

## Product Mix (Combination Plan)

### Mr. Ritesh Patel

Mr. Ritesh Patel Age: 33

Total premium paid is Rs.593661 and total expected returns will be Rs.520000



### First Year Premium (4.5% GST)

Mode	Basic Premium	GST	Total Premium
Yearly	17540	1876	19416
Half Yearly	8888	953	9841
Quarterly	2422	109	2531
Monthly	808	36	844

### Subsequent Year Premium (2.25% GST)

Mode	Basic Premium	GST	Total Premium
Yearly	17540	1663	19203
Half Yearly	8888	845	9733
Quarterly	2422	54	2476
Monthly	808	18	826

## 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 19416 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. Ritesh Patel	33	855-40	2500000	9499
2	Mr. Ritesh Patel	33	933-25	200000	9917

## Benefit and Coverage Table

Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns	Cash in hand
33	19416	3740000	6440000	0	0
34	19203	3720000	6420000	0	0
35	19203	3700000	6400000	0	9592
36	19203	3680000	6380000	0	13739
37	19203	3660000	6360000	0	18455
38	19203	3640000	6340000	0	23797
39	19203	3620000	6320000	0	29835
40	19203	3600000	6300000	0	36656
41	19203	3580000	6280000	0	44319
42	19203	3560000	6260000	0	52941
43	19203	3540000	6240000	0	62606
44	19203	3520000	6220000	0	73437
45	19203	3500000	6200000	0	85549
46	19203	3480000	6180000	0	99065
47	19203	3460000	6160000	0	114113
48	19203	3440000	6140000	0	130912
49	19203	3420000	6120000	0	147281
50	19203	3400000	6100000	0	165666
51	19203	3380000	6080000	0	186406
52	19203	3360000	6060000	0	209943
53	19203	3340000	6040000	0	236766
54	19203	3320000	6020000	0	269496
55	9499	3300000	6000000	0	306352
56	9499	3280000	5980000	0	347784
57	9499	3260000	5960000	0	394482
58	9499	2500000	5000000	520000	0
59	9499	2500000	5000000	0	0
60	9499	2500000	5000000	0	0
61	9499	2500000	5000000	0	0
62	9499	2500000	5000000	0	0
63	9499	2500000	5000000	0	0
64	9499	2500000	5000000	0	0
65	9499	2500000	5000000	0	0
66	9499	2500000	5000000	0	0
67	9499	2500000	5000000	0	0
68	9499	2500000	5000000	0	0
69	9499	2500000	5000000	0	0
70	9499	2500000	2500000	0	0
71	9499	2500000	2500000	0	0
72	9499	2500000	2500000	0	0
Total Premium		593661	Total Returns		520000

## Medical Requirements

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

NMG((1) Proposal can be completed in Non medical General (2)( Full Medical Report required if Non Standard Age Proof submitted))

## Plan presentation prepared by:



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