

# 771-Jeevan Utsav

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**Prepared By**

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**insurance craft**  
insurance planner  
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This is proposed to

Proposer Details	
Name	insurancecraft
Age	25
Plan Name	771-Jeevan Utsav
Sum Assured	1000000
Policy Term	75
PPT	16
SelectedOption	Regular Income
Deferment Term	2
AB Rider	0
AD & DB Rider	1000000
Term Rider	0
PWB Rider	-

Payable Premium			
YLY	HLY	QLY	MLY
<b>60300</b>	<b>30675</b>	<b>15450</b>	<b>5188</b>



**Save Rs.165 per day for 16 yrs, and get Rs.100000 every year for whole life**

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	60300	1040000	2040000	0	0	0
2026	26	60300	1080000	2080000	0	36180	27135
2027	27	60300	1120000	2120000	0	120000	90000
2028	28	60300	1160000	2160000	0	178618	133963
2029	29	60300	1200000	2200000	0	249675	187256
2030	30	60300	1240000	2240000	0	333156	249867
2031	31	60300	1280000	2280000	0	410462	307846
2032	32	60300	1320000	2320000	0	493993	370494
2033	33	60300	1360000	2360000	0	583750	437812
2034	34	60300	1400000	2400000	0	679731	509798
2035	35	60300	1440000	2440000	0	782000	586500
2036	36	60300	1480000	2480000	0	871393	653544
2037	37	60300	1520000	2520000	0	963850	722887
2038	38	60300	1560000	2560000	0	1059687	794765
2039	39	60300	1600000	2600000	0	1159125	869343
2040	40	60300	1640000	2640000	0	1262500	946875
2041	41	0	1640000	2640000	0	1131435	848576
2042	42	0	1640000	2640000	0	1202447	901835
2043	43	0	1640000	2640000	100000	1278216	958662
2044	44	0	1640000	2640000	100000	1279528	959646
2045	45	0	1640000	2640000	100000	1280839	960629
2046	46	0	1640000	2640000	100000	1282152	961614
2047	47	0	1640000	2640000	100000	1283464	962598
2048	48	0	1640000	2640000	100000	1284776	963582
2049	49	0	1640000	2640000	100000	1286088	964566
2050	50	0	1640000	2640000	100000	1287400	965550

2051	51	0	1640000	2640000	100000	1288712	966534
2052	52	0	1640000	2640000	100000	1290024	967518
2053	53	0	1640000	2640000	100000	1291172	968379
2054	54	0	1640000	2640000	100000	1292320	969240
2055	55	0	1640000	2640000	100000	1293468	970101
2056	56	0	1640000	2640000	100000	1294452	970839
2057	57	0	1640000	2640000	100000	1295435	971576
2058	58	0	1640000	2640000	100000	1296420	972315
2059	59	0	1640000	2640000	100000	1297239	972929
2060	60	0	1640000	2640000	100000	1297896	973422
2061	61	0	1640000	2640000	100000	1298552	973914
2062	62	0	1640000	2640000	100000	1299208	974406
2063	63	0	1640000	2640000	100000	1299700	974775
2064	64	0	1640000	2640000	100000	1300028	975021
2065	65	0	1640000	2640000	100000	1300356	975267
2066	66	0	1640000	2640000	100000	1300684	975513
2067	67	0	1640000	2640000	100000	1300847	975635
2068	68	0	1640000	2640000	100000	1301012	975759
2069	69	0	1640000	2640000	100000	1301176	975882
2070	70	0	1640000	2640000	100000	1301339	976004
2071	71	0	1640000	1640000	100000	1301504	976128
2072	72	0	1640000	1640000	100000	1301668	976251
2073	73	0	1640000	1640000	100000	1301831	976373
2074	74	0	1640000	1640000	100000	1301996	976497
2075	75	0	1640000	1640000	100000	1302160	976620
2076	76	0	1640000	1640000	100000	1302488	976866
2077	77	0	1640000	1640000	100000	1302652	976989

2078	78	0	1640000	1640000	100000	1302816	977112
2079	79	0	1640000	1640000	100000	1302980	977235
2080	80	0	1640000	1640000	100000	1303143	977357
2081	81	0	1640000	1640000	100000	1303308	977481
2082	82	0	1640000	1640000	100000	1303472	977604
2083	83	0	1640000	1640000	100000	1303635	977726
2084	84	0	1640000	1640000	100000	1303800	977850
2085	85	0	1640000	1640000	100000	1303964	977973
2086	86	0	1640000	1640000	100000	1304128	978096
2087	87	0	1640000	1640000	100000	1304292	978219
2088	88	0	1640000	1640000	100000	1304456	978342
2089	89	0	1640000	1640000	100000	1304620	978465
2090	90	0	1640000	1640000	100000	1304784	978588
2091	91	0	1640000	1640000	100000	1304947	978710
2092	92	0	1640000	1640000	100000	1305112	978834
2093	93	0	1640000	1640000	100000	1305276	978957
2094	94	0	1640000	1640000	100000	1305439	979079
2095	95	0	1640000	1640000	100000	1305604	979203
2096	96	0	1640000	1640000	100000	1305768	979326
2097	97	0	1640000	1640000	100000	1305931	979448
2098	98	0	1640000	1640000	100000	1306096	979572
2099	99	0	1640000	1640000	100000	1306260	979695
2100	100	0	1640000	1640000	100000	1306424	979818
0	0	964800	0	0	0	0	0



You have to pay the premium for 16 yrs  
(from Age:25 - Age:40)



If you take the payment mode as yly then you have to pay Rs.60300 for every year



Totally you will pay Rs.964800



From Age:43 you will receive Rs.100000 every year for the whole life



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.1240000



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.2240000



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-46, you will receive Rs.1282152



You can take the loan as shown in the above table under Loan Column.....For example at Age-61, you can take a loan of Rs.973914

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----