

# 936-Jeevan Labh

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**Prepared By**

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This is proposed to

Proposer Details	
Name	bb
Age	28
Plan Name	936-Jeevan Labh
Sum Assured	200000
Policy Term	25
PPT	16
DAB Rider	200000
AD & DB Rider	0
Term Rider	0
CIR SA	0
PWB Rider	-

First Year Premium			
YLY	HLY	QLY	MLY
<b>9766</b>	<b>4931</b>	<b>2490</b>	<b>830</b>
9345+421	4719+212	2383+107	794+36

2nd year onwards			
YLY	HLY	QLY	MLY
<b>9555</b>	<b>4825</b>	<b>2437</b>	<b>812</b>
9345+210	4719+106	2383+54	794+18

Total Premium	Rs.153091
Total Returns	Rs.525000



**Save Rs.26 per day for 16 yrs, and get a bulk amount of Rs.525000 at Age:53**

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2022	28	9766	209400	409400	0	0	0
2023	29	9555	218800	418800	0	5606	4484
2024	30	9555	228200	428200	0	12718	10174
2025	31	9555	237600	437600	0	24486	19588
2026	32	9555	247000	447000	0	30669	24535
2027	33	9555	256400	456400	0	36899	29519
2028	34	9555	265800	465800	0	43187	34549
2029	35	9555	275200	475200	0	50891	40712
2030	36	9555	284600	484600	0	59045	47236
2031	37	9555	294000	494000	0	67674	54139
2032	38	9555	303400	503400	0	76829	61463
2033	39	9555	312800	512800	0	85787	68629
2034	40	9555	322200	522200	0	95184	76147
2035	41	9555	331600	531600	0	105059	84047
2036	42	9555	345000	545000	0	116208	92966
2037	43	9555	355400	555400	0	127403	101922
2038	44	0	365800	565800	0	139267	111413
2039	45	0	376200	576200	0	151865	121492
2040	46	0	388600	588600	0	165701	132560
2041	47	0	402000	602000	0	180738	144590
2042	48	0	417400	617400	0	197436	157948
2043	49	0	436800	636800	0	216525	173220
2044	50	0	466200	666200	0	240190	192152
2045	51	0	495600	695600	0	268096	214476
2046	52	0	525000	725000	0	284392	227513
2047	53	0	0	0	525000	0	0

0	0	153091	0	0	525000	0	0
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You have to pay the premium for 16 yrs  
(from Age:28 - Age:43)



If you take the payment mode as yly then you have to pay Rs.9766 for the first year,from 2nd year onwards Rs.9555



Totally you will pay Rs.153091



At Age-53 you will receive Rs.525000



Natural Risk Cover is Rs.209400-Rs.525000 as shown in the above table.....For example

In case of Natural Death at Age-33, Nominee will receive Rs.256400



Accidental Risk Cover is Rs.409400-Rs.725000 as shown in the above table.....For example

In case of Accidental Death at Age-33, Nominee will receive Rs.456400



If you close the policy you will receive the amount as shown in the above table under CashValue Column.....For example  
if you close at Age-35, you will receive Rs.50891



You can take the loan as shown in the above table under Loan Column.....For example  
at Age-35, you can take a loan of Rs.40712

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  
----NMG & NMG(NSAP)----

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