

745-Jeevan Umang



Prepared By



Yogesh Sharma
Development Officer
Ph: 8949965190, 8503065190
yogeshsharma335@gmail.com



This is proposed to

Proposer Details	
Name	gg
Age	30
Plan Name	745-Jeevan Umang
Sum Assured	1300000
Policy Term	70
PPT	15
AB Rider	0
AD & DB Rider	1300000
Term Rider	0
CIR SA	0
PWB Rider	-

Payable Premium			
YLY	HLY	QLY	MLY
105056	53077	26813	8938



Save Rs.288 per day for 15 yrs, and get a bulk amount of Rs.11284000 at Age:100

Year	Age	Premium	Natural	Accidental	Returns	CashValue	Loan
2026	30	105056	1376700	2676700	0	0	0
2027	31	105056	1453400	2753400	0	32673	29405
2028	32	105056	1530100	2830100	0	49009	44108
2029	33	105056	1606800	2906800	0	98019	88217
2030	34	105056	1683500	2983500	0	163366	147029
2031	35	105056	1760200	3060200	0	245049	220544
2032	36	105056	1836900	3136900	0	343068	308761
2033	37	105056	1913600	3213600	0	457424	411681
2034	38	105056	1990300	3290300	0	588117	529305
2035	39	105056	2067000	3367000	0	735147	661632
2036	40	105056	2143700	3443700	0	898513	808661
2037	41	105056	2220400	3520400	0	1078215	970393
2038	42	105056	2297100	3597100	0	1274254	1146828
2039	43	105056	2373800	3673800	0	1486630	1337967
2040	44	105056	2450500	3750500	0	1715343	1543808
2041	45	0	2553200	3853200	104000	2073032	546000
2042	46	0	2636400	3936400	104000	2376010	546000
2043	47	0	2719600	4019600	104000	2451540	546000
2044	48	0	2802800	4102800	104000	2527070	546000
2045	49	0	2899000	4199000	104000	2615600	546000
2046	50	0	3001700	4301700	104000	2710630	546000
2047	51	0	3117400	4417400	104000	2818660	546000
2048	52	0	3259100	4559100	104000	2952690	546000
2049	53	0	3465800	4765800	104000	3151720	546000
2050	54	0	3672500	4972500	104000	3350750	546000
2051	55	0	3879200	5179200	104000	3549780	546000

2052	56	0	4085900	5385900	104000	3748810	546000
2053	57	0	4318600	5618600	104000	3973840	546000
2054	58	0	4551300	5851300	104000	4198870	546000
2055	59	0	4784000	6084000	104000	4423900	546000
2056	60	0	5107700	6407700	104000	4739930	546000
2057	61	0	5444400	6744400	104000	5068960	546000
2058	62	0	5846100	7146100	104000	5462990	546000
2059	63	0	6247800	7547800	104000	5857020	546000
2060	64	0	6649500	7949500	104000	6251050	546000
2061	65	0	7051200	8351200	104000	6645080	546000
2062	66	0	7452900	8752900	104000	7039110	546000
2063	67	0	7854600	9154600	104000	7433140	546000
2064	68	0	8256300	9556300	104000	7827170	546000
2065	69	0	8658000	9958000	104000	8221200	546000
2066	70	0	9059700	10359700	104000	8615230	546000
2067	71	0	9136400	9136400	104000	8684260	546000
2068	72	0	9213100	9213100	104000	8753290	546000
2069	73	0	9289800	9289800	104000	8822320	546000
2070	74	0	9366500	9366500	104000	8891350	546000
2071	75	0	9443200	9443200	104000	8960380	546000
2072	76	0	9519900	9519900	104000	9029410	546000
2073	77	0	9596600	9596600	104000	9098440	546000
2074	78	0	9673300	9673300	104000	9167470	546000
2075	79	0	9750000	9750000	104000	9236500	546000
2076	80	0	9826700	9826700	104000	9305530	546000
2077	81	0	9903400	9903400	104000	9374560	546000
2078	82	0	9980100	9980100	104000	9443590	546000

2079	83	0	10056800	10056800	104000	9512620	546000
2080	84	0	10133500	10133500	104000	9581650	546000
2081	85	0	10210200	10210200	104000	9650680	546000
2082	86	0	10286900	10286900	104000	9719710	546000
2083	87	0	10363600	10363600	104000	9788740	546000
2084	88	0	10440300	10440300	104000	9857770	546000
2085	89	0	10517000	10517000	104000	9926800	546000
2086	90	0	10593700	10593700	104000	9995830	546000
2087	91	0	10670400	10670400	104000	10064860	546000
2088	92	0	10747100	10747100	104000	10133890	546000
2089	93	0	10823800	10823800	104000	10202920	546000
2090	94	0	10900500	10900500	104000	10271950	546000
2091	95	0	10977200	10977200	104000	10340980	546000
2092	96	0	11053900	11053900	104000	10410010	546000
2093	97	0	11130600	11130600	104000	10479040	546000
2094	98	0	11207300	11207300	104000	10548070	546000
2095	99	0	11284000	11284000	104000	10617100	546000
2096	100	0	0	0	11284000	0	0
0	0	1575840	0	0	17004000	0	0



You have to pay the premium for 15 yrs
(from Age:30 - Age:44)



If you take the payment mode as yly then you have to pay Rs.105056 for every year



Totally you will pay Rs.1575840



From Age:45-99, you will receive Rs.104000(10% interest) every year



Natural Risk Cover is as shown in the above table under Natural column.....For example In case of Natural Death at Age-35, Nominee will receive Rs.1760200



Accidental Risk cover is as shown in the above table under Accidental column.....For example In case of Accidental Death at Age-35, Nominee will receive Rs.3060200



At age 100 you will receive Rs.11284000



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-80, you will receive Rs.9305530



You can take the loan as shown in the above table under Loan Column.....For example at Age-65, you can take a loan of Rs.546000

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----

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