

# Jeevan Lakshya - 933

**Mr. Ritesh Patel .**

Age : 33 years. Sum Assured : 2000000

Premium paying period : 22 years



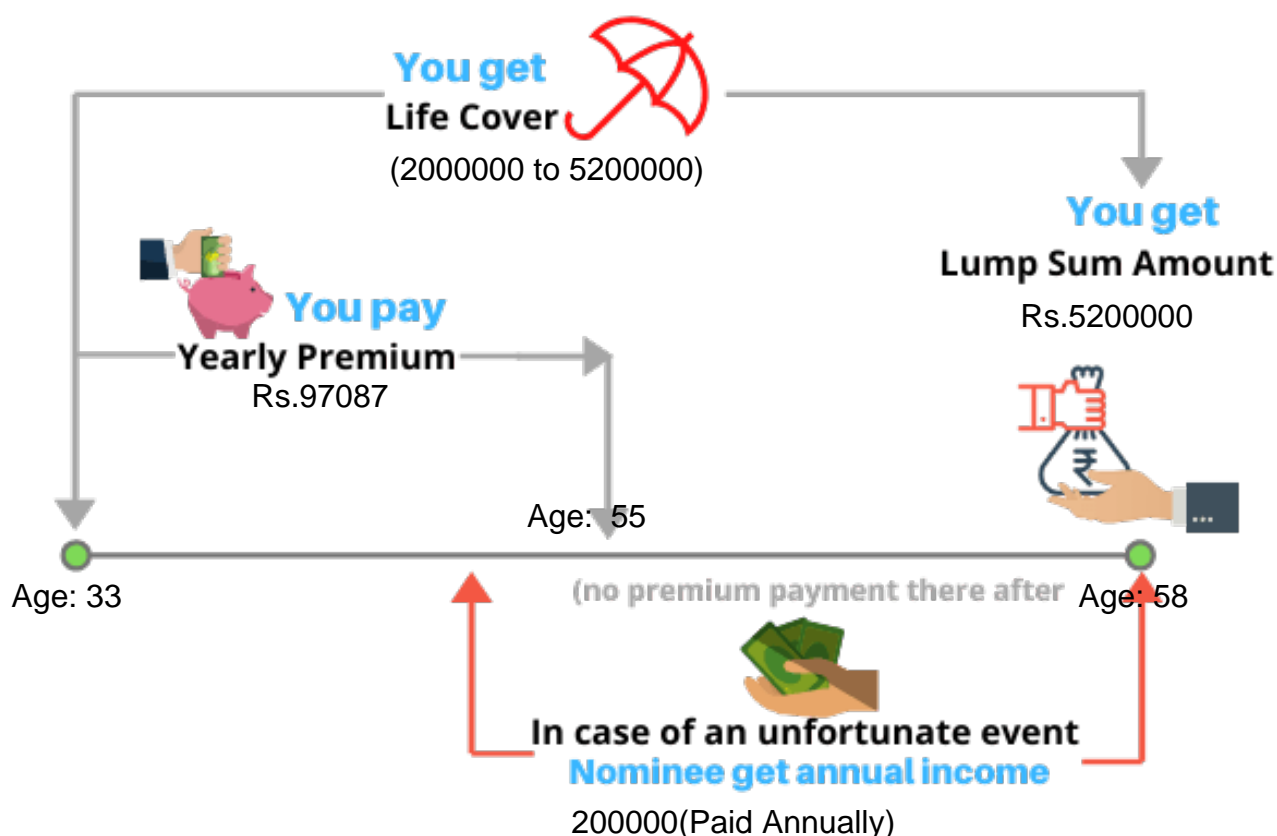
## First Year Premium

Mode	Basic Premium	GST @ 4.5%	Total Premium
Yearly	92906	4181	97087
Half Yearly	46947	2113	49060
Quarterly	23720	1067	24787
Monthly	7907	356	8263

## Subsequent Year Premiums

Mode	Basic Premium	GST @ 2.25%	Total Premium
Yearly	92906	2090	94996
Half Yearly	46947	1056	48003
Quarterly	23720	534	24254
Monthly	7907	178	8085

## Benefit Pattern Illustration



Total Premium Paid	Total Returns	Tax Saved (30 % Slab)
2092003	5200000	649968

## Maturity Benefit

Benefits	Amount
Sum Assured	2000000
Bonus* (92000 X 25)	2300000
Final Addition Bonus* (450 per 1000 SA)	900000
Expected Maturity Amount (After 25 years)	5200000
Total Premium Paid	2092003

\*Bonus rates and Final Addition Bonus(FAB) rates as per the latest declared rates.

## How the plan works...



Mr. Ritesh Patel pays an annual premium of Rs.94996 for 22 years.



Maturity amount (SA+Bonus+FAB) of Rs.5200000 is paid at the end of the policy term of 25 years.



An amount equal to 110% of sum assured along with vested bonus and FAB is paid after the completion of the term on the occurrence of insured event.



On the occurrence of an unfortunate insured event, annual income benefit equal to Rs.200000 [10 % of sum assured](till maturity) also becomes payable



Additional term insurance coverage can be purchased to provide immediate insurance benefit to the nominee.

## Benefit and Coverage Table

Age	Yearly Premium	Normal Coverage	Accident Coverage	Loan	Returns
33	97087	12400000	14400000	0	0
34	94996	12200000	14200000	0	0
35	94996	12000000	14000000	86331	0
36	94996	11800000	13800000	123653	0
37	94996	11600000	13600000	166100	0
38	94996	11400000	13400000	214181	0
39	94996	11200000	13200000	268515	0
40	94996	11000000	13000000	329909	0
41	94996	10800000	12800000	398872	0
42	94996	10600000	12600000	476474	0
43	94996	10400000	12400000	563455	0
44	94996	10200000	12200000	660933	0
45	94996	10000000	12000000	769943	0
46	94996	9800000	11800000	891585	0
47	94996	9600000	11600000	1027020	0
48	94996	9400000	11400000	1178213	0
49	94996	9200000	11200000	1325536	0
50	94996	9000000	11000000	1491002	0
51	94996	8800000	10800000	1677660	0
52	94996	8600000	10600000	1889487	0
53	94996	8400000	10400000	2130899	0
54	94996	8200000	10200000	2425467	0
55	0	8000000	10000000	2757173	0
56	0	7800000	9800000	3130056	0
57	0	7600000	9600000	3550338	0
58	0	0	0	0	5200000
Total Premium		2092003		Total Returns	5200000

## Risk Cover Analysis - 6th Year

Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns N Death	Returns A Death
33	97087	2000000	2000000	0	0
34	94996	2000000	2000000	0	0
35	94996	2000000	2000000	0	0
36	94996	2000000	2000000	0	0
37	94996	2000000	2000000	0	0
38	94996	2000000	2000000	2200000	4200000
39	0	0	0	200000	200000
40	0	0	0	200000	200000
41	0	0	0	200000	200000
42	0	0	0	200000	200000
43	0	0	0	200000	200000

Age	Yearly Premium	Normal Coverage	Accident Coverage	Returns N Death	Returns A Death
44	0	0	0	200000	200000
45	0	0	0	200000	200000
46	0	0	0	200000	200000
47	0	0	0	200000	200000
48	0	0	0	200000	200000
49	0	0	0	200000	200000
50	0	0	0	200000	200000
51	0	0	0	200000	200000
52	0	0	0	200000	200000
53	0	0	0	200000	200000
54	0	0	0	200000	200000
55	0	0	0	200000	200000
56	0	0	0	200000	200000
57	0	0	0	200000	200000
58	0	0	0	5400000	5400000
	Total Returns	Normal Death	11400000	Accident Death	13400000

**- CLICK HERE TO READ MORE ABOUT THE PLAN -**

#### Disclaimer

Premium shown in the app is indicative and not exact. Actual premium can vary according to underwriting rules applicable. Maturity calculations shown in the app are based on the current bonus rates and can vary based on the actual experiences of the corporation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.

#### Plan presentation prepared by:



Yogeshbhai Patel  
 Lic Agent ,Z.M.Club Member, MDRT(USA)  
 B 119 Nalanda 2, Malpur Road, Modasa, Modasa  
 E-Mail : patelyogesh178@gmail.com  
 Mobile : 919724668795

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