

733-Jeevan Lakshya



Prepared By



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This is proposed to

Proposer Details	
Name	insurancecraft
Age	25
Plan Name	733-Jeevan Lakshya
Sum Assured	1000000
Policy Term	25
PPT	22
AB Rider	0
AD & DB Rider	1000000
Term Rider	0
CIR SA	0
PWB Rider	-

Payable Premium			
YLY	HLY	QLY	MLY
41425	20944	10588	3529

Total Premium	Rs.911350
Total Returns	Rs.2600000



Save Rs.113 per day for 22 yrs, and get a bulk amount of Rs.2600000 at Age:50

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	41425	0	1000000	0	0	0
2026	26	41425	0	1000000	0	24855	19884
2027	27	41425	0	1000000	0	58368	46694
2028	28	41425	0	1000000	0	111222	88977
2029	29	41425	0	1000000	0	139327	111461
2030	30	41425	0	1000000	0	167662	134129
2031	31	41425	0	1000000	0	196281	157024
2032	32	41425	0	1000000	0	231221	184976
2033	33	41425	0	1000000	0	268214	214571
2034	34	41425	0	1000000	0	307376	245900
2035	35	41425	0	1000000	0	348962	279169
2036	36	41425	0	1000000	0	389435	311548
2037	37	41425	0	1000000	0	431898	345518
2038	38	41425	0	1000000	0	476552	381241
2039	39	41425	0	1000000	0	527361	421888
2040	40	41425	0	1000000	0	578198	462558
2041	41	41425	0	1000000	0	632149	505719
2042	42	41425	0	1000000	0	689550	551640
2043	43	41425	0	1000000	0	752893	602314
2044	44	41425	0	1000000	0	822007	657605
2045	45	41425	0	1000000	0	899150	719320
2046	46	41425	0	1000000	0	987990	790392
2047	47	0	0	1000000	0	1099395	879516
2048	48	0	0	1000000	0	1231560	985248
2049	49	0	0	1000000	0	1308500	1046800
2050	50	0	0	0	2600000	0	0

0	0	911350	0	0	2600000	0	0
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Lets claculate the Risk cover at Age 29

Natural Risk Cover:

10% of the Sum Assured is given every year from

Age:29-Age:49

$$100000 * 21 = \text{Rs.}2100000$$

On maturity 110% of Sum Assured along with bonus is given

$$\text{Rs.}2700000$$

$$2100000 + 2700000 + 0 = \text{Rs.}4800000$$

Accidental Risk Cover:

Accidental Benefit is given immediatelly at Age:29

(Rs.1000000)

10% of the Sum Assured is given every year from

Age:29-Age:49

$$100000 * 21 = \text{Rs.}2100000$$

On maturity 110% of Sum Assured along with bonus is given

$$\text{Rs.}2700000$$

$$1000000 + 2100000 + 2700000 + 0 = \text{Rs.}5800000$$

Accidental Risk Cover at Age:29

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	41425	0	1000000	0	0	0
2026	26	41425	0	1000000	0	24855	19884
2027	27	41425	0	1000000	0	58368	46694
2028	28	41425	0	1000000	0	111222	88977
2029	29	0	0	0	1100000	139327	111461
2030	30	0	0	0	100000	167662	134129
2031	31	0	0	0	100000	196281	157024
2032	32	0	0	0	100000	231221	184976
2033	33	0	0	0	100000	268214	214571
2034	34	0	0	0	100000	307376	245900
2035	35	0	0	0	100000	348962	279169
2036	36	0	0	0	100000	389435	311548
2037	37	0	0	0	100000	431898	345518
2038	38	0	0	0	100000	476552	381241
2039	39	0	0	0	100000	527361	421888
2040	40	0	0	0	100000	578198	462558
2041	41	0	0	0	100000	632149	505719
2042	42	0	0	0	100000	689550	551640
2043	43	0	0	0	100000	752893	602314
2044	44	0	0	0	100000	822007	657605
2045	45	0	0	0	100000	899150	719320
2046	46	0	0	0	100000	987990	790392
2047	47	0	0	0	100000	1099395	879516
2048	48	0	0	0	100000	1231560	985248

2049	49	0	0	0	100000	1308500	1046800
2050	50	0	0	0	2700000	0	0
0	0	165700	0	0	5800000	0	0



You have to pay the premium for 22 yrs
(from Age:25 - Age:46)



If you take the payment mode as yly then you have to pay Rs.41425 for every year



Totally you will pay Rs.911350



At Age:50 you will receive Rs.2600000



Natural Risk cover is as explained above



Accidental Risk cover is as explained above



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.231221



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.184976

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----

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