

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 nominee. 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	298680	583680	12291	3563	8728	0	0	0
31	312360	597360	12085	3563	8522	0	0	0
32	326040	611040	12085	3563	8522	0	13177	9224
33	339720	624720	12085	3563	8522	0	25506	17854
34	353400	638400	12085	3563	8522	0	32519	22763
35	367080	652080	12085	3563	8522	0	39688	27781
36	380760	665760	12085	3563	8522	0	46484	32539
37	394440	679440	12085	3563	8522	0	54284	37998
38	408120	693120	12085	3563	8522	0	62369	43658
39	421800	706800	12085	3563	8522	0	70719	49504
40	435480	720480	12085	3563	8522	0	79415	55590
41	449160	734160	12085	3563	8522	0	88482	61937
42	462840	747840	12085	3563	8522	0	97987	68591
43	476520	761520	12085	3563	8522	0	107968	75577
44	495900	780900	12085	3563	8522	0	118468	82928
45	511005	796005	12085	3563	8522	0	129559	90691
46	526110	811110	12085	3563	8522	0	143595	100517
47	541215	826215	12085	3563	8522	0	163099	114169
48	559170	844170	12085	3563	8522	0	184624	129237
49	578550	863550	12085	3563	8522	0	208481	145937
50	600780	885780	12085	3563	8522	0	234823	164376
51	628710	913710	12085	3563	8522	0	259978	181984
52	670890	955890	12085	3563	8522	0	288162	201714
53	713070	998070	12085	3563	8522	0	319884	223919
54	755250	1040250	12085	3563	8522	0	355871	249110
55	797430	1082430	12085	3563	8522	0	396804	277763
56	845310	1130310	12085	3563	8522	0	446989	312892
57	893190	1178190	12085	3563	8522	0	503331	352331
58	941070	1226070	12085	3563	8522	0	566614	396630
59	1008900	1293900	12085	3563	8522	0	637960	446572
60	0	0	0	0	0	1008900	0	0
		Total	362756	106890	255866	1008900		

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





