

Gram Suraksha – Whole Life Assurance

Mr. insurancecraft.

Age : 25 years. Sum Assured : 1000000

Term: 55years. Premium paying period : 35 years.



First Year Premium

Mode	Basic Premium	GST @ 0.0%	Total Premium
Yearly	17750	0	17750
Half Yearly	9350	0	9350
Quarterly	4800	0	4800
Monthly	1650	0	1650

Subsequent Year Premiums

Mode	Basic Premium	GST @ 0.0%	Total Premium
Yearly	17750	0	17750
Half Yearly	9350	0	9350
Quarterly	4800	0	4800
Monthly	1650	0	1650

Maturity Benefit

Benefits	Amount
Sum Assured :	1000000
Bonus (60000 X 55):	3300000
Maturity Benefit (After 55 years):	4300000
Total Premium Paid (in 35 years):	621250

Benefit and Coverage Table

Year	Age	Yearly Premium	Cumulative Premium	Bonus	Insurance Coverage	Returns
2025	25	17750	17750	60000	1060000	0
2026	26	17750	35500	120000	1120000	0
2027	27	17750	53250	180000	1180000	0
2028	28	17750	71000	240000	1240000	0
2029	29	17750	88750	300000	1300000	0
2030	30	17750	106500	360000	1360000	0
2031	31	17750	124250	420000	1420000	0
2032	32	17750	142000	480000	1480000	0
2033	33	17750	159750	540000	1540000	0
2034	34	17750	177500	600000	1600000	0
2035	35	17750	195250	660000	1660000	0
2036	36	17750	213000	720000	1720000	0
2037	37	17750	230750	780000	1780000	0
2038	38	17750	248500	840000	1840000	0
2039	39	17750	266250	900000	1900000	0
2040	40	17750	284000	960000	1960000	0
2041	41	17750	301750	1020000	2020000	0
2042	42	17750	319500	1080000	2080000	0
2043	43	17750	337250	1140000	2140000	0
2044	44	17750	355000	1200000	2200000	0
2045	45	17750	372750	1260000	2260000	0
2046	46	17750	390500	1320000	2320000	0
2047	47	17750	408250	1380000	2380000	0
2048	48	17750	426000	1440000	2440000	0
2049	49	17750	443750	1500000	2500000	0
2050	50	17750	461500	1560000	2560000	0
2051	51	17750	479250	1620000	2620000	0
2052	52	17750	497000	1680000	2680000	0
2053	53	17750	514750	1740000	2740000	0
2054	54	17750	532500	1800000	2800000	0
2055	55	17750	550250	1860000	2860000	0
2056	56	17750	568000	1920000	2920000	0
2057	57	17750	585750	1980000	2980000	0
2058	58	17750	603500	2040000	3040000	0

Year	Age	Yearly Premium	Cumulative Premium	Bonus	Insurance Coverage	Returns
2059	59	17750	621250	2100000	3100000	0
2060	60	0	0	2160000	3160000	0
2061	61	0	0	2220000	3220000	0
2062	62	0	0	2280000	3280000	0
2063	63	0	0	2340000	3340000	0
2064	64	0	0	2400000	3400000	0
2065	65	0	0	2460000	3460000	0
2066	66	0	0	2520000	3520000	0
2067	67	0	0	2580000	3580000	0
2068	68	0	0	2640000	3640000	0
2069	69	0	0	2700000	3700000	0
2070	70	0	0	2760000	3760000	0
2071	71	0	0	2820000	3820000	0
2072	72	0	0	2880000	3880000	0
2073	73	0	0	2940000	3940000	0
2074	74	0	0	3000000	4000000	0
2075	75	0	0	3060000	4060000	0
2076	76	0	0	3120000	4120000	0
2077	77	0	0	3180000	4180000	0
2078	78	0	0	3240000	4240000	0
2079	79	0	0	3300000	4300000	0
2080	80	0	0	0	0	4300000

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