

# 932-Childrens Money Back

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# Prepared By



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This is proposed to

Proposer Details	
Child Name	test
Child Age	0
Plan Name	932-Childrens Money Back
Sum Assured	1000000
Policy Term	25
PPT	25
Proposer Age	35
PWB Rider	yes

First Year Premium			
YLY	HLY	QLY	MLY
<b>44017</b>	<b>22260</b>	<b>11256</b>	<b>3752</b>
42122+1895	21301+959	10771+485	3590+162

2nd year onwards			
YLY	HLY	QLY	MLY
<b>43070</b>	<b>21780</b>	<b>11013</b>	<b>3671</b>
42122+948	21301+479	10771+242	3590+81

Total Premium	Rs.1077697
Total Returns	Rs.2825000



**Save Rs.118 per day for 25 yrs and get an amount of Rs.2825000 during the term**

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2021	0	44017	42121	42121	0	0	0
2022	1	43070	84242	84242	0	25273	20218
2023	2	43070	1165000	1165000	0	63121	50496
2024	3	43070	1220000	1220000	0	118167	94533
2025	4	43070	1275000	1275000	0	148066	118452
2026	5	43070	1330000	1330000	0	178241	142592
2027	6	43070	1385000	1385000	0	208755	167004
2028	7	43070	1440000	1440000	0	245784	196627
2029	8	43070	1495000	1495000	0	284999	227999
2030	9	43070	1550000	1550000	0	326555	261244
2031	10	43070	1605000	1605000	0	370739	296591
2032	11	43070	1660000	1660000	0	413338	330670
2033	12	43070	1715000	1715000	0	458048	366438
2034	13	43070	1770000	1770000	0	505125	404100
2035	14	43070	1845000	1845000	0	558578	446862
2036	15	43070	1905000	1905000	0	612326	489860
2037	16	43070	1965000	1965000	0	669507	535605
2038	17	43070	2025000	2025000	0	730542	584433
2039	18	43070	2095000	2095000	200000	797969	638375
2040	19	43070	2170000	2170000	0	871753	697402
2041	20	43070	2255000	2255000	200000	954270	763416
2042	21	43070	2360000	2360000	0	1049310	839448
2043	22	43070	2515000	2515000	200000	1167947	934357
2044	23	43070	2670000	2670000	0	1309736	1047788
2045	24	43070	2825000	2825000	0	1389933	1111946
2046	25	0	0	0	2225000	0	0

0	0	1077697	0	0	2825000	0	0
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You have to pay the premium for 25 yrs  
(from Age:0 - Age:24)



If you take the payment mode as yly then you have to pay Rs.44017 for the first year,from 2nd year onwards Rs.43070



Totally you will pay Rs.1077697

You will receive the returns as follows:



At Child Age:18 - Rs.200000

At Child Age:20 - Rs.200000

At Child Age:22 - Rs.200000

At Child Age:25 - Rs.2225000



Natural Risk Cover is Rs.42121-Rs.2825000 as shown in the above table.....For example

In case of Natural Death at Age-5, Nominee will receive Rs.1330000



Accidental Risk Cover is Rs.42121-Rs.2825000 as shown in the above table.....For example

In case of Accidental Death at Age-5, Nominee will receive Rs.1330000



If you close the policy you will receive the amount as shown in the above table under CashValue Column.....For example

if you close at Age-7, you will receive Rs.245784



You can take the loan as shown in the above table under Loan Column.....For example

at Age-7, you can take a loan of Rs.196627



Medical Report:

Disclaimer : The Benefits shown in this presentation are as per the 8% Benefit illustration of LIC of India, Actual values may vary, depends on the corporation profits and experience