



NEW BAL SURAKSHA

Specially designed to build and secure your child's future

Specially prepared for
Mr. Kishore Singh

and his son
Kr Panshul Chaudhary



Presented By:-

AG Investment Financial Solution

ASHOK KUMAR >Certified Financial Planner

D-399, DDA Flats, Bindapur, PKT-3,Dwarka, New Delhi- 110059visit-www.ag4u.in

Tel: +91-9891423442, 9990190909 e-mail. ashok.kumar@ag4u.in, agfd.delhi@gmail.com

BAL NEW SURAKSHA

Specially designed to build and secure your child's future

How this insurance solution protects your child

God forbids, if something happens to you and you are not there to take care of **Kr Panshul Chaudhary** after, say 9 years, then New Bal Suraksha will protect his future as below:

Specially prepared for
Mr. Kishore Singh

and his son
Kr Panshul Chaudhary



Your son will get
₹ 93,000* p.a.

This will help to cope up with
his education expenses.

* The amount receivable is to the extent of 10% of Sum Assured of Inforce Policy/s

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Magic Plan - New Bal Suraksha

Qtn. Ref. No : A Dated. : 09/12/2015

Proposer's Name	: Mr. Kishore Singh	Proposer's Age	: 34 (ANB)
Child's Name	: Kr Panshul Chaudhary	Child's Age	: 3 (ALB)
Sum Proposed	: 9,30,000	Yearly Premium	: □ 54,041 1st yr & 2nd yr Onwards □ 53,129

" What if " Scenario in case of unfortunate death of Life assured.

Year	Child Age	If Death occurs in 6th Year			If Death occurs in 10th Year			Returns	
		Premium		Receivable	Premium		Receivable	Desired Income	Returns From L.I.C.
		Paid	Waived	Annual Family Income	Paid	Waived	Annual Family Income		
1	4	54,041	0	0	54,041	0	0	0	0
2	5	53,129	0	0	53,129	0	0	0	0
3	6	53,129	0	0	53,129	0	0	0	0
4	7	53,129	0	0	53,129	0	0	0	0
5	8	53,129	0	0	53,129	0	0	0	0
6	9	53,129	0	0	53,129	0	0	0	0
7	10	0	53,129	0	53,129	0	0	0	0
8	11	0	53,129	93,000	53,129	0	0	0	0
9	12	0	53,129	93,000	53,129	0	0	0	0
10	13	0	53,129	93,000	53,129	0	0	0	0
11	14	0	53,129	93,000	0	53,129	0	0	0
12	15	0	53,129	93,000	0	53,129	93,000	0	0
13	16	0	53,129	93,000	0	53,129	93,000	0	0
14	17	0	53,129	93,000	0	53,129	93,000	0	0
15	18	0	53,129	93,000	0	53,129	93,000	0	0
16	19	0	45,593	93,000	0	45,593	93,000	0	0
17	20	0	39,181	93,000	0	39,181	93,000	0	0
18	21	0	29,538	93,000	0	29,538	93,000	1,50,000	2,12,850
19	22	0	23,850	82,000	0	23,850	82,000	1,00,000	1,98,500
20	23	0	0	72,000	0	0	72,000	3,00,000	3,26,400
21	24	0	0	56,000	0	0	56,000	1,00,000	2,17,900
22	25	0	0	46,000	0	0	46,000	10,00,000	10,70,880
		3,19,686	6,16,323	12,79,000	5,32,202	4,03,807	9,07,000	16,50,000	20,26,530

Maturity amount is inclusive of 10% of S.A. paid additionally due to death during the policy term

Additional Benefit (Accidental Death & Disability benefit):-

Incase of death due to accident: **Rs.9,30,000** will be paid immediately to nominee in addition to the amount shown in Death Benefit Immediate on death. Incase of Permanent disability due to accident : All future **premiums** will be **waived** & an amount of **Rs.7,750** will be paid per month till next **120** months.

Notes :-

Annual Family Income is 10% of S. A. of inforce policies payable to nominee as family income benefit which will be paid p.a. on policy anniversary after the date of death till one year prior to maturity.

Returns from LIC is a sum of 110% S. A. (enhanced sum assured due to death)+ Bonus for full term + FAB (As applicable on maturity) will be paid.