

936-Jeevan Labh



Prepared By



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This is proposed to

Proposer Details	
Name	vivek
Age	24
Plan Name	936-Jeevan Labh
Sum Assured	500000
Policy Term	25
PPT	16
DAB Rider	0
AD & DB Rider	500000
Term Rider	0
CIR SA	0
PWB Rider	-

First Year Premium			
YLY	HLY	QLY	MLY
23632	11936	6029	2010
22614+1018	11422+514	5769+260	1923+87

2nd year onwards			
YLY	HLY	QLY	MLY
23123	11679	5899	1966
22614+509	11422+257	5769+130	1923+43

Total Premium	Rs.370477
Total Returns	Rs.1312500



Save Rs.63 per day for 16 yrs, and get a bulk amount of Rs.1312500 at Age:49

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2023	24	23632	523500	1023500	0	0	0
2024	25	23123	547000	1047000	0	13568	10854
2025	26	23123	570500	1070500	0	31124	24899
2026	27	23123	594000	1094000	0	59722	47777
2027	28	23123	617500	1117500	0	74806	59844
2028	29	23123	641000	1141000	0	90007	72005
2029	30	23123	664500	1164500	0	105353	84282
2030	31	23123	688000	1188000	0	124133	99306
2031	32	23123	711500	1211500	0	144013	115210
2032	33	23123	735000	1235000	0	165052	132041
2033	34	23123	758500	1258500	0	187383	149906
2034	35	23123	782000	1282000	0	209193	167354
2035	36	23123	805500	1305500	0	232074	185659
2036	37	23123	829000	1329000	0	256123	204898
2037	38	23123	862500	1362500	0	283331	226664
2038	39	23123	888500	1388500	0	310630	248504
2039	40	0	914500	1414500	0	339573	271658
2040	41	0	940500	1440500	0	370325	296260
2041	42	0	971500	1471500	0	404143	323314
2042	43	0	1005000	1505000	0	440942	352753
2043	44	0	1043500	1543500	0	481863	385490
2044	45	0	1092000	1592000	0	528740	422992
2045	46	0	1165500	1665500	0	587027	469621
2046	47	0	1239000	1739000	0	655888	524710
2047	48	0	1312500	1812500	0	696030	556824
2048	49	0	0	0	1312500	0	0

0	0	370477	0	0	1312500	0	0
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You have to pay the premium for 16 yrs
(from Age:24 - Age:39)



If you take the payment mode as yly then you have to pay Rs.23632 for the first year,from 2nd year onwards Rs.23123



Totally you will pay Rs.370477



At Age-49 you will receive Rs.1312500



Natural Risk Cover is Rs.523500-Rs.1312500 as shown in the above table.....For example

In case of Natural Death at Age-29, Nominee will receive Rs.641000



Accidental Risk Cover is Rs.1023500-Rs.1812500 as shown in the above table.....For example

In case of Accidental Death at Age-29, Nominee will receive Rs.1141000



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-31, you will receive Rs.124133



You can take the loan as shown in the above table under Loan Column.....For example

at Age-31, you can take a loan of Rs.99306

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 & NMG(NSAP)----

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