



Double Anand

Presentation For Anand1

Aaditya Shirke

EASY-AFFORDABLE-EFFECTIVE SOFTWARE

1902, Bldg. No.58H, Ashthavinayak Building, Opp. Ekta Nagar, Kandivali(W) Mumbai 400 067.
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Double Anand Presentation For Anand1 (age 35)

Quo. No. & Date: 1 (05/01/2015)

Benefits During Premium Paying Period

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	Net Premium	LIC Returns	Surrender Value	New Loan	Total Loan
2015	35	336440	596440	16178	4708	11470	0	0	0	0
2016	36	347880	607880	15935	4708	11227	0	0	0	0
2017	37	359320	619320	15935	4708	11227	0	19223	17301	17301
2018	38	370760	630760	15935	4708	11227	0	37933	16839	34140
2019	39	382200	642200	15935	4708	11227	0	47673	8766	42906
2020	40	393640	653640	15935	4708	11227	0	57586	8922	51827
2021	41	405080	665080	15935	4708	11227	0	67184	8638	60466
2022	42	416520	676520	15935	4708	11227	0	79889	11435	71900
2023	43	427960	687960	15935	4708	11227	0	93484	12236	84136
2024	44	439400	699400	15935	4708	11227	0	108020	13082	97218
2025	45	450840	710840	15935	4708	11227	0	123548	13975	111193
2026	46	462280	722280	15935	4708	11227	0	140128	14922	126115
2027	47	473720	733720	15935	4708	11227	0	157852	15952	142067
2028	48	485160	745160	15935	4708	11227	0	176778	17033	159100
2029	49	501800	761800	15935	4708	11227	0	197051	18246	177346
2030	50	514540	774540	15935	4708	11227	0	218802	19576	196922
2031	51	527280	787280	15935	4708	11227	0	242173	21034	217956
2032	52	540020	800020	15935	4708	11227	0	267385	22691	240647
2033	53	555360	815360	15935	4708	11227	0	295838	25608	266254
2034	54	572000	832000	15935	4708	11227	0	322848	24309	290563
Total :				318943	94160	224783	0			

Benefits After Premium Paying Period

Year	Age	Natural Riskcover	Accident Riskcover	Annual Premium	Tax Saved	Net Premium	LIC Returns	Surrender Value	New Loan	Total Loan
2035	55	260000	520000	0	0	0	507000	78364	0	70528
2036	56	260000	520000	0	0	0	0	81978	3253	73780
2037	57	260000	520000	0	0	0	0	85670	3323	77103
2038	58	260000	520000	0	0	0	0	89440	3393	80496
2039	59	260000	520000	0	0	0	0	93262	3440	83936
2040	60	260000	520000	0	0	0	97136	0	0	0
Total :				0	0	0	604136			

Disclaimer:The figures presented in this entire illustration are indicative and solely for the purpose of understanding the possible benefits from the proposed insurance. The benefits are not guaranteed and the actual results may depend on the future performance of the insurer.

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Quo. No. & Date: 1 (05/01/2015)

Modewise Summary of Installment Premiums

Sr No	PI/Tm/PT	Sum	DAB Sum	Bonus*	FAB	PREMIUM**					
						Yearly	Half Yearly	Quaterly	Monthly	SSS	Daily#
1	815 / 20 / 20	260000	260000	44	40	16178	8173	4128	1376	1376	44
		260000	260000			16178	8173	4128	1376	1376	44

Note:

* Bonus Rate is Assumed rate.

** Premium indicated above is inclusive of service tax.

Daily Premium is for Indicate purpose.

Premium Breakups

Basic Premium (`)	15433
Rider Premium (`)	260
Extra Premium (if any) (`)	0
Total Basic Premium (`)	15693
Service Tax @ 3.09% (`)	485
Total Premium Payable (`)	16178

Commission

Sr No	PI/Tm/PT	Mode	Sum Assured	Premium	1st Yr Comm.	2nd,3rd Yr Comm.	Subsequent Yr Comm.	1st Yr Bonus	Total
1	815/ 20 / 20	YLY	260000	16178	3858	1157	772	1543	20839
				Total :	3858	1157	772	1543	20839

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.