

764-Bima Ratna



Prepared By



insurance craft
insurance planner
Ph: 9599992536, 9599992536
insurancecraft.in@gmail.com



This is proposed to

Proposer Details	
Name	insurancecraft
Age	25
Plan Name	764-Bima Ratna
Sum Assured	1000000
Policy Term	25
PPT	21
AB Rider	0
AD & DB Rider	1000000
Term Rider	0
CIR SA	0
PWB Rider	-

Payable Premium			
YLY	HLY	QLY	MLY
55770	28168	14225	4742

Total Premium	Rs.1171170
Total Returns	Rs.2425000



Save Rs.153 per day for 21 yrs and get an amount of Rs.2425000 during the term

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	55770	1300000	2300000	0	0	0
2026	26	55770	1350000	2350000	0	36110	32499
2027	27	55770	1400000	2400000	0	58136	52322
2028	28	55770	1450000	2450000	0	83236	74912
2029	29	55770	1500000	2500000	0	111764	100587
2030	30	55770	1555000	2555000	0	145147	130632
2031	31	55770	1610000	2610000	0	182791	164511
2032	32	55770	1665000	2665000	0	225382	202843
2033	33	55770	1720000	2720000	0	273329	245996
2034	34	55770	1775000	2775000	0	327147	294432
2035	35	55770	1835000	2835000	0	389255	350329
2036	36	55770	1895000	2895000	0	458795	412915
2037	37	55770	1955000	2955000	0	536719	483047
2038	38	55770	2015000	3015000	0	624007	561606
2039	39	55770	2075000	3075000	0	721595	649435
2040	40	55770	2135000	3135000	0	830756	747680
2041	41	55770	2195000	3195000	0	952622	857359
2042	42	55770	2255000	3255000	0	1088834	979950
2043	43	55770	2315000	3315000	0	1240839	1116755
2044	44	55770	2375000	3375000	0	1410968	1269871
2045	45	55770	2435000	3435000	0	1600966	1440869
2046	46	0	2495000	3495000	0	1774872	1597384
2047	47	0	2555000	3555000	0	1968537	1771683
2048	48	0	2615000	3615000	250000	1934320	1740888
2049	49	0	2675000	3675000	250000	1682500	1514250
2050	50	0	0	0	1925000	0	0

0	0	1171170	0	0	2425000	0	0
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You have to pay the premium for 21 yrs
(from Age:25 - Age:45)



If you take the payment mode as yly then you have to pay Rs.55770 for every year



Totally you will pay Rs.1171170

You will receive the returns as follows:



At Age:48 - Rs.250000

At Age:49 - Rs.250000

At Age:50 - Rs.1925000



Natural Risk Cover is Rs.1300000-Rs.2675000 as shown in the above table.....For example

In case of Natural Death at Age-30, Nominee will receive Rs.1555000



Accidental Risk Cover is Rs.2300000-Rs.3675000 as shown in the above table.....For example

In case of Accidental Death at Age-30, Nominee will receive Rs.2555000



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.225382



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.202843

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

----MER----