1,73,237	0	-1,73,237	1,48,692	1,33,750
31/03/2019	28	45,60,000	83,60,000	1,73,237	0	-1,73,237	3,30,426	2,97,500
31/03/2020	29	47,50,000	85,50,000	1,73,237	0	-1,73,237	4,13,032	3,71,750
31/03/2021	30	49,40,000	87,40,000	1,73,237	0	-1,73,237	4,95,639	4,46,000
31/03/2022	31	51,30,000	89,30,000	1,73,237	0	-1,73,237	5,78,246	5,20,500
31/03/2023	32	53,20,000	91,20,000	1,73,237	0	-1,73,237	6,64,643	6,16,250
31/03/2024	33	55,10,000	93,10,000	1,73,237	0	-1,73,237	7,55,501	7,16,000
31/03/2025	34	57,00,000	95,00,000	1,73,237	0	-1,73,237	8,51,628	8,22,250
31/03/2026	35	58,90,000	96,90,000	1,73,237	0	-1,73,237	9,53,703	9,34,000
31/03/2027	36	60,80,000	98,80,000	1,73,237	0	-1,73,237	10,61,743	10,49,250
31/03/2028	37	62,70,000	1,00,70,000	1,73,237	0	-1,73,237	11,75,748	11,71,500
31/03/2029	38	64,60,000	1,02,60,000	1,73,237	0	-1,73,237	12,95,701	12,99,000
31/03/2030	39	67,26,000	1,05,26,000	1,73,237	0	-1,73,237	14,30,923	14,29,750
31/03/2031	40	69,35,000	1,07,35,000	1,73,237	0	-1,73,237	15,72,686	15,67,750
31/03/2032	41	71,44,000	1,09,44,000	0	0	0	17,20,944	16,08,250
31/03/2033	42	73,53,000	1,11,53,000	0	0	0	18,74,525	16,51,000
31/03/2034	43	76,00,000	1,14,00,000	0	0	0	20,56,106	16,94,000
31/03/2035	44	78,66,000	1,16,66,000	0	0	0	22,53,044	17,34,250
31/03/2036	45	81,70,000	1,19,70,000	0	0	0	24,65,626	17,77,250
31/03/2037	46	85,50,000	1,23,50,000	0	0	0	26,94,207	18,20,000
31/03/2038	47	91,20,000	1,29,20,000	0	0	0	29,48,145	18,60,500
31/03/2039	48	96,90,000	1,34,90,000	0	0	0	32,27,726	19,03,250
31/03/2040	49	1,02,60,000	1,40,60,000	0	0	0	35,32,981	19,03,250
31/03/2041	50	99,00,000	99,00,000	1,02,58,875	1,02,60,000	1,125	0	0
31/03/2042	51	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2043	52	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2044	53	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2045	54	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2046	55	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2047	56	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2048	57	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2049	58	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2050	59	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2051	60	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2052	61	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2053	62	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2054	63	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2055	64	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2056	65	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0

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## Magic Mix Illustration for Mr. Santosham (age 25)

Ref. No. JI0001

Fin. Year Ending	Age	For the Year		For the Year			Cash Value	Loan Available
		Natural Death	Accident Death	Payment	Returns	Cash Flow		
31/03/2057	66	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2058	67	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2059	68	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2060	69	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2061	70	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2062	71	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2063	72	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2064	73	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2065	74	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2066	75	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2067	76	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2068	77	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2069	78	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2070	79	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2071	80	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2072	81	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2073	82	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2074	83	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2075	84	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2076	85	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2077	86	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2078	87	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2079	88	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2080	89	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2081	90	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2082	91	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2083	92	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2084	93	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2085	94	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2086	95	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2087	96	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2088	97	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2089	98	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
31/03/2090	99	99,00,000	99,00,000	0	7,36,500	7,36,500	0	0
11/02/2091	100	0	0	0	7,36,500	7,36,500	0	0
				<u>1,30,33,751</u>	<u>4,70,85,000</u>	<u>3,40,51,249</u>		

### Explanatory Notes

**Payment** to L.I.C. indicates Annual Premium

**Returns** in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).

**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 benefits are not guaranteed and the actual results may depend on the future performance of the insurer.



## HYMA REDDY

Sample Report For Demonstration Purpose Only

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### Magic Mix Illustration for Mr. Santosham (age 25)

Ref. No. JI0001

#### Annuity Details of Pension Plans

Id	Plan Name	Term/PPT	Annuity Start Date	Age	NCO	Commuted Amount	Purchase Price	Annuity Amount	Md	Annuity Option
2 189 -	Jeevan Akshay - \	0/ 1	11/02/42	51	99,00,000	0	99,00,000	7,36,500	Y	For Life of Proposer and Spouse with return of purchase price on death of last survivor

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## Magic Mix Illustration for Mr. Santosham (age 25)

Ref. No. JI0001

### Scenario Comparison

Fin. Year Ending	Age	Premium	Risk Cover			Returns		
			Last Bonus	8% Scenario	4% Scenario	Last Bonus	8% Scenario	4% Scenario
31/03/2016	25	1,76,321	39,90,000	39,14,000	38,15,200	0	0	0
31/03/2017	26	1,73,237	41,80,000	40,28,000	38,30,400	0	0	0
31/03/2018	27	1,73,237	43,70,000	41,42,000	38,45,600	0	0	0
31/03/2019	28	1,73,237	45,60,000	42,56,000	38,60,800	0	0	0
31/03/2020	29	1,73,237	47,50,000	43,70,000	38,76,000	0	0	0
31/03/2021	30	1,73,237	49,40,000	44,84,000	38,91,200	0	0	0
31/03/2022	31	1,73,237	51,30,000	45,98,000	39,06,400	0	0	0
31/03/2023	32	1,73,237	53,20,000	47,12,000	39,21,600	0	0	0
31/03/2024	33	1,73,237	55,10,000	48,26,000	39,36,800	0	0	0
31/03/2025	34	1,73,237	57,00,000	49,40,000	39,52,000	0	0	0
31/03/2026	35	1,73,237	58,90,000	50,54,000	39,67,200	0	0	0
31/03/2027	36	1,73,237	60,80,000	51,68,000	39,82,400	0	0	0
31/03/2028	37	1,73,237	62,70,000	52,82,000	39,97,600	0	0	0
31/03/2029	38	1,73,237	64,60,000	53,96,000	40,12,800	0	0	0
31/03/2030	39	1,73,237	67,26,000	55,29,000	40,28,000	0	0	0
31/03/2031	40	1,73,237	69,35,000	56,43,000	40,43,200	0	0	0
31/03/2032	41	0	71,44,000	57,76,000	40,58,400	0	0	0
31/03/2033	42	0	73,53,000	59,09,000	40,73,600	0	0	0
31/03/2034	43	0	76,00,000	60,42,000	40,88,800	0	0	0
31/03/2035	44	0	78,66,000	61,75,000	41,04,000	0	0	0
31/03/2036	45	0	81,70,000	63,08,000	41,19,200	0	0	0
31/03/2037	46	0	85,50,000	64,79,000	41,34,400	0	0	0
31/03/2038	47	0	91,20,000	66,50,000	41,49,600	0	0	0
31/03/2039	48	0	96,90,000	68,21,000	41,64,800	0	0	0
31/03/2040	49	0	1,02,60,000	70,30,000	41,80,000	0	0	0
31/03/2041	50	1,02,58,875	99,00,000	99,00,000	99,00,000	1,02,60,000	70,30,000	41,80,000
31/03/2042	51	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2043	52	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2044	53	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2045	54	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2046	55	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2047	56	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2048	57	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2049	58	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2050	59	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2051	60	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2052	61	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2053	62	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2054	63	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2055	64	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2056	65	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2057	66	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500

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Ref. No. JI0001

Fin. Year Ending	Age	Premium	Risk Cover			Returns		
			Last Bonus	8% Scenario	4% Scenario	Last Bonus	8% Scenario	4% Scenario
31/03/2058	67	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2059	68	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2060	69	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2061	70	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2062	71	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2063	72	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2064	73	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2065	74	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2066	75	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2067	76	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2068	77	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2069	78	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2070	79	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2071	80	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2072	81	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2073	82	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2074	83	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2075	84	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2076	85	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2077	86	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2078	87	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2079	88	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2080	89	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2081	90	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2082	91	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2083	92	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2084	93	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2085	94	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2086	95	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2087	96	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2088	97	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2089	98	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
31/03/2090	99	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
11/02/2091	100	0	99,00,000	99,00,000	99,00,000	7,36,500	7,36,500	7,36,500
		<u>1,30,33,751</u>				<u>4,70,85,000</u>	<u>4,38,55,000</u>	<u>4,10,05,000</u>

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