

Every Parent “ Must “ Secure
their Child’s **Higher Education & Marriage Exp.** By taking

“ SMART Kid PLAN “



Risk or Return
Whatever may be the Event
Your child’s future is Secured with





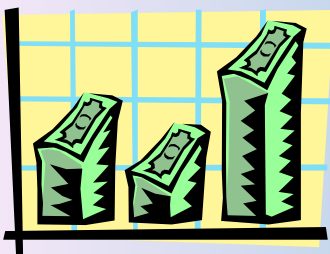
Smart Parent



Smart child



Smart Company



Smart Decision

Allow Time & Money To grow along with your child's age

**DON'T
GET TRAPPED**

**under Others Impression,
by Your Emotions
And under Any
Obligations**

Work Only with Professionals

**Your Money is your Hard earned Money,
Don't let any part timer Agent play eith it
* Current Market Return is 12 %**

**Recent Survey has proved that
80 % of the Investors have lost their money
because, of Non professional & Part time Agents Advice**

TIME & TIDE WAITS FOR NONE

**An Investment of Rs. 300/- P. Day
in LIC's Smart Child Scheme gives you**

20 Lacs of Insurance

35 Lacs of Accidental Insurance

Tax Eligibility u/s 80 ccc (Guaranteed)

Tax free Income u/s 10 (10D) (Guaranteed)

Rs. 1 Lac of Income @ Every 5 years of Interval to your child
for education Needs (Guaranteed)

Rs. 20 Lac of Income to your child for his/her Higher Education
And

Rs. 10 Lacs of Income at his/her marriage (Guaranteed)

Rs. 10 Lacs on Death any time after 21st year (Guaranteed)

No Income Tax, No Wealth Tax, No Capital Gain Tax No Gift Tax

Much Better Than any other Investment
Like PPF, POST, BANK FD & COMPANY DEPOSITS

BETTER LATE THAN NEVER

Invest Rs. 2,00,000/- Just Once
Term 20 Years & You Can Get back
Rs. 10 Lacs Calculated @ current Market Rate* of 10 %

Year	Yly Premium	Insurance	Appx. Value
1	200000	250000	-
2	0	0	-
3	0	0	-
4	0	0	-
5	0	0	-
6	0	0	230000
7	0	0	245000
8	0	0	270000
9	0	0	310000
10	0	0	340000
11	0	0	380000
12	0	0	420000
13	0	0	470000
14	0	0	530000
15	0	0	600000
16	0	0	670000
17	0	0	740000
18	0	0	830000
19	0	0	920000
20	0	0	1000000

Or Invest Rs. 33,000/- Per Month
Term 20 Years & You Can Get back Rs. 1 Crore
Calculated @ current Market Rate* of 10 %

Year	Mthly Premium	Insurance	Appx. Value
1	33000	800000	-
2	33000	800000	-
3	33000	800000	-
4	33000	800000	-
5	33000	800000	-
6		0	2000000
7		0	2200000
8		0	2500000
9		0	2800000
10		0	3100000
11		0	3500000
12		0	4000000
13		0	4600000
14		0	5300000
15		0	6200000
16		0	6900000
17		0	7700000
18		0	8500000
19		0	9300000
20		0	10000000

Invest Rs. 10,000/- Per Month
Term 10 Years & You Can Get back Rs. 65 Lacs
Calculated @ current Market Rate* of 10 %

Year	Mthly Premium	Insurance	Appx. Value
1	10000	800000	Lock in Period
2	10000	800000	
3	10000	800000	
4	10000	800000	Waiting
5	10000	800000	Period
6	10000	800000	900000
7	10000	800000	1100000
8	10000	800000	1350000
9	10000	800000	1675000
10	10000	800000	2075000
11		0	2300000
12		0	2650000
13		0	3050000
14		0	3500000
15		0	4000000
16		0	4500000
17		0	5000000
18		0	5500000
19		0	6000000
20		0	6500000

Invest Rs. 10,000/- Per Month			
Term 15 Years & You Can Get back Rs. 80 Lacs			
Calculated @ current Market Rate* of 10 %			
Year	Mthly Premium	Insurance	Appx. Value
1	10000	800000	Lock in Period
2	10000	800000	
3	10000	800000	
4	10000	800000	
5	10000	800000	
6	10000	800000	900000
7	10000	800000	1100000
8	10000	800000	1350000
9	10000	800000	1675000
10	10000	800000	2075000
11	10000	800000	2400000
12	10000	800000	2800000
13	10000	800000	3250000
14	10000	800000	3800000
15	10000	800000	4500000
16		0	5300000
17		0	6000000
18		0	6700000
19		0	7300000
20		0	8000000

Or Invest Rs. 13,800/- Per Month Term 20 Years & You Can Get back Rs. 1 Crore Calculated @ current Market Rate* of 10 %			
Year	Mthly Premium	Insurance	Appx. Value
1	13800	600000	-
2	13800	600000	-
3	13800	600000	-
4	13800	600000	-
5	13800	600000	-
6	13800	0	1200000
7	13800	0	1350000
8	13800	0	1600000
9	13800	0	1900000
10	13800	0	2200000
11	13800	0	2500000
12	13800	0	2900000
13	13800	0	3500000
14	13800	0	4200000
15	13800	0	4700000
16	13800	0	5500000
17	13800	0	6500000
18	13800	0	7700000
19	13800	0	9000000
20	13800	0	10000000

ARETIC

INSURANCE SERVICES PVT. LTD
FINANCE & INVESTMENTS PVT. LTD

A Corporate House for Insurance & Investments



Star Health and Allied Insurance Company Limited

Sanjay Chudgar

94/B, Michael Terrace, Gr. Flr, Police Station Rd. Off Bajaj Rd. Vile Parle
(W) . Mumbai-400056. Tele : 26714620, (m) 9820036802

E-mail : sanjaychudgar@areticgroup.com

Visit our website : www.areticgroup.com