

858-New Jeevan Shanti



Prepared By



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



This is proposed to

Proposer Details	
Name	insurancecraft
Age	30
Plan Name	858-New Jeevan Shanti
Sum Assured	1000000
Policy Term	70
PPT	1
Pension Option	Deferred Annuity for Single Life
Deferement Term	5

Single Premium		
Premium	GST(1.8%)	Payable Prem
1000000	0	1000000

Pension Receivable			
YLY	HLY	QLY	MLY
82500	40425	20006	6600
8.25%	8.08%	8.00%	7.92%



Pay Rs.1000000 for single time, and get a pension of Rs.82500 every year

Comparison Table

Deferemen t Term	YLY	HLY	QLY	MLY	IRR
Term - 1	66200	32438	16054	5296	6.62%
Term - 2	70700	34643	17145	5656	7.07%
Term - 3	75400	36946	18285	6032	7.54%
Term - 4	77500	37975	18794	6200	7.75%
Term - 5	82500	40425	20006	6600	8.25%

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	30	1000000	1082500	1082500	0	811875	434210
2026	31	0	1165000	1165000	0	811875	434210
2027	32	0	1247500	1247500	0	811875	434210
2028	33	0	1330000	1330000	0	811875	434210
2029	34	0	1412500	1412500	0	974250	434210
2030	35	0	1330000	1330000	82500	800000	434210
2031	36	0	1247500	1247500	82500	800000	434210
2032	37	0	1165000	1165000	82500	800000	434210
2033	38	0	1082500	1082500	82500	800000	434210
2034	39	0	1050000	1050000	82500	800000	434210
2035	40	0	1050000	1050000	82500	800000	434210
2036	41	0	1050000	1050000	82500	800000	434210
2037	42	0	1050000	1050000	82500	800000	434210
2038	43	0	1050000	1050000	82500	800000	434210
2039	44	0	1050000	1050000	82500	800000	434210
2040	45	0	1050000	1050000	82500	800000	434210
2041	46	0	1050000	1050000	82500	800000	434210
2042	47	0	1050000	1050000	82500	800000	434210
2043	48	0	1050000	1050000	82500	800000	434210
2044	49	0	1050000	1050000	82500	800000	434210
2045	50	0	1050000	1050000	82500	800000	434210
2046	51	0	1050000	1050000	82500	800000	434210
2047	52	0	1050000	1050000	82500	800000	434210
2048	53	0	1050000	1050000	82500	800000	434210
2049	54	0	1050000	1050000	82500	800000	434210
2050	55	0	1050000	1050000	82500	800000	434210

2051	56	0	1050000	1050000	82500	800000	434210
2052	57	0	1050000	1050000	82500	800000	434210
2053	58	0	1050000	1050000	82500	800000	434210
2054	59	0	1050000	1050000	82500	800000	434210
2055	60	0	1050000	1050000	82500	800000	434210
2056	61	0	1050000	1050000	82500	800000	434210
2057	62	0	1050000	1050000	82500	800000	434210
2058	63	0	1050000	1050000	82500	800000	434210
2059	64	0	1050000	1050000	82500	800000	434210
2060	65	0	1050000	1050000	82500	800000	434210
2061	66	0	1050000	1050000	82500	800000	434210
2062	67	0	1050000	1050000	82500	800000	434210
2063	68	0	1050000	1050000	82500	800000	434210
2064	69	0	1050000	1050000	82500	800000	434210
2065	70	0	1050000	1050000	82500	800000	434210
2066	71	0	1050000	1050000	82500	800000	434210
2067	72	0	1050000	1050000	82500	800000	434210
2068	73	0	1050000	1050000	82500	800000	434210
2069	74	0	1050000	1050000	82500	800000	434210
2070	75	0	1050000	1050000	82500	800000	434210
2071	76	0	1050000	1050000	82500	800000	434210
2072	77	0	1050000	1050000	82500	800000	434210
2073	78	0	1050000	1050000	82500	800000	434210
2074	79	0	1050000	1050000	82500	800000	434210
2075	80	0	1050000	1050000	82500	800000	434210
2076	81	0	1050000	1050000	82500	800000	434210
2077	82	0	1050000	1050000	82500	800000	434210

2078	83	0	1050000	1050000	82500	800000	434210
2079	84	0	1050000	1050000	82500	800000	434210
2080	85	0	1050000	1050000	82500	800000	434210
2081	86	0	1050000	1050000	82500	800000	434210
2082	87	0	1050000	1050000	82500	800000	434210
2083	88	0	1050000	1050000	82500	800000	434210
2084	89	0	1050000	1050000	82500	800000	434210
2085	90	0	1050000	1050000	82500	800000	434210
2086	91	0	1050000	1050000	82500	800000	434210
2087	92	0	1050000	1050000	82500	800000	434210
2088	93	0	1050000	1050000	82500	800000	434210
2089	94	0	1050000	1050000	82500	800000	434210
2090	95	0	1050000	1050000	82500	800000	434210
2091	96	0	1050000	1050000	82500	800000	434210
2092	97	0	1050000	1050000	82500	800000	434210
2093	98	0	1050000	1050000	82500	800000	434210
2094	99	0	1050000	1050000	82500	800000	434210
2095	100	0	1050000	1050000	1050000	800000	434210
0	0	0	0	0	0	0	0