



# Double Anand

## Presentation For Anand2

### **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 Anand2 (age 30)

Quo. No. & Date: 2 (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           | 30  | 434830            | 769830             | 13771          | 4007          | 9764          | 0           | 0               | 0        | 0          |
| 2016           | 31  | 450910            | 785910             | 13564          | 4007          | 9557          | 0           | 0               | 0        | 0          |
| 2017           | 32  | 466990            | 801990             | 13564          | 4007          | 9557          | 0           | 18235           | 16412    | 16412      |
| 2018           | 33  | 483070            | 818070             | 13564          | 4007          | 9557          | 0           | 34985           | 15075    | 31487      |
| 2019           | 34  | 499150            | 834150             | 13564          | 4007          | 9557          | 0           | 43885           | 8010     | 39497      |
| 2020           | 35  | 515230            | 850230             | 13564          | 4007          | 9557          | 0           | 52806           | 8029     | 47525      |
| 2021           | 36  | 531310            | 866310             | 13564          | 4007          | 9557          | 0           | 61765           | 8063     | 55589      |
| 2022           | 37  | 547390            | 882390             | 13564          | 4007          | 9557          | 0           | 72279           | 9463     | 65051      |
| 2023           | 38  | 563470            | 898470             | 13564          | 4007          | 9557          | 0           | 83272           | 9894     | 74945      |
| 2024           | 39  | 579550            | 914550             | 13564          | 4007          | 9557          | 0           | 94765           | 10344    | 85289      |
| 2025           | 40  | 595630            | 930630             | 13564          | 4007          | 9557          | 0           | 106848          | 10875    | 96163      |
| 2026           | 41  | 611710            | 946710             | 13564          | 4007          | 9557          | 0           | 119540          | 11423    | 107586     |
| 2027           | 42  | 627790            | 962790             | 13564          | 4007          | 9557          | 0           | 132917          | 12039    | 119625     |
| 2028           | 43  | 643870            | 978870             | 13564          | 4007          | 9557          | 0           | 147043          | 12713    | 132339     |
| 2029           | 44  | 666650            | 1001650            | 13564          | 4007          | 9557          | 0           | 160401          | 12022    | 144361     |
| 2030           | 45  | 684405            | 1019405            | 13564          | 4007          | 9557          | 0           | 174346          | 12551    | 156911     |
| 2031           | 46  | 702160            | 1037160            | 13564          | 4007          | 9557          | 0           | 188997          | 13186    | 170097     |
| 2032           | 47  | 719915            | 1054915            | 13564          | 4007          | 9557          | 0           | 204437          | 13896    | 183993     |
| 2033           | 48  | 741020            | 1076020            | 13564          | 4007          | 9557          | 0           | 220756          | 14687    | 198680     |
| 2034           | 49  | 763800            | 1098800            | 13564          | 4007          | 9557          | 0           | 238046          | 15561    | 214241     |
| 2035           | 50  | 789930            | 1124930            | 13564          | 4007          | 9557          | 0           | 256478          | 16589    | 230830     |
| 2036           | 51  | 822760            | 1157760            | 13564          | 4007          | 9557          | 0           | 276133          | 17690    | 248520     |
| 2037           | 52  | 872340            | 1207340            | 13564          | 4007          | 9557          | 0           | 297278          | 19031    | 267550     |
| 2038           | 53  | 921920            | 1256920            | 13564          | 4007          | 9557          | 0           | 320135          | 20571    | 288122     |
| 2039           | 54  | 971500            | 1306500            | 13564          | 4007          | 9557          | 0           | 344945          | 22329    | 310451     |
| 2040           | 55  | 1021080           | 1356080            | 13564          | 4007          | 9557          | 0           | 372094          | 24434    | 334885     |
| 2041           | 56  | 1077360           | 1412360            | 13564          | 4007          | 9557          | 0           | 404309          | 28994    | 363878     |
| 2042           | 57  | 1133640           | 1468640            | 13564          | 4007          | 9557          | 0           | 441795          | 33737    | 397616     |
| <b>Total :</b> |     |                   |                    | <b>379999</b>  | <b>112196</b> | <b>267803</b> | <b>0</b>    |                 |          |            |

**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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Double Anand Presentation For Anand2 (age 30)

Quo. No. & Date: 2 (05/01/2015)

## 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 |
|----------------|-----|-------------------|--------------------|----------------|-----------|-------------|----------------|-----------------|----------|------------|
| 2043           | 58  | 335000            | 670000             | 0              | 0         | 0           | 1049890        | 115240          | 0        | 103716     |
| 2044           | 59  | 335000            | 670000             | 0              | 0         | 0           | 0              | 120165          | 4432     | 108148     |
| 2045           | 60  | 335000            | 670000             | 0              | 0         | 0           | 0              | 125156          | 4492     | 112640     |
| 2046           | 61  | 335000            | 670000             | 0              | 0         | 0           | 0              | 130248          | 4583     | 117223     |
| 2047           | 62  | 335000            | 670000             | 0              | 0         | 0           | 0              | 135340          | 4583     | 121806     |
| 2048           | 63  | 335000            | 670000             | 0              | 0         | 0           | 0              | 140499          | 4643     | 126449     |
| 2049           | 64  | 335000            | 670000             | 0              | 0         | 0           | 0              | 145692          | 4673     | 131122     |
| 2050           | 65  | 335000            | 670000             | 0              | 0         | 0           | 0              | 150851          | 4643     | 135765     |
| 2051           | 66  | 335000            | 670000             | 0              | 0         | 0           | 0              | 156177          | 4794     | 140559     |
| 2052           | 67  | 335000            | 670000             | 0              | 0         | 0           | 0              | 161403          | 4703     | 145263     |
| 2053           | 68  | 335000            | 670000             | 0              | 0         | 0           | 0              | 166629          | 4703     | 149966     |
| 2054           | 69  | 335000            | 670000             | 0              | 0         | 0           | 0              | 171855          | 4703     | 154670     |
| 2055           | 70  | 335000            | 670000             | 0              | 0         | 0           | 0              | 177048          | 4673     | 159343     |
| 2056           | 71  | 335000            | 335000             | 0              | 0         | 0           | 0              | 182207          | 4643     | 163986     |
| 2057           | 72  | 335000            | 335000             | 0              | 0         | 0           | 0              | 187332          | 4613     | 168599     |
| 2058           | 73  | 335000            | 335000             | 0              | 0         | 0           | 0              | 192391          | 4553     | 173151     |
| 2059           | 74  | 335000            | 335000             | 0              | 0         | 0           | 0              | 197382          | 4492     | 177644     |
| 2060           | 75  | 335000            | 335000             | 0              | 0         | 0           | 0              | 202273          | 4402     | 182046     |
| 2061           | 76  | 335000            | 335000             | 0              | 0         | 0           | 0              | 207097          | 4342     | 186387     |
| 2062           | 77  | 335000            | 335000             | 0              | 0         | 0           | 0              | 211854          | 4281     | 190669     |
| 2063           | 78  | 335000            | 335000             | 0              | 0         | 0           | 0              | 216477          | 4161     | 194829     |
| 2064           | 79  | 335000            | 335000             | 0              | 0         | 0           | 0              | 221033          | 4100     | 198930     |
| 2065           | 80  | 335000            | 335000             | 0              | 0         | 0           | 0              | 225455          | 3980     | 202910     |
| 2066           | 81  | 335000            | 335000             | 0              | 0         | 0           | 0              | 229743          | 3859     | 206769     |
| 2067           | 82  | 335000            | 335000             | 0              | 0         | 0           | 0              | 233931          | 3769     | 210537     |
| 2068           | 83  | 335000            | 335000             | 0              | 0         | 0           | 0              | 237984          | 3648     | 214186     |
| 2069           | 84  | 335000            | 335000             | 0              | 0         | 0           | 0              | 241904          | 3528     | 217713     |
| 2070           | 85  | 335000            | 335000             | 0              | 0         | 0           | 0              | 245723          | 3437     | 221150     |
| 2071           | 86  | 335000            | 335000             | 0              | 0         | 0           | 0              | 249374          | 3286     | 224437     |
| 2072           | 87  | 335000            | 335000             | 0              | 0         | 0           | 0              | 252925          | 3196     | 227633     |
| 2073           | 88  | 335000            | 335000             | 0              | 0         | 0           | 0              | 256342          | 3075     | 230708     |
| 2074           | 89  | 335000            | 335000             | 0              | 0         | 0           | 0              | 259759          | 3075     | 233783     |
| 2075           | 90  | 335000            | 335000             | 0              | 0         | 0           | 263042         | 0               | 0        | 0          |
| <b>Total :</b> |     |                   |                    | <b>0</b>       | <b>0</b>  | <b>0</b>    | <b>1312932</b> |                 |          |            |

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### Modewise Summary of Installment Premiums

| Sr<br>No | PI/Tm/PT      | Sum           | DAB Sum       | Bonus* | FAB | PREMIUM**    |             |             |             |             |           |
|----------|---------------|---------------|---------------|--------|-----|--------------|-------------|-------------|-------------|-------------|-----------|
|          |               |               |               |        |     | Yearly       | Half Yearly | Quarterly   | Monthly     | SSS         | Daily#    |
| 1        | 815 / 28 / 28 | 335000        | 335000        | 48     | 650 | 13771        | 6957        | 3514        | 1171        | 1171        | 38        |
|          |               | <b>335000</b> | <b>335000</b> |        |     | <b>13771</b> | <b>6957</b> | <b>3514</b> | <b>1171</b> | <b>1171</b> | <b>38</b> |

**Note:**

\* Bonus Rate is Assumed rate.

\*\* Premium indicated above is inclusive of service tax.

# Daily Premium is for Indicate purpose.

### Premium Breakups

|                                   |              |
|-----------------------------------|--------------|
| Basic Premium (₹.)                | 13023        |
| Rider Premium (₹.)                | 335          |
| Extra Premium (if any) (₹.)       | 0            |
| <b>Total Basic Premium (₹.)</b>   | <b>13358</b> |
| Service Tax @ 3.09% (₹.)          | 413          |
| <b>Total Premium Payable (₹.)</b> | <b>13771</b> |

### Commission

| Sr<br>No | PI/Tm/PT     | Mode | Sum<br>Assured | Premium        | 1st Yr<br>Comm. | 2nd,3rd Yr<br>Comm. | Subsequent Yr<br>Comm. | 1st Yr<br>Bonus | Total        |
|----------|--------------|------|----------------|----------------|-----------------|---------------------|------------------------|-----------------|--------------|
| 1        | 815/ 28 / 28 | YLY  | 335000         | 13771          | 3256            | 977                 | 651                    | 1302            | 22787        |
|          |              |      |                | <b>Total :</b> | <b>3256</b>     | <b>977</b>          | <b>651</b>             | <b>1302</b>     | <b>22787</b> |

Above Premium shown is Inclusive of Service Tax.

Commission is applicable to Basic Premium of each policy term.