

881-Bima Lakshmi



Prepared By



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This is proposed to

Proposer Details	
Name	insurancecraft
Age	25
Plan Name	881-Bima Lakshmi
Sum Assured	1000000
Policy Term	25
PPT	15
AB Rider	0
AD & DB Rider	1000000
Term Rider	0
CIR SA	0
PWB Rider	

Payable Premium			
YLY	HLY	QLY	MLY
112700	57386	28954	9711

Total Premium	Rs.1690500
Total Returns	Rs.3724780



Save Rs.309 per day for 15 yrs, and get a bulk amount of Rs.3224780 at Age:50

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	112700	1121740	2121740	0	0	0
2026	26	112700	1138220	2138220	0	68291	54632
2027	27	112700	1162940	2162940	0	117044	93635
2028	28	112700	1195900	2195900	0	176560	141248
2029	29	112700	1237100	2237100	0	247505	198004
2030	30	112700	1286539	2286539	0	330591	264472
2031	31	112700	1344218	2344218	0	426291	341032
2032	32	112700	1410137	2410137	0	535351	428280
2033	33	112700	1484296	2484296	0	657805	526244
2034	34	112700	1566695	2566695	0	794128	635302
2035	35	112700	1657334	2657334	0	944244	755395
2036	36	112700	1756213	2756213	0	1107751	886200
2037	37	112700	1863332	2863332	0	1284305	1027444
2038	38	112700	1978691	2978691	0	1472844	1178275
2039	39	112700	2102290	3102290	0	1672049	1337639
2040	40	0	2225889	3225889	500000	1251213	1000970
2041	41	0	2349488	3349488	0	1401902	1121521
2042	42	0	2473087	3473087	0	1568357	1254685
2043	43	0	2596686	3596686	0	1751940	1401552
2044	44	0	2720285	3720285	0	1955140	1564112
2045	45	0	2843884	3843884	0	2179633	1743706
2046	46	0	2967483	3967483	0	2428589	1942871
2047	47	0	3091082	4091082	0	2704001	2163200
2048	48	0	3214681	4214681	0	3010186	2408148
2049	49	0	3338280	4338280	0	3224780	2579824
2050	50	0	0	0	3224780	0	0

0	0	0	0	0	3724780	0	0
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You have to pay the premium for 15 yrs
(from Age:25 - Age:39)



If you take the payment mode as yly then you have to pay Rs.112700 for every year



Totally you will pay Rs.1690500



At Age-50 you will receive Rs.3224780



Natural Risk Cover is Rs.1121740-Rs.3338280 as shown in the above table.....For example
In case of Natural Death at Age-30, Nominee will receive Rs.1286539



Accidental Risk Cover is Rs.2121740-Rs.4338280 as shown in the above table.....For example
In case of Accidental Death at Age-30, Nominee will receive Rs.2286539



If you close the policy you will receive the amount as shown in the above table under CashValue Column.....For example
if you close at Age-32, you will receive Rs.535351



You can take the loan as shown in the above table under Loan Column.....For example
at Age-32, you can take a loan of Rs.428280

Medical Report: For Proposers under NMS(Including NRIs/FNIOs of group V countries), And NMG(Professional) and NMG(Self-Employed) Criteria upto age 60 LBD



----NMS & NMG(Professional)----

For Proposers under NMG(SAP) and NMG(NSAP) for others
----NMG----

Disclaimer : The Benefits shown in this presentation are calculated based on the current bonus rates, Actual values may vary depends on the corporation profits and experience