

720-NewMoneyBack(20yrs)



Prepared By



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This is proposed to

Proposer Details	
Name	insurancecraft
Age	25
Plan Name	720-NewMoneyBack(20yrs)
Sum Assured	1000000
Policy Term	20
PPT	15
AB Rider	0
AD & DB Rider	1000000
Term Rider	0
CIR SA	0
PWB Rider	-

Payable Premium			
YLY	HLY	QLY	MLY
77970	39392	19899	6633

Total Premium	Rs.1169550
Total Returns	Rs.1760000



Save Rs.214 per day for 15 yrs and get an amount of Rs.1760000 during the term

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2025	25	77970	1286000	2286000	0	0	0
2026	26	77970	1322000	2322000	0	46782	42103
2027	27	77970	1358000	2358000	0	87690	78921
2028	28	77970	1394000	2394000	0	179815	161833
2029	29	77970	1430000	2430000	0	225579	203021
2030	30	77970	1466000	2466000	200000	71882	64693
2031	31	77970	1502000	2502000	0	117196	105476
2032	32	77970	1538000	2538000	0	178334	160500
2033	33	77970	1574000	2574000	0	243785	219406
2034	34	77970	1610000	2610000	0	313703	282332
2035	35	77970	1646000	2646000	200000	188258	169432
2036	36	77970	1682000	2682000	0	267632	240868
2037	37	77970	1718000	2718000	0	352118	316906
2038	38	77970	1754000	2754000	0	441900	397710
2039	39	77970	1790000	2790000	0	537430	483687
2040	40	0	1826000	2826000	200000	439120	395208
2041	41	0	1862000	2862000	0	547423	492680
2042	42	0	1898000	2898000	0	663029	596726
2043	43	0	1934000	2934000	0	790344	711309
2044	44	0	2010000	3010000	0	875520	787968
2045	45	0	0	0	1160000	0	0
0	0	1169550	0	0	1760000	0	0



You have to pay the premium for 15 yrs
(from Age:25 - Age:39)



If you take the payment mode as yly then you have to pay Rs.77970 for every year



Totally you will pay Rs.1169550

You will receive the returns as follows:



At Age:30 - Rs.200000

At Age:35 - Rs.200000

At Age:40 - Rs.200000

At Age:45 - Rs.1160000



Natural Risk Cover is Rs.1286000-Rs.2010000 as shown in the above table.....For example

In case of Natural Death at Age-30, Nominee will receive Rs.1466000



Accidental Risk Cover is Rs.2286000-Rs.3010000 as shown in the above table.....For example

In case of Accidental Death at Age-30, Nominee will receive Rs.2466000



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.178334



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.160500

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