

Product Mix (Combination Plan)

Mr. Ritesh Patel

Mr. Ritesh Patel Age: 33

Total premium paid is Rs.1425961 and total expected returns will be Rs.2600000



First Year Premium (4.5% GST)

Mode	Basic Premium	GST	Total Premium
Yearly	54503	3539	58042
Half Yearly	27566	1793	29359
Quarterly	11860	534	12394
Monthly	3953	178	4131

Subsequent Year Premium (2.25% GST)

Mode	Basic Premium	GST	Total Premium
Yearly	54503	2494	56997
Half Yearly	27566	1265	28831
Quarterly	11860	267	12127
Monthly	3953	89	4042

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 58042 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	933-25	1000000	48543
2	Mr. Ritesh Patel	33	855-40	2500000	9499

Benefit and Coverage Table

Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns	Cash in hand
33	58042	8700000	12200000	0	0
34	56997	8600000	12100000	0	0
35	56997	8500000	12000000	0	47962
36	56997	8400000	11900000	0	68696
37	56997	8300000	11800000	0	92278
38	56997	8200000	11700000	0	118989
39	56997	8100000	11600000	0	149175
40	56997	8000000	11500000	0	183283
41	56997	7900000	11400000	0	221596
42	56997	7800000	11300000	0	264708
43	56997	7700000	11200000	0	313031
44	56997	7600000	11100000	0	367185
45	56997	7500000	11000000	0	427746
46	56997	7400000	10900000	0	495325
47	56997	7300000	10800000	0	570567
48	56997	7200000	10700000	0	654563
49	56997	7100000	10600000	0	736409
50	56997	7000000	10500000	0	828334
51	56997	6900000	10400000	0	932033
52	56997	6800000	10300000	0	1049715
53	56997	6700000	10200000	0	1183833
54	56997	6600000	10100000	0	1347482
55	9499	6500000	10000000	0	1531763
56	9499	6400000	9900000	0	1738920
57	9499	6300000	9800000	0	1972410
58	9499	2500000	5000000	2600000	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		1425961	Total Returns		2600000

Medical Requirements

Mr. Ritesh Patel - NMS(Proposal can be completed under Non Medical.)
NMG(Full Medical Report required.)

Plan presentation prepared by:



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