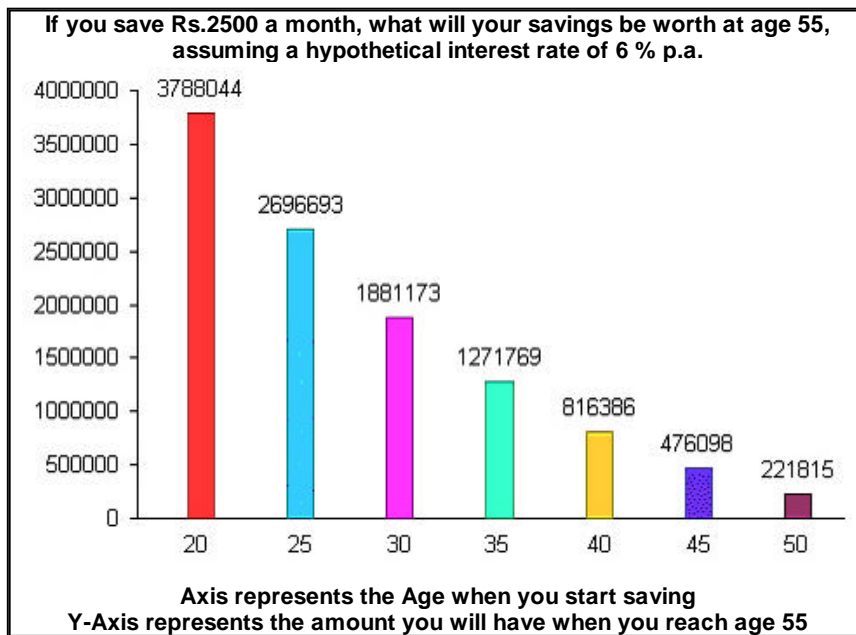


Retirement can signify a lot of things to a lot of people; holidaying with your beloved in dream destinations; never having to worry about waking up early to catch the morning train; pursuing a hobby or singing poems with your grandkids.

But to realise these dreams, you'll need to create a nest egg that will make your retirement years as comfortable, if not more, as when you were working.

Today, thanks to a healthier life style and advances in medicine, the average Indian lives longer. A person who is 60 plus today, can hope to live at least till the age of 75. A person who is 40 plus today can hope to live at least till the age of 80. That means that we need to plan for at least 20 to 30 years of retired life.

It's never too early to think about saving for your golden years. Consider the following illustration:



Presenting MagicPlan Retire & Enjoy – a comprehensive retirement solution that is developed keeping in mind your various needs, with respect to a enjoyable retired. So, whether you are at 30 or 60 this MagicPlan is just the right for you.

Survival Benefits

- ✎ Annual Tax Free annuity payments every year from selected age
- ✎ Flexibility to choose the number of years for which Annuity is needed (maximum upto age 75)
- ✎ Option of increasing annuity amount every year to take care of inflation in cost of living
- ✎ Option of big lumpsum amount at age 80
- ✎ No premiums (from own funds) when the annuity starts
- ✎ Premiums available for Sec.80 CCE tax benefits
- ✎ High risk cover during the deferment period and also during the annuity receiving period
- ✎ Loan availability
- ✎ Partial surrendering possible
- ✎ High bonus and final bonus earning plans

Death Benefits

- ✎ Full Sum assured alongwith bonuses (and final bonuses if accrued) will be paid to the nominee of the insured during the deferment period
- ✎ During the annuity receiving period, sum assured alongwith bonuses of inforce policies

Terms and Eligibility

- ✎ Age at entry : 18 to 60 years (nearer birthday)
- ✎ Minimum Deferment Period : 7 years
- ✎ Maximum Annuity receiving age : 75 years
- ✎ Annuity Mode available : Yearly
- ✎ Premium Modes allowed : Yearly, Half Yearly, Quarterly, Monthly and Salary Saving Scheme (SSS)

Illustration of MagicPlan – Retire & Enjoy* I

Inputs

- ✎ Present Age : 35
- ✎ Retirement Age : 55
- ✎ Annuity ends at age : 75
- ✎ Annuity Amount Desired : Rs.200000 p.a.
- ✎ Annuity to be increased @ 5 % every year to take care of inflation
- ✎ Annual Premium : Rs.89506/- for 20 years

Benefits

- ✎ Riskcover – Rs.2551010/- to Rs.5156975/- during deferment period
- ✎ Tax Free Annuity starts at age 55 (year 2028)
- ✎ Annuity starting at Rs.290725 in the 1st annuity year and increasing every year by approximately 5 % to reach Rs.533025/- in the last annuity year (age 75)
- ✎ Average riskcover of Rs.3386191 /- during the annuity period

Illustration of MagicPlan – Retire & Enjoy* II

Inputs

- ✎ Present Age : 35
- ✎ Retirement Age : 55
- ✎ Annuity ends et age : 75
- ✎ Annuity Amount Desired : Rs.200000 p.a.
- ✎ Annuity to be increased @ 5 % every year to take care of inflation
- ✎ Annual Premium : Rs.96467 /- for 20 years

Benefits

- ✎ Riskcover – Rs.2617125 /- to Rs.5160825 /- during deferment period
- ✎ Tax Free Annuity starts at age 55 (year 2028)
- ✎ Annuity starting at Rs.297750 in the 1st annuity year and increasing every year by approximately 5 % to reach Rs.541800/- in the last annuity year (age 75)
- ✎ Average riskcover of Rs.4777635 /- during the annuity period
- ✎ Loan available after payment of premiums for at least 3 years

Illustration of MagicPlan – Retire & Enjoy* III**Inputs**

- ✎ Present Age : 35
- ✎ Retirement Age : 55
- ✎ Annuity ends et age : 75
- ✎ Annuity Amount Desired : Rs.200000 p.a.
- ✎ Annuity to be increased @ 5 % every year to take care of inflation
- ✎ Annual Premium : Rs.88912/- for 20 years

Benefits

- ✎ Riskcover – Rs.2551010 /- to Rs.5156975 /- during deferment period
- ✎ Tax Free Annuity starts at age 55 (year 2028)
- ✎ Annuity starting at Rs.290725 in the 1st annuity year and increasing every year by approximately 5 % to reach Rs.533025/- in the last annuity year (age 75)
- ✎ Average riskcover of Rs.3386191 /- during the annuity period
- ✎ Loan available after payment of premiums for at least 3 years

Illustration based on current bonus rates declared by L.I.C.

For more details and customized proposal of MagicPlan Retire & Enjoy, please contact:

Total Insurance Services**JOGINDER ALMADI (Wealth Manager)**

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