

Happy Retirement-915



Prepared By



Ph: 0000000000



This is proposed to

Proposer Details	
Name	SAIYAM SHAH
Age	32
Plan Name	Happy Retirement-915
Sum Assured	1245000
Term	30
PPT	30
DAB Rider	yes
Pension Age	57-62

First Year Premium			
YLY	HLY	QLY	MLY
54961	27761	14021	4672

2nd Year Onwards			
YLY	HLY	QLY	MLY
53779	27164	13719	4573

Total Premium	Rs.1467811
Total Returns	Rs.3652370



Save Rs.147 per dayr for 30 yrs, and get pension between Rs.611000-Rs606800

Year	Age	Premium	Natural	Accident al	Returns	CashFlow	Surrendr	Loan
2023	32	54961	1613520	2858520	0	-54961	0	0
2024	33	53779	1670790	2915790	0	-53779	31554	23846
2025	34	53779	1728060	2973060	0	-53779	71739	54246
2026	35	53779	1785330	3030330	0	-53779	138944	105001
2027	36	53779	1842600	3087600	0	-53779	174740	132017
2028	37	53779	1899870	3144870	0	-53779	210557	159056
2029	38	53779	1957140	3202140	0	-53779	246318	186068
2030	39	53779	2014410	3259410	0	-53779	288957	218316
2031	40	53779	2071680	3316680	0	-53779	333661	252136
2032	41	53779	2128950	3373950	0	-53779	380569	287641
2033	42	53779	2186220	3431220	0	-53779	429903	324997
2034	43	53779	2243490	3488490	0	-53779	480984	363648
2035	44	53779	2300760	3545760	0	-53779	533886	403649
2036	45	53779	2358030	3603030	0	-53779	588621	444993
2037	46	53779	2436400	3681400	0	-53779	649001	490681
2038	47	53779	2499895	3744895	0	-53779	708816	535970
2039	48	53779	2563390	3808390	0	-53779	770836	582993
2040	49	53779	2626885	3871885	0	-53779	836167	632546
2041	50	53779	2699030	3944030	0	-53779	907027	686339
2042	51	53779	2777400	4022400	0	-53779	983555	744454
2043	52	53779	2864420	4109420	0	-53779	1067117	807969
2044	53	53779	2976340	4221340	0	-53779	1162304	880340
2045	54	53779	3146710	4391710	0	-53779	1279183	969263
2046	55	53779	3320880	4565880	0	-53779	1409999	1068876
2047	56	53779	3502650	4747650	0	-53779	1541154	1168122

2048	57	42726	3215360	4225360	611000	568274	1321875	986431
2049	58	32819	2903580	3693580	604120	571301	1096668	798866
2050	59	23751	2542040	3122040	611520	587769	852611	596827
2051	60	15466	2135720	2515720	615600	600134	589611	412727
2052	61	7392	1713050	1898050	603330	595938	300024	210016
2053	62	0	1245000	1245000	606800	606800	0	0
2054	63	0	1245000	1245000	0	0	0	0
2055	64	0	1245000	1245000	0	0	0	0
2056	65	0	1245000	1245000	0	0	0	0
2057	66	0	1245000	1245000	0	0	0	0
2058	67	0	1245000	1245000	0	0	0	0
2059	68	0	1245000	1245000	0	0	0	0
2060	69	0	1245000	1245000	0	0	0	0
2061	70	0	1245000	1245000	0	0	0	0
2062	71	0	1245000	1245000	0	0	0	0
2063	72	0	1245000	1245000	0	0	0	0
2064	73	0	1245000	1245000	0	0	0	0
2065	74	0	1245000	1245000	0	0	0	0
2066	75	0	1245000	1245000	0	0	0	0
2067	76	0	1245000	1245000	0	0	0	0
2068	77	0	1245000	1245000	0	0	0	0
2069	78	0	1245000	1245000	0	0	0	0
2070	79	0	1245000	1245000	0	0	0	0
2071	80	0	1245000	1245000	0	0	0	0
2072	81	0	1245000	1245000	0	0	0	0
2073	82	0	1245000	1245000	0	0	0	0
2074	83	0	1245000	1245000	0	0	0	0

2075	84	0	1245000	1245000	0	0	0	0
2076	85	0	1245000	1245000	0	0	0	0
2077	86	0	1245000	1245000	0	0	0	0
2078	87	0	1245000	1245000	0	0	0	0
2079	88	0	1245000	1245000	0	0	0	0
2080	89	0	1245000	1245000	0	0	0	0
2081	90	0	1245000	1245000	0	0	0	0
2082	91	0	1245000	1245000	0	0	0	0
2083	92	0	1245000	1245000	0	0	0	0
2084	93	0	1245000	1245000	0	0	0	0
2085	94	0	1245000	1245000	0	0	0	0
2086	95	0	1245000	1245000	0	0	0	0
2087	96	0	1245000	1245000	0	0	0	0
2088	97	0	1245000	1245000	0	0	0	0
2089	98	0	1245000	1245000	0	0	0	0
2090	99	0	1245000	1245000	0	0	0	0
2091	100	0	1245000	1245000	0	0	0	0

Agent Copy

Plan-Term	Sum Assured	Premium	Total Prem	Maturity
915-25	235000	11296	276568	611000
915-26	220000	10125	257800	604120
915-27	210000	9267	245035	611520
915-28	200000	8468	232163	615600
915-29	195000	8251	234323	603330
915-30	185000	7554	221922	606800



You have to pay the premium for 30 yrs
(from Age:32 - Age:61)



If you take the payment mode as yly then you have to pay Rs.54961 for the first year,from 2nd year onwards Rs.53779



You will receive the pension as shown in the above table under Returns Column



Total premium is Rs.1467811 and Total pension is Rs.3652370



Natural Risk Cover is as shown in the above table under Natural Column



Accidental Risk Cover is as shown in the above table under Accidental Column



If you close the policy you will receive the amount as shown in the above table under CashValue Column



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

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
----MER----

Special Feature : After completion of pension amount you will have a Risk Cover of Rs.1245000 for life time

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