

745-Jeevan Umang



Prepared By



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This is proposed to

Proposer Details	
Name	insurancecraft
Age	25
Plan Name	745-Jeevan Umang
Sum Assured	1000000
Policy Term	75
PPT	30
AB Rider	0
AD & DB Rider	1000000
Term Rider	0
CIR SA	0
PWB Rider	-

Payable Premium			
YLY	HLY	QLY	MLY
32145	16248	8212	2737



Save Rs.88 per day for 30 yrs, and get a bulk amount of Rs.8075000 at Age:100

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	32145	1047000	2047000	0	0	0
2026	26	32145	1094000	2094000	0	16066	14459
2027	27	32145	1141000	2141000	0	24099	21689
2028	28	32145	1188000	2188000	0	48199	43379
2029	29	32145	1235000	2235000	0	80333	72299
2030	30	32145	1282000	2282000	0	120499	108449
2031	31	32145	1329000	2329000	0	140582	126523
2032	32	32145	1376000	2376000	0	160666	144599
2033	33	32145	1423000	2423000	0	180749	162674
2034	34	32145	1470000	2470000	0	240999	216899
2035	35	32145	1517000	2517000	0	265098	238588
2036	36	32145	1564000	2564000	0	289198	260278
2037	37	32145	1611000	2611000	0	365515	328963
2038	38	32145	1658000	2658000	0	393631	354267
2039	39	32145	1705000	2705000	0	421748	379573
2040	40	32145	1772000	2772000	0	456864	411177
2041	41	32145	1824000	2824000	0	556264	500637
2042	42	32145	1876000	2876000	0	590397	531357
2043	43	32145	1928000	2928000	0	624530	562077
2044	44	32145	1990000	2990000	0	662664	596397
2045	45	32145	2057000	3057000	0	790646	711581
2046	46	32145	2134000	3134000	0	840296	756266
2047	47	32145	2231000	3231000	0	898946	809051
2048	48	32145	2378000	3378000	0	1088996	980096
2049	49	32145	2525000	3525000	0	1179162	1061245
2050	50	32145	2672000	3672000	0	1396261	1256634

2051	51	32145	2819000	3819000	0	1495445	1345900
2052	52	32145	2986000	3986000	0	1751594	1576434
2053	53	32145	3153000	4153000	0	2027777	1824999
2054	54	32145	3320000	4320000	0	2323993	2091593
2055	55	0	3557000	4557000	80000	3090170	420000
2056	56	0	3804000	4804000	80000	3553600	420000
2057	57	0	4101000	5101000	80000	3845900	420000
2058	58	0	4398000	5398000	80000	4138200	420000
2059	59	0	4695000	5695000	80000	4430500	420000
2060	60	0	4992000	5992000	80000	4722800	420000
2061	61	0	5289000	6289000	80000	5015100	420000
2062	62	0	5586000	6586000	80000	5307400	420000
2063	63	0	5883000	6883000	80000	5599700	420000
2064	64	0	6180000	7180000	80000	5892000	420000
2065	65	0	6477000	7477000	80000	6184300	420000
2066	66	0	6524000	7524000	80000	6226600	420000
2067	67	0	6571000	7571000	80000	6268900	420000
2068	68	0	6618000	7618000	80000	6311200	420000
2069	69	0	6665000	7665000	80000	6353500	420000
2070	70	0	6712000	7712000	80000	6395800	420000
2071	71	0	6759000	6759000	80000	6438100	420000
2072	72	0	6806000	6806000	80000	6480400	420000
2073	73	0	6853000	6853000	80000	6522700	420000
2074	74	0	6900000	6900000	80000	6565000	420000
2075	75	0	6947000	6947000	80000	6607300	420000
2076	76	0	6994000	6994000	80000	6649600	420000
2077	77	0	7041000	7041000	80000	6691900	420000

2078	78	0	7088000	7088000	80000	6734200	420000
2079	79	0	7135000	7135000	80000	6776500	420000
2080	80	0	7182000	7182000	80000	6818800	420000
2081	81	0	7229000	7229000	80000	6861100	420000
2082	82	0	7276000	7276000	80000	6903400	420000
2083	83	0	7323000	7323000	80000	6945700	420000
2084	84	0	7370000	7370000	80000	6988000	420000
2085	85	0	7417000	7417000	80000	7030300	420000
2086	86	0	7464000	7464000	80000	7072600	420000
2087	87	0	7511000	7511000	80000	7114900	420000
2088	88	0	7558000	7558000	80000	7157200	420000
2089	89	0	7605000	7605000	80000	7199500	420000
2090	90	0	7652000	7652000	80000	7241800	420000
2091	91	0	7699000	7699000	80000	7284100	420000
2092	92	0	7746000	7746000	80000	7326400	420000
2093	93	0	7793000	7793000	80000	7368700	420000
2094	94	0	7840000	7840000	80000	7411000	420000
2095	95	0	7887000	7887000	80000	7453300	420000
2096	96	0	7934000	7934000	80000	7495600	420000
2097	97	0	7981000	7981000	80000	7537900	420000
2098	98	0	8028000	8028000	80000	7580200	420000
2099	99	0	8075000	8075000	80000	7622500	420000
2100	100	0	0	0	8075000	0	0
0	0	964350	0	0	11675000	0	0



You have to pay the premium for 30 yrs
(from Age:25 - Age:54)



If you take the payment mode as yly then you have to pay Rs.32145 for every year



Totally you will pay Rs.964350



From Age:55-99 you will receive Rs.80000



Natural Risk Cover is as shown in the above table under Natural column.....For example In case of Natural Death at Age-30, Nominee will receive Rs.1282000



Accidental Risk cover is as shown in the above table under Accidental column.....For example In case of Accidental Death at Age-30, Nominee will receive Rs.2282000



At age 100 you will receive Rs.8075000



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-80, you will receive Rs.6818800



You can take the loan as shown in the above table under Loan Column.....For example at Age-75, you can take a loan of Rs.420000

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