

S V HARISH

Life & Health Insurance Advisor
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Comprehensive Insurance Chart

As on 06/05/2024

Mr. HARISH S V and Family [KOSI]

24, SHYAMS APARTMENT, 10/12, SRIRAMAPURAM, 2ND STREET, CHOOLAIMEDU, Chennai, Pin:600094

Mobile : +919087535935 Email : 2000harish@gmail.com

Policy Details

Sr. No	Ag Cd.	Policy No.	Com. Date	PI/Tm/PT Plan Name	Sum Assured	Premium	Md	Tax Brn	Ran	Nominee	Accidental Riskcover (Additional)
Mr. HARISH S V											
1	H	326730909	28/06/23	914/35/35 New Endowment	100000	734.00	Qly.	70W			100000
Total :					100000	2936.00	p.a				100000
Mr. RAMASAMY											
2	*	4567899556	01/01/18	821/25/20 New Money Back	1000000	57097.00	Yly.	95H			1000000
Total :					1000000	57097.00	p.a				1000000

Special Information

Sr. No.	Name	Policy No.	Com. Date	PI/Tm/PT	Riders							NACH
					AB Rider SA	DAB Rider SA	Term Rider SA	Crit.Illness Rider SA	Premium Waiver	FCI Rider SA	CDB Rider SA	
1	Mr. HARISH S V	326730909	28/06/23	914/35/35	-	100000	-	-	-	-	-	No
2	Mr. RAMASAMY	4567899556	01/01/18	821/25/20	-	1000000	-	-	-	-	-	No

P.Cd.	Name of the Policy Holder	PAN	Birth Date	Sum	Premium
1	Mr. HARISH S V		15/03/2000	100000	2936.00
2	Mr. RAMASAMY		24/12/1995	1000000	57097.00
Total :				1100000	60033.00

Premium Calendar for May-2024 to Apr-2025

Policy No	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr
HARISH S V												
326730909	-	751.00	-	-	751.00	-	-	751.00	-	-	751.00	-
	0.00	751.00	0.00	0.00	751.00	0.00	0.00	751.00	0.00	0.00	751.00	0.00
RAMASAMY												
4567899556	-	-	-	-	-	-	-	-	58382.00	-	-	-
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58382.00	0.00	0.00	0.00
Total	0.00	751.00	0.00	0.00	751.00	0.00	0.00	751.00	58382.00	0.00	751.00	0.00
Total Premium per Annum :						61386.00						

Current Status of Policies (Estimated)

Sr. No. Policy No	Com Date	Sum Plan	Next Md. Due Status	Risk Cover	Prem. Paid	Vested Bonus	Surrender Value	Loan Taken	Loan Date	FULI Date	Loan Available
Mr. HARISH S V											
1 326730909	06/23	100000 914/35/35	Q 09/23 Lapsed	-	767	0	0	0			0
Total :					0	767	0	0			0
Mr. RAMASAMY											
2 4567899556	01/18	1000000 821/25/20	Y 01/25 Inforce	1543000	409958	293000	126703	0			114033
Total :					1543000	409958	293000	126703	0		114033
Group Total :				1543000	410725	293000	126703	0			114033

The Bonus Amount shown under Vested Bonus column is Surrender Bonus.

Projected Cash Flow

Sr. No.	Due Date	Name.	Completed Age	Policy No	Amount	Bonus/LA	Total Type	Loan Taken	Net of Loans	
2	01/01/28	Mr. RAMASAMY	32	4567899556	150000	0	150000 Sur. Ben.	0	150000	
2	01/01/33	Mr. RAMASAMY	37	4567899556	150000	0	150000 Sur. Ben.	0	150000	
2	01/01/38	Mr. RAMASAMY	42	4567899556	150000	0	150000 Sur. Ben.	0	150000	
2	01/01/43	Mr. RAMASAMY	47	4567899556	400000	1256000	1656000 Maturity	0	1656000	
1	28/06/58	Mr. HARISH S V	58	326730909	100000	339000	439000 Maturity	0	439000	
Cash Flow Grand Total :						2545000			2545000	

Note :- The figures shown in the above section are subject to the policies being in force during their terms and also being free of any loan liabilities

Disclaimer :- Loan Interest amount will not be considered in the calculation

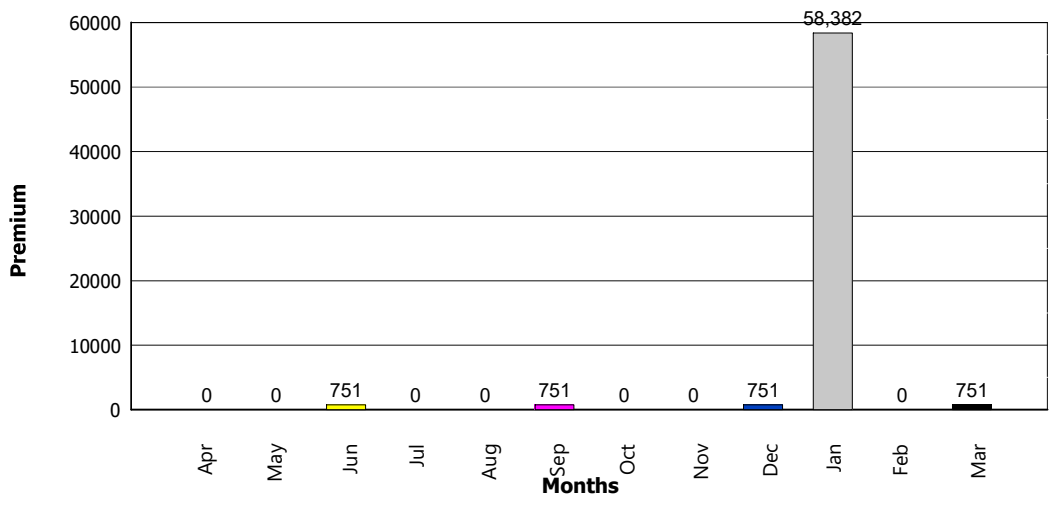
Projected Cash In / Cash Out Summary

Year	Cash In			Cash Out	Nett Amount
	Pension	Others	Total		
2024	0	0	0	2253	-2253
2025	0	0	0	61386	-61386
2026	0	0	0	61386	-61386
2027	0	0	0	61386	-61386
2028	0	150000	150000	61386	88614
2029	0	0	0	61386	-61386
2030	0	0	0	61386	-61386
2031	0	0	0	61386	-61386
2032	0	0	0	61386	-61386
2033	0	150000	150000	61386	88614
2034	0	0	0	61386	-61386
2035	0	0	0	61386	-61386
2036	0	0	0	61386	-61386
2037	0	0	0	61386	-61386
2038	0	150000	150000	3004	146996
2039	0	0	0	3004	-3004
2040	0	0	0	3004	-3004
2041	0	0	0	3004	-3004
2042	0	0	0	3004	-3004
2043	0	1656000	1656000	3004	1652996
2044	0	0	0	3004	-3004
2045	0	0	0	3004	-3004
2046	0	0	0	3004	-3004
2047	0	0	0	3004	-3004
2048	0	0	0	3004	-3004
2049	0	0	0	3004	-3004
2050	0	0	0	3004	-3004
2051	0	0	0	3004	-3004
2052	0	0	0	3004	-3004
2053	0	0	0	3004	-3004
2054	0	0	0	3004	-3004
2055	0	0	0	3004	-3004
2056	0	0	0	3004	-3004
2057	0	0	0	3004	-3004
2058	0	439000	439000	751	438249
	0	2545000	2545000	861102	1683898

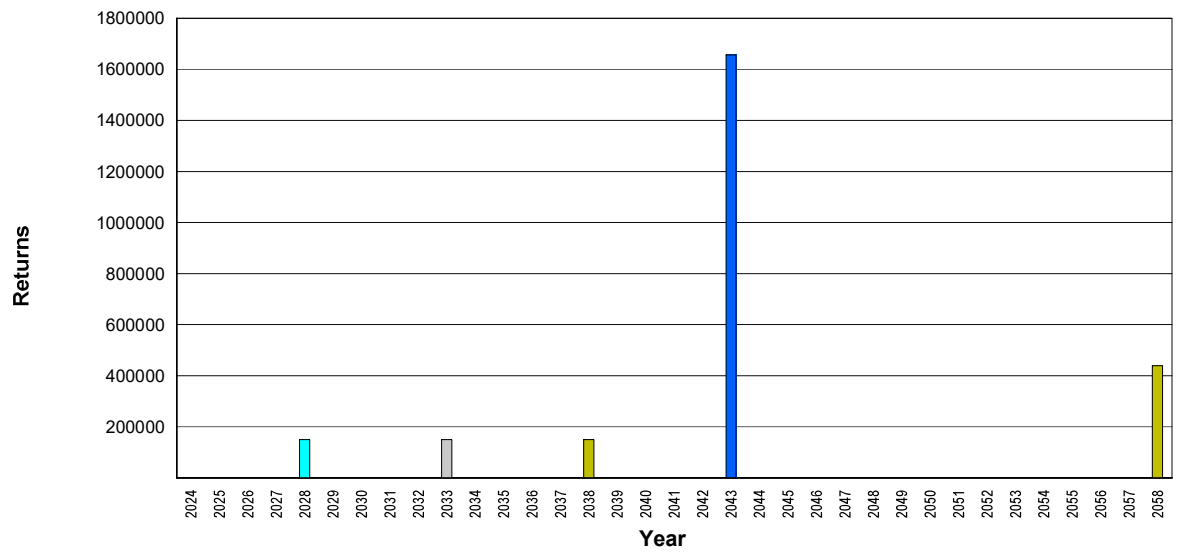
Assumptions made in generating the report (as and if applicable to the policies in the portfolio):

- Last declared reversionary bonus has been considered to plot the projected non-guaranteed benefits.
- Present rates of Final Additional Bonus has also been considered to plot the projected non-guaranteed benefits.
- Loyalty Addition is considered as per (@Scenario) scenario (where LIC has not declared rates).
- Growth of fund in ULIP plans is based on consistent return of 10% on investible portion of premiums.
- The figures shown above are subject to the policies being in force during their terms and also being free of any loan liabilities.

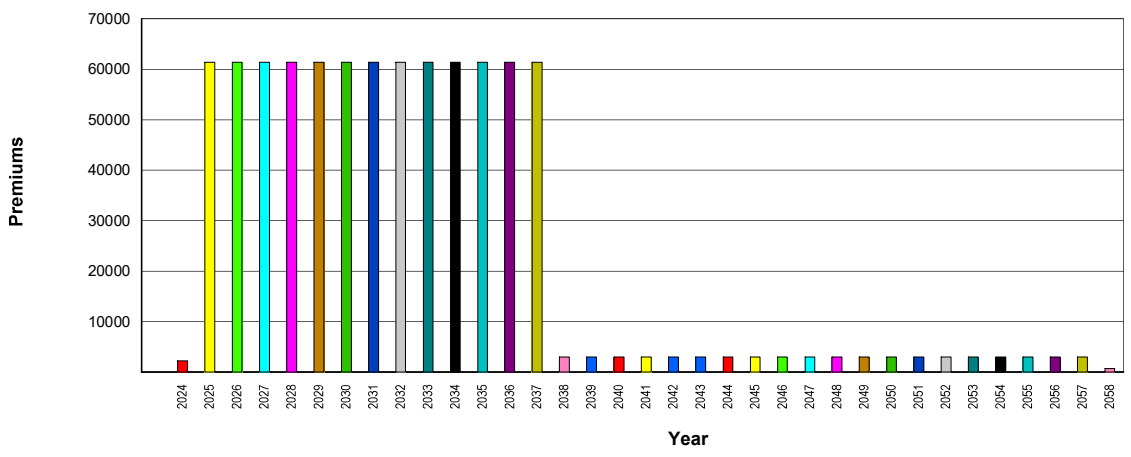
Premium Calendar for Apr-2024 to Mar-2025








Yearwise Cash Flow



Yearly Premium Report



 : Policies with NACH mode  : Policies with NEFT details submitted * : Joint Life  : Cheque dishonoured/ Debit fail
 : Policies with APPS mode  : Pan Card is register for the Policy ec : Extra Class # : Policy with Multiple\Successive Nominee.
NOTE : All premiums quoted above are inclusive of GST on applicable plans.
Select the Check box of "Nominee List" on form to see the Multiple Nominee List.

Disclaimer: This cashflows on various policies illustrated in this report contain guaranteed and non-guaranteed benefits. The purpose of this report is solely to give you an indication of the estimated projected benefits that may be possible in future. The presenter in no manner is promising or giving a guarantee about such projected benefits. The actual benefits will depend upon the future performance of L.I.C. Of India with respect to the products enlisted in your insurance portfolio.