

Product Mix (Combination Plan)

Mr. Patel

Mr. Patel Age: 35

Total premium paid is Rs.1504740 and total expected returns will be Rs.2600000



First Year Premium (4.5% GST)

Mode	Basic Premium	GST	Total Premium
Yearly	56905	3782	60687
Half Yearly	28784	1917	30701
Quarterly	12218	550	12768
Monthly	4073	183	4256

Subsequent Year Premium (2.25% GST)

Mode	Basic Premium	GST	Total Premium
Yearly	56905	2706	59611
Half Yearly	28784	1373	30157
Quarterly	12218	275	12493
Monthly	4073	92	4165

Salient features of the combination...



2 policies are combined and consolidated benefit is shown in this presentation



Premium has to be paid for 40 (upto year 2061)



The first year premium of 60687 does not include any single premium policies.



Premium payment pattern, Coverage, Cash Value and returns shown in the table below

List of plans considered

No:	Name	Age	Plan-Term	Sum Assured	Premium
1	Mr. Patel	35	933-25	1000000	50008
2	Mr. Patel	35	855-40	2500000	10679

Benefit and Coverage Table

Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns	Cash in hand
35	60687	8700000	12200000	0	0
36	59611	8600000	12100000	0	0
37	59611	8500000	12000000	0	47962
38	59611	8400000	11900000	0	68696
39	59611	8300000	11800000	0	92278
40	59611	8200000	11700000	0	118989
41	59611	8100000	11600000	0	149175
42	59611	8000000	11500000	0	183283
43	59611	7900000	11400000	0	221596
44	59611	7800000	11300000	0	264708
45	59611	7700000	11200000	0	313031
46	59611	7600000	11100000	0	367185
47	59611	7500000	11000000	0	427746
48	59611	7400000	10900000	0	495325
49	59611	7300000	10800000	0	570567
50	59611	7200000	10700000	0	654563
51	59611	7100000	10600000	0	736409
52	59611	7000000	10500000	0	828334
53	59611	6900000	10400000	0	932033
54	59611	6800000	10300000	0	1049715
55	59611	6700000	10200000	0	1183833
56	59611	6600000	10100000	0	1347482
57	10679	6500000	10000000	0	1531763
58	10679	6400000	9900000	0	1738920
59	10679	6300000	9800000	0	1972410
60	10679	2500000	5000000	2600000	0
61	10679	2500000	5000000	0	0
62	10679	2500000	5000000	0	0
63	10679	2500000	5000000	0	0
64	10679	2500000	5000000	0	0
65	10679	2500000	5000000	0	0
66	10679	2500000	5000000	0	0
67	10679	2500000	5000000	0	0
68	10679	2500000	5000000	0	0
69	10679	2500000	5000000	0	0
70	10679	2500000	2500000	0	0
71	10679	2500000	2500000	0	0
72	10679	2500000	2500000	0	0
73	10679	2500000	2500000	0	0
74	10679	2500000	2500000	0	0
Total Premium		1504740	Total Returns		2600000

Medical Requirements

Mr. Patel - NMS(Proposal can be completed under Non Medical.)

NMG(Full Medical Report required.)

Plan presentation prepared by:



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