



VJ Infosoftware Pvt. Ltd. Present

A comprehensive software for Life Insurance Professional:
Mint



VJ Infosoft Pvt Ltd. - Profile

- We are located in a city, Rajkot in a state of Gujarat, and servicing our products since 2009.
- Only player in India to offer single desk management for Life & Non Life (all company).
- Servicing a total satisfy cliental base of more then 10000 Insurance professional in India.

Silent Features

- One Stop Solution for entire life insurance industry.
- Managing database of more than 3000 products across industry.
- Generating product Features for more than 950 products.
- Fund performance & comparison with NAV history for more than 3800 funds for all ULIP funds.

Silent Features

- Offering plan Presentation (Illustration) for more than 350 Products and combinations among them.
- Offering ready made solutions series named Power Play Series for Leading Life Insurance Companies.
- Customization of products & combinations of plan as per your suggestions.
- State of the art service, spot solution for any problem via remote system during office hours.

Modules & Sections

- Comprehensive management of life insurance premium
- Comparison of Term Products across industry on single click
- Brief comparison & illustration on Traditional & Unit Linked plan
- Product Feature with different view of planning
- Comparison on Fund NAV with different asset allocation
- Client data base management with different reports

Other Utility

- Premium Due Letter
- Premium Due Report
- Paid Up Report
- Lapsed Report
- Theory of CHHIPS
- Sub Broker Wise Report
- Black Day report
- Online FUP Update
- Revival Calculator

Client Report – Consolidated For All Company

- Client Portfolio
- Annual Premium Calendar
- Summary Report
- Minor – Major Report
- Survival Benefit Report
- Birthday/Anniversary Report
- Maturity Cash Flow Report

Sample Snap Shot of our Main Features for your better understanding.....

Product Features (single) &/or Comparison among Industry

Company Name	Life Insurance Corporation of India	
Product Name	LIC Endowment Assurance Policy - with pro	
Product Type	Savings (Plan Start Date :- 01-Sep-1956)	
Feature Head	Features	Details
General Eligibility	Minimum Age At Entry	12 Years
	Maximum Age at Entry	65 Years
	Maximum Maturity Age	75Years
	Minimum Term	5 Years
	Maximum Term	55 Years
	Premium Modes	Annual, Half yearly, Quarterly
	Minimum SA	Rs.50000/-
	Maximum SA	Any Amount
	SA in Multiples	Rs.5000/-
Product Features	Death Benefit	S.A + Accrued Bonus is given to the nominee. Final Additional is also given, if Premium paid is for 15 Years or More.
	Maturity Benefit	Sum Assured + Bonus is given Final Additional Bonus is also Premium paid is for 15 years c
	Surrender Value Applicable	Available
	Policy Loans	Yes
	Tax Benefit	Premium Paid Eligibility u/s 8 Benefit Exempt u/s 10 (10D)
Riders Available	Riders Available	Term Rider Option
		Critical Illness Rider

Company Name	ICICI Prudential Life Insurance Co. Ltd.	
Product Name	ICICI Pru Save 'n' Protect	
Product Type	Savings (Plan Start Date :- 12-Dec	
Feature Head	Features	Details
General Eligibility	Minimum Age At Entry	0 Years
	Maximum Age at Entry	60 Years
	Minimum Maturity Age	18 Years
	Maximum Maturity Age	70 Years
	Minimum Term	10 Years
	Maximum Term	30 Years
	Premium Paying Term	As Policy Term
	Premium Modes	Yearly, Half Yearly, Mor Only Through ECS , 5% L Non ECS Location)
	Minimum Premium	Rs. 6000/- Pa
	Minimum SA	Rs. 50000
	Maximum SA	Rs. 1 Crore
	SA in Multiples	Rs. 1000/-
	Product Features	Death Benefit
Maturity Benefit		Sum Assured + Guarant Vested Bonus (as applic
Surrender Value Applicable		After 3 full Years premi
Paid Up Value Applicable		

Plan Presentation - ULIP

HDFC Crest **SECURE YOUR HAPPINESS**

❖ **Introduction**

- Hdfc crest insurance cum investment plan that provides valuable financial protection to your family when needed the most along with an investment option for certainty of highest NAV along with a guarantee on returns. So that when you reap the returns of life, they are on crests not on lows.

❖ **Eligibility :**

- Age at entry : 14 to 50 Years (Limited Underwriting)
- Age at entry : 18 to 55 Years (Normal Underwriting)
- Age at maturity : 65 Years
- Policy Term : 10 Years
- Premium Paying Term : 5 Years
- Mode : Yearly
- Minimum Premium : 50000 p.a.
- Maximum Premium : No limit
- Maximum Premium : 200000 (Limited Underwriting)
- Minimum Sum Assured : 10 times of Premium
- Maximum Sum Assured : 20 times of Premium (Normal Underwriting)

❖ **Salient Features :**

- 1) Death Benefit :
 - ✓ Sum Assured (less Withdrawal last 2 Years) OR
 - ✓ Fund Value, Which ever is Higher

Plan Presentation For ULIP

Annual Premium, Risk Coverage & Cash Flow

Year	Age	Annual Premium	Allocation Charge	Admin Charge	Risk Charge	FMC	Service Tax	Additional Benefit	Growth
1	35	100000	4000	3724	1891	1315	1158	0	97227
2	36	100000	4000	3910	1731	2701	1305	0	202677
3	37	100000	3000	4105	1545	4220	1361	0	318262
4	38	100000	2000	4310	1326	5883	1429	0	444871
5	39	100000	2000	4525	1065	7688	1612	0	582278
6	40	0	0	4751	1016	8251	1485	0	625049
7	41	0	0	4989	953	8859	1567	0	671250
8	42	0	0	5238	859	9517	1653	0	721192
9	43	0	0	5500	753	10227	1745	0	775194
10	44	0	0	5775	626	10996	1841	0	833609

Disclaimer: The Data and Information herein provided is believed to be reliable but Broker/Company does not warrant for its accuracy and completeness. The Information contained in the presentation is not an invitation to invest in any products or services. The information provided should not be relied upon in connection with any investor decision. Life Insurance is a subject matter of solicitation. Further Broker /Company shall not be liable for any loss to investors from the investments made on the basis of proposal(s) given by it.

Plan Presentation - Traditional Products

LIC Jeevan Anand Zindagi Ke Saath Bhi Zindagi Ke Baad Bhi

❖ **Introduction**

- LIC Jeevan Anand provides financial protection against death throughout the lifetime of the life assured with the provision of payment of a lump sum at the end of the selected term in case of his survival.

❖ **Eligibility :**

- Age at entry : 18 to 65 Years
- Age at maturity : 75 Years
- Policy Term : 5 to 57 Years
- Mode : Yly,Hly,Qly,Single
- Minimum Sum Assured : 100000

❖ **Unique Features:**

- Moderate Premiums
- High Bonus
- High Liquidity
- Savings Oriented

❖ **Salient Features :**

- **Death Benefit :**
 - ✓ Sum Assured along with vested bonuses are payable during premium paying term.
 - ✓ An amount equal to the Sum Assured is payable if death occurs after the premium paying term.
 - ✓ The double accident benefit is available during the premium paying term and thereafter up to age 70. Maximum accident cover available under this plan will be Rs. 5 lakh.
- **Survival Benefit :**
 - ✓ Sum Assured along with all vested bonuses payable at the end of premium paying term.

Plan Presentation - Traditional Products

Year	Age	Annual Premium	Tax Benefit	Net Premium	Death Benefit	Accident SA	Rider(2) SA	Rider(3) SA	Return	Cash Value	Loan Value
1	35	27016	8348	18668	524000	1024000	0	0	0	0	0
2	36	27016	8348	18668	548000	1048000	0	0	0	0	0
3	37	27016	8348	18668	572000	1072000	0	0	0	11230	10107
4	38	27016	8348	18668	596000	1096000	0	0	0	18206	16385
5	39	27016	8348	18668	620000	1120000	0	0	0	27228	24505
6	40	27016	8348	18668	644000	1144000	0	0	0	38582	34724
7	41	27016	8348	18668	668000	1168000	0	0	0	116933	105239
8	42	27016	8348	18668	692000	1192000	0	0	0	143888	129499
9	43	27016	8348	18668	716000	1216000	0	0	0	174352	156917
10	44	27016	8348	18668	740000	1240000	0	0	0	208641	187777
11	45	27016	8348	18668	764000	1264000	0	0	0	247280	222552
12	46	27016	8348	18668	788000	1288000	0	0	0	286111	257500
13	47	27016	8348	18668	812000	1312000	0	0	0	329843	296858
14	48	27016	8348	18668	836000	1336000	0	0	0	379244	341320
15	49	27016	8348	18668	870000	1370000	0	0	0	435449	391904
16	50	27016	8348	18668	896500	1396500	0	0	0	499590	449631
17	51	27016	8348	18668	923000	1423000	0	0	0	577549	519794
18	52	27016	8348	18668	949500	1449500	0	0	0	665566	599009
19	53	27016	8348	18668	981000	1481000	0	0	0	765038	688535
20	54	27016	8348	18668	1015000	1515000	0	0	0	877209	789488
21	55	27016	8348	18668	1054000	1554000	0	0	0	899227	809304
22	56	0	0	0	500000	1000000	0	0	1054000	157650	141885
23	57	0	0	0	500000	1000000	0	0	0	164750	148275
24	58	0	0	0	500000	1000000	0	0	0	172000	154800
25	59	0	0	0	500000	1000000	0	0	0	179350	161415
26	60	0	0	0	500000	1000000	0	0	0	186800	168120
27	61	0	0	0	500000	1000000	0	0	0	194400	174960

Power Play Combination

The main purpose of this proposal is to provide sense of financial freedom during your wealth creating era to your loved ones and peace of mind to you during your most awaited retirement life.

In this proposal you will be investing by way of premium Rs **339,789.00** every year till you reach age of **45**. This plan offers risk coverage of Rs. **3640000** from your age of **45** and increasing till **5530500** when you reach **55**.



When you attend age of **45** you will be one of the happiest person as you will be receiving tax free annual income of minimum Rs. **500000** till you reaches your age of **55**.

And to offer one more pleasant surprise it will continue to offer risk cover too and nominee will be benefited.

Let us remember your contribution is till you reach age of **45**. Then it will be time to reap fruits.

Cont.....

Power Play Combination

Annual Premium, Risk Coverage & Cash Flow

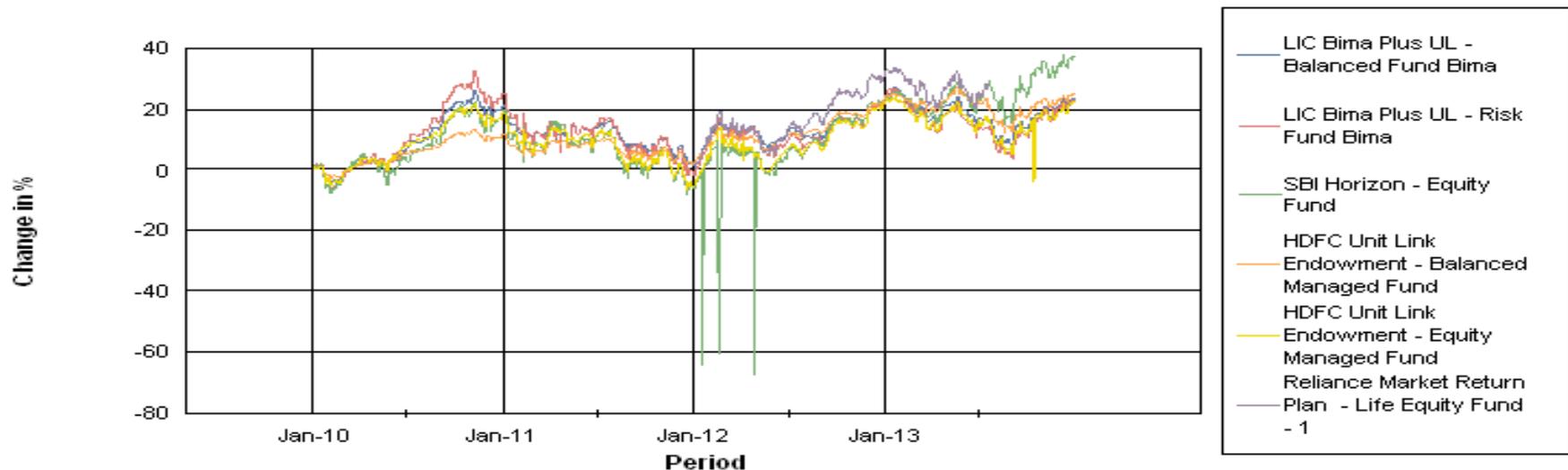
Year	Age	Annual Premium	Tax Benefit	Net Premium	Death Benefit	Accidental Death Benefit Rider	Received Amount	Pension Amount	Used for Premium Payment
1	35	339789	30900	308889	3822000	7462000	0	0	0
2	36	339789	30900	308889	4004000	7644000	0	0	0
3	37	339789	30900	308889	4186000	7826000	0	0	0
4	38	339789	30900	308889	4368000	8008000	0	0	0
5	39	339789	30900	308889	4550000	8190000	0	0	0
6	40	339789	30900	308889	4732000	8372000	0	0	0
7	41	339789	30900	308889	4914000	8554000	0	0	0
8	42	339789	30900	308889	5096000	8736000	0	0	0
9	43	339789	30900	308889	5278000	8918000	0	0	0
10	44	339789	30900	308889	5530500	9170500	0	0	0
11	45	0	30900	248117	5448000	8618000	775500	496483	279017
12	46	0	30900	197904	5343250	8083250	731000	502196	228804
13	47	0	30900	155890	5219000	7564000	691250	504460	186790
14	48	0	30900	120280	5077000	7057000	657000	505820	151180
15	49	0	30900	89657	4917250	6557250	629000	508443	120557
16	50	0	28985	64819	4744250	6069250	598500	504696	93804
17	51	0	21775	48695	4557500	5587500	575250	504780	70470
18	52	0	15376	34385	4354750	5104750	560000	510239	49761
19	53	0	9691	21672	4138250	4623250	543250	511887	31363

Fund Performance

Fund Performance Graph For The Period From : 01-Jan-2010 To 01-Jan-2014

Fundname	Plan Start Date	StartNav	EndNav	Absolute	Annualized	Final Value
HDFC Unit Link Endowment - Balanced Managed Fund	30-Dec-2003	49.63	62.00	24.92	5.84	124,920.00
HDFC Unit Link Endowment - Equity Managed Fund	30-Dec-2003	62.28	76.02	22.06	5.22	122,060.00
LIC Bima Plus UL - Balanced Fund Bima	12-Jan-2001	36.58	45.20	23.56	5.55	123,560.00
LIC Bima Plus UL - Risk Fund Bima	12-Jan-2001	52.18	64.05	22.75	5.37	122,750.00
SBI Horizon - Equity Fund	11-Nov-2004	35.03	48.03	37.11	8.38	137,110.00
Reliance Market Return Plan - Life Equity Fund - 1	09-Aug-2004	24.10	30.67	27.26	7.13	127,260.00

Fund Performance Chart



Dynamic Term Comparison

Name : ABC

Term : 30

Age : 35

Category : Non Smoker

Sum Assured



10000000

COMPARATIVE PREMIUM RATES OF TERM INSURANCE

Co. & Product Name	Premium	Difference Per Annum
Birla SunLife Easy Protect Plan	15337	0
HDFC Click 2 Protect - NS : 100L and Above	16746	-1409
Edelweiss Tokio Protection	17978	-1232
TATA AIA Maha Raksha Supreme-Pure Protection(Non	18652	-674
Aviva Life Shield Platinum	20480	-1829

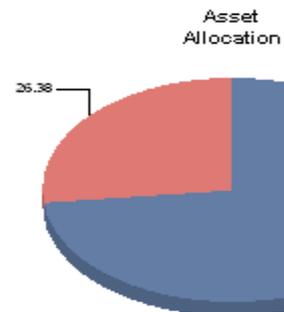
Client Portfolio – All Company One Stop

Co. Product Name : LIC Jeevan Anand **Policy No.** : 123478523
Plan Start Date : 17-06-2010 **Sum Assured** : 500000 **Annual Premium** : 10000.00 **Active Since** : 2 Year
Received Prem : 10000 **Total Prem Paid** : 20000 **Top Up** : 0 **Withdrawal** : 0.00
Maturity Date : 16-06-2030 **Last Paid Date** : 17-06-2011 **Premi Due Date** : 17-06-2012 **Pending Premium** : 180000
Bonus : 21,500.00 **Paidup Value** : 50,000.00 **Surrender Value** : 21,177.41

Co. Product Name : Tata AIA Maha Life Gold **Policy No.** : 87654132132
Plan Start Date : 18-06-2010 **Sum Assured** : 500000 **Annual Premium** : 20000.00 **Active Since** : 2 Year
Received Prem : 20000 **Total Prem Paid** : 40000 **Top Up** : 0 **Withdrawal** : 0.00
Maturity Date : 17-06-2030 **Last Paid Date** : 18-06-2011 **Premi Due Date** : 18-06-2012 **Pending Premium** : 360000
Bonus : **Paidup Value** : 50,000.00 **Surrender Value** : 0.00

Portfolio Summary

Company Name	Annual Premium	Paid Premium	Equity	Debts
HDFC Life	50,000.00	325,000.00	100.00	0.00
ICICI Prudential Life Insurance Co. Ltd.	400,000.00	4,400,000.00	72.50	27.50
Life Insurance Corporation of India	10,000.00	20,000.00	0.00	100.00
SBI Life Insurance Co. Ltd.	5,000.00	30,000.00	0.00	0.00
TATA AIA Life Insurance Company Ltd.	20,000.00	40,000.00	0.00	100.00
Grand Total	485,000.00	4,815,000.00	172.50	227.50
		IN (%)	73.00	26.38



Annual Premium Calendar

721034

500,000.0

Policy No	Product Name	Due Date	Mode	Premium	Sum Assured	ECS
10855666	HDFC Money Back	19-Jun-2013	Y	25,000.00	500000	No
103254789	HDFC Children Plan	19-Jun-2013	Y	25,000.00	500000	No
203245896	HDFC Endowment Assurance	19-Jun-2013	Y	50,000.00	500000	No
888555544666666	LIC Money Back - 20 Years	18-Sep-2013	Y	25,000.00	500000	No
10233666	HDFC Unit Link Young Star	30-Sep-2013	Y	25,000.00	500000	No

Monthly Payment Schedule

January	February	March	April
May	June 100000	July	August
September 50000	October	November	December

CARM

- Inbuilt CARM which includes integrated management of marketing activities, daily dairy entry & appointment scheduling.
- Comprehensive management of prospective clients
- Lead Generation & comprehensive tracking for prospects.

Our Expertise : Technologies

- MINT has been build on Microsoft dotNet Framework 3.5 technologies using C#
- Microsoft SQL Server 2005 is being used as database in all of our applications, which is one of the most trusted database in the world.
- Crystal Report 2008 is being used for reporting in MINT, which helps in making more versatile reports for user.

Trust on us, why ?

- We have the team of core professionals in Insurance to help us in building up core Insurance Applications.
- A clean track record of service to major top Insurance Agents in India.
- Our customer satisfaction level and our positive approach to customer is key to our business.



THANK YOU

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