

INSURANCE & Get



If Nothing Happens Then on Maturity Get Return of Total Premium Paid. Free DAB PDB 5 LAC • Loan Available

Option -2 Increasing Sum Assured - The sum insured increases by 10% of basic sum insured every year for first five years starting from first policy anniversary or till diagnosis of cancer.

• Early Stage Cancer - Benefits payable on the first diagnosis of any one of the early stage specified cancers are -(Lump Sum - 25% of applicable sum insured shall be payable as lump sum benefit.

Premium Waiver - Premium for next three policy years of balance policy term whichever is lower shall be waived.

• Major Stage Cancer - Benefits payable on the first diagnosis of any one of the major stage specified cancers are - Lump Sum - 100% of applicable sum insured less any previously paid claims in respect of early stage cancer shall be payable.

Income Benefit - In addition to lump sum benefit, income benefit of 1% of applicable sum insured shall be payable on each policy month for the fixed period of next 10 years shall be payable. In case of death of the life assured, while receiving this income benefit, the remaining payout will be paid to the

Premium Waiver - All future premiums shall be waived from the next policy anniversary.

Investment Cash Flow								
Age	Normal Lifecover	Accident Lifecover	Annual Premium	Tax Saved	Net Premium	Returns from LIC	Surrender Value	Total Loan Available
30	10024000	10524000	56044	16603	39441	0	0	0
31	10048000	10548000	55694	16603	39091	0	0	0
32	10072000	10572000	55694	16603	39091	0	22667	15867
33	10096000	10596000	55694	16603	39091	0	43748	30623
34	10120000	10620000	55694	16603	39091	0	55800	39060
35	10144000	10644000	55694	16603	39091	0	68127	47689
36	10168000	10668000	55694	16603	39091	0	79801	55860
37	10192000	10692000	55694	16603	39091	0	93179	65226
38	10216000	10716000	55694	16603	39091	0	107045	74931
39	10240000	10740000	55694	16603	39091	0	121364	84955
40	10264000	10764000	55694	16603	39091	0	136274	95392
41	10288000	10788000	55694	16603	39091	0	151821	106275
42	10312000	10812000	55694	16603	39091	0	168125	117687
43	10336000	10836000	55694	16603	39091	0	185247	129673
44	10370000	10870000	55694	16603	39091	0	203269	142288
45	10396500	10896500	55694	16603	39091	0	222313	155619
46	10423000	10923000	55694	16603	39091	0	251922	176345
47	10449500	10949500	55694	16603	39091	0	286139	200297
48	10481000	10981000	55694	16603	39091	0	323902	226731
49	10515000	11015000	55694	16603	39091	0	365756	256029
50	10554000	11054000	55694	16603	39091	0	411970	288379
51	10603000	11103000	55694	16603	39091	0	456101	319271
52	10677000	11177000	55694	16603	39091	0	505548	353883
53	10751000	11251000	55694	16603	39091	0	561200	392840
54	10825000	11325000	55694	16603	39091	0	624335	437034
55	10899000	11399000	55694	16603	39091	0	696148	487304
56	10983000	11483000	55694	16603	39091	0	784192	548934
57	11067000	11567000	55694	16603	39091	0	883036	618125
58	11151000	11651000	55694	16603	39091	0	994060	695842
59	11270000	11770000	55694	16603	39091	0	1119228	783460
60	0	0	0	0	0	1770000	0	0
Total			1671170	498090	1173080	1770000		

Note: *The above Statements & Quotation are as per present calculations & Certain assumptions, which are liable to change according to Govt. / Corporate Policies This Presentation is Prepared for Private Circulation & Demonstration purpose only. All the Quotations are Combinations of Plans to suit the Customer need





