

# 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	21000	0	21000
Half Yearly	10500	0	10500
Quarterly	5250	0	5250
Monthly	1750	0	1750

## Subsequent Year Premiums

Mode	Basic Premium	GST @ 0.0%	Total Premium
Yearly	21000	0	21000
Half Yearly	10500	0	10500
Quarterly	5250	0	5250
Monthly	1750	0	1750

## Maturity Benefit

Benefits	Amount
Sum Assured :	1000000
Bonus (76000 X 55):	4180000
Maturity Benefit (After 55 years):	5180000
Total Premium Paid (in 35 years):	735000

## Benefit and Coverage Table

Year	Age	Yearly Premium	Cumulative Premium	Bonus	Insurance Coverage	Returns
2025	25	21000	21000	76000	1076000	0
2026	26	21000	42000	152000	1152000	0
2027	27	21000	63000	228000	1228000	0
2028	28	21000	84000	304000	1304000	0
2029	29	21000	105000	380000	1380000	0
2030	30	21000	126000	456000	1456000	0
2031	31	21000	147000	532000	1532000	0
2032	32	21000	168000	608000	1608000	0
2033	33	21000	189000	684000	1684000	0
2034	34	21000	210000	760000	1760000	0
2035	35	21000	231000	836000	1836000	0
2036	36	21000	252000	912000	1912000	0
2037	37	21000	273000	988000	1988000	0
2038	38	21000	294000	1064000	2064000	0
2039	39	21000	315000	1140000	2140000	0
2040	40	21000	336000	1216000	2216000	0
2041	41	21000	357000	1292000	2292000	0
2042	42	21000	378000	1368000	2368000	0
2043	43	21000	399000	1444000	2444000	0
2044	44	21000	420000	1520000	2520000	0
2045	45	21000	441000	1596000	2596000	0
2046	46	21000	462000	1672000	2672000	0
2047	47	21000	483000	1748000	2748000	0
2048	48	21000	504000	1824000	2824000	0
2049	49	21000	525000	1900000	2900000	0
2050	50	21000	546000	1976000	2976000	0
2051	51	21000	567000	2052000	3052000	0
2052	52	21000	588000	2128000	3128000	0
2053	53	21000	609000	2204000	3204000	0
2054	54	21000	630000	2280000	3280000	0
2055	55	21000	651000	2356000	3356000	0
2056	56	21000	672000	2432000	3432000	0
2057	57	21000	693000	2508000	3508000	0
2058	58	21000	714000	2584000	3584000	0

Year	Age	Yearly Premium	Cumulative Premium	Bonus	Insurance Coverage	Returns
2059	59	21000	735000	2660000	3660000	0
2060	60	0	0	2736000	3736000	0
2061	61	0	0	2812000	3812000	0
2062	62	0	0	2888000	3888000	0
2063	63	0	0	2964000	3964000	0
2064	64	0	0	3040000	4040000	0
2065	65	0	0	3116000	4116000	0
2066	66	0	0	3192000	4192000	0
2067	67	0	0	3268000	4268000	0
2068	68	0	0	3344000	4344000	0
2069	69	0	0	3420000	4420000	0
2070	70	0	0	3496000	4496000	0
2071	71	0	0	3572000	4572000	0
2072	72	0	0	3648000	4648000	0
2073	73	0	0	3724000	4724000	0
2074	74	0	0	3800000	4800000	0
2075	75	0	0	3876000	4876000	0
2076	76	0	0	3952000	4952000	0
2077	77	0	0	4028000	5028000	0
2078	78	0	0	4104000	5104000	0
2079	79	0	0	4180000	5180000	0
2080	80	0	0	0	0	5180000

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