

736-Jeevan Labh



Prepared By



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This is proposed to

Proposer Details	
Name	insurancecraft
Age	25
Plan Name	736-Jeevan Labh
Sum Assured	1000000
Policy Term	25
PPT	16
AB Rider	0
AD & DB Rider	1000000
Term Rider	0
CIR SA	0
PWB Rider	-

Payable Premium			
YLY	HLY	QLY	MLY
48035	24271	12263	4088

Total Premium	Rs.768560
Total Returns	Rs.2625000



Save Rs.132 per day for 16 yrs, and get a bulk amount of Rs.2625000 at Age:50

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	48035	1047000	2047000	0	0	0
2026	26	48035	1094000	2094000	0	28821	23056
2027	27	48035	1141000	2141000	0	64775	51820
2028	28	48035	1188000	2188000	0	125059	100047
2029	29	48035	1235000	2235000	0	156629	125303
2030	30	48035	1282000	2282000	0	188435	150748
2031	31	48035	1329000	2329000	0	220531	176424
2032	32	48035	1376000	2376000	0	259890	207912
2033	33	48035	1423000	2423000	0	301551	241240
2034	34	48035	1470000	2470000	0	345626	276500
2035	35	48035	1517000	2517000	0	392384	313907
2036	36	48035	1564000	2564000	0	438201	350560
2037	37	48035	1611000	2611000	0	486259	389007
2038	38	48035	1658000	2658000	0	536750	429400
2039	39	48035	1725000	2725000	0	593660	474928
2040	40	48035	1777000	2777000	0	650849	520679
2041	41	0	1829000	2829000	0	711428	569142
2042	42	0	1881000	2881000	0	775722	620577
2043	43	0	1943000	2943000	0	846249	676999
2044	44	0	2010000	3010000	0	922832	738265
2045	45	0	2087000	3087000	0	1007765	806212
2046	46	0	2184000	3184000	0	1104704	883763
2047	47	0	2331000	3331000	0	1224567	979653
2048	48	0	2478000	3478000	0	1365672	1092537
2049	49	0	2625000	3625000	0	1448200	1158560
2050	50	0	0	0	2625000	0	0

0	0	768560	0	0	2625000	0	0
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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.48035 for every year



Totally you will pay Rs.768560



At Age-50 you will receive Rs.2625000



Natural Risk Cover is Rs.1047000-Rs.2625000 as shown in the above table.....For example
In case of Natural Death at Age-30, Nominee will receive Rs.1282000



Accidental Risk Cover is Rs.2047000-Rs.3625000 as shown in the above table.....For example
In case of Accidental Death at Age-30, Nominee will receive Rs.2282000



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.259890



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.207912

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