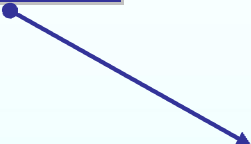


PRESENTING

JEEVAN ANU-SHREE



Jeevan Anuraag



Jeevan Shree-I

A customized product mix -

that combines flexibility of Jeevan Shree-I

with the liquidity of Jeevan Anuraag

Generally,

An individual finds his feet during 20s,
he consolidates and stabilizes in the 30s
responsibilities grow and peak during the 40s.

Hence, save during your 30s and

fulfill your wishes during your 40s.

Some of the wishes, every individual will like to be fulfilled



**Purchase/
Renovation
of your House**



**Children's
Higher
Education**



**A family trip
to
Europe/US**



**A plasma TV/
Home Theatre**



**Visiting tourist
spots in India
every year**



**Your second
car- a luxury
model**

Presenting a plan, with regular cash back, to support your dreams

The illustration has been prepared for age 35 years and terms 10 and 14 years under Jeevan Anuraag with premium paying terms 7 and 11 years respectively

and

15 years policy term under Jeevan Shree-I with 4 years premium paying term.

The combination is of three policies.

The sum assured, plan and term can be customized to suit the needs of each individual.

The illustrations have been developed considering both scenarios : survival to maturity and earlier.

JEEVAN ANU-SHREE

ILLUSTRATION :

Entry Age : 35 years Survival Benefit

NO. OF YEARS FROM DOC	AGE	YEAR	Ann.Prem.Rs. S.A. 10 lakhs 168-10(7)	Ann.Prem. Rs. S.A. 10 lakhs 168-14(11)	Ann. Prem. Rs. S.A. 10 lakhs 162-15(4)	Total Premium Payable Rs.	SURVIVAL BENEFITS PAYABLE Rs. S.A. 10 lakhs 168-10(7) S.A. 10 lakhs 168-14(11) S.A. 10 lakhs 162-15(4)			Total S.B. Rs.
	35	2005	148,969	96,000	197,237	442,206				
1	36	2006	148,969	96,000	197,237	442,206				
2	37	2007	148,969	96,000	197,237	442,206				
3	38	2008	148,969	96,000	197,237	442,206				
4	39	2009	148,969	96,000		244,969				
5	40	2010	148,969	96,000		244,969				
6	41	2011	148,969	96,000		244,969				
7	42	2012		96,000		96,000	200,000			200,000
8	43	2013		96,000		96,000	200,000			200,000
9	44	2014		96,000		96,000	200,000			200,000
10	45	2015		96,000		96,000	780,000			780,000
11	46	2016						200,000		200,000
12	47	2017						200,000		200,000
13	48	2018						200,000		200,000
14	49	2019						1,030,000		1,030,000
15	50	2020							1,750,000	1,750,000
			1,042,783	1,056,000	788,948	2,887,731	1,380,000	1,630,000	1,750,000	4,760,000

Assumption:

Bonus rate for Term 10 years: Rs. 38 per thousand Sum Assured

Bonus rate for Term 14-15 years: Rs. 45 per thousand Sum Assured

Bonus rate for Jeevan Shree-I : Rs. 50 per thousand Sum Assured

NO. OF YEARS FROM DOC	YEAR	Total Prem. Paid till end of year 168-10(7)	Total Prem. Paid till end of year 168-14(11)	Total Prem. Paid till end of year 162-15(4)	Total Premium Payable Rs.	DEATH COVER BENEFITS Rs.			Total
						S.A. 10 lakhs 168-10(7)	S.A. 10 lakhs 168-14(11)	S.A. 10 lakhs 162-15(4)	Death Benefit Rs.
1	2006	148,969	96,000	197,237	442,206	1,000,000	1,000,000	1,050,000	3050000
2	2007	297,938	192,000	394,474	884,412	1,000,000	1,000,000	1,100,000	3100000
3	2008	446,907	288,000	591,711	1,326,618	1,000,000	1,000,000	1,150,000	3150000
4	2009	595,876	384,000	788,948	1,768,824	1,000,000	1,000,000	1,200,000	3200000
5	2010	744,845	480,000		1,224,845	1,000,000	1,000,000	1,250,000	3250000
6	2011	893,814	576,000		1,469,814	1,000,000	1,000,000	1,300,000	3300000
7	2012	1,042,783	672,000		1,714,783	1,000,000	1,000,000	1,350,000	3350000
8	2013		768,000		768,000	1,000,000	1,000,000	1,400,000	3400000
9	2014		864,000		864,000	1,000,000	1,000,000	1,450,000	3450000
10	2015		960,000		960,000	1,000,000	1,000,000	1,500,000	3500000
11	2016		1,056,000		1,056,000		1,000,000	1,550,000	2550000
12	2017						1,000,000	1,600,000	2600000
13	2018						1,000,000	1,650,000	2650000
14	2019						1,000,000	1,700,000	2700000
15	2020							1,750,000	1750000

IN ADDITION, FOLLOWING AMOUNTS ARE PAID ON SURVIVAL

NO. OF YEARS FROM DOC	YEAR	SURVIVAL BENEFIT PAYABLE Rs		Total
		S.A. 10 lakh 168-10(7)	S.A. 10 lakhs 168-14(11)	Survival Benefit Rs.
7	2012	200,000		200,000
8	2013	200,000		200,000
9	2014	200,000		200,000
10	2015	780,000		780,000
11	2016		200,000	200,000
12	2017		200,000	200,000
13	2018		200,000	200,000
14	2019		1,030,000	1,030,000

Assumption:

**Bonus rate for Term 10 years:
Rs. 38 per thousand Sum Assured**

**Bonus rate for Term 14-15 years:
Rs. 45 per thousand Sum Assured**

**Bonus rate for Jeevan Shree-I
Rs. 50 per thousand Sum Assured**

JEEVAN ANU-SHREE

ILLUSTRATION :

Entry Age : 35 years Survival Benefit

NO. OF YEARS FROM DOC	AGE	YEAR	Ann.Prem.Rs. S.A. 5 lakhs 168-10(7)	Ann.Prem. Rs. S.A. 5 lakhs 168-14(11)	Ann. Prem. Rs. S.A. 5 lakhs 162-15(4)	Total Premium Payable Rs.	SURVIVAL BENEFITS PAYABLE Rs. S.A. 5 lakhs 168-10(7) S.A. 5 lakhs 168-14(11) S.A. 5 lakhs 162-15(4)			Total S.B. Rs.
	35	2005	74,485	48,000	98,618	221,103				
1	36	2006	74,485	48,000	98,618	221,103				
2	37	2007	74,485	48,000	98,618	221,103				
3	38	2008	74,485	48,000	98,618	221,103				
4	39	2009	74,485	48,000		122,485				
5	40	2010	74,485	48,000		122,485				
6	41	2011	74,485	48,000		122,485				
7	42	2012		48,000		48,000	100,000			100,000
8	43	2013		48,000		48,000	100,000			100,000
9	44	2014		48,000		48,000	100,000			100,000
10	45	2015		48,000		48,000	390,000			390,000
11	46	2016						100,000		100,000
12	47	2017						100,000		100,000
13	48	2018						100,000		100,000
14	49	2019						515,000		515,000
15	50	2020							875,000	875,000
			521,392	528,000	394,472	1,443,864	690,000	815,000	875,000	2,380,000

Assumption:

Bonus rate for Term 10 years: Rs. 38 per thousand Sum Assured

Bonus rate for Term 14-15 years: Rs. 45 per thousand Sum Assured

Bonus rate for Jeevan Shree-I : Rs. 50 per thousand Sum Assured

JEEVAN ANU-SHREE

ILLUSTRATION :

Entry Age : 35 years Death Cover

NO. OF YEARS FROM DOC	YEAR	Total Prem. Paid till end of year 168-10(7)	Total Prem. Paid till end of year 168-14(11)	Total Prem. Paid till end of year 162-15(4)	Total Premium Payable Rs.	DEATH COVER BENEFITS Rs.			Total
						S.A. 5 lakhs 168-10(7)	S.A. 5 lakhs 168-14(11)	S.A. 5 lakhs 162-15(4)	Death Benefit Rs.
1	2006	74,485	48,000	98,618	221,103	500,000	500,000	525,000	1525000
2	2007	148,969	96,000	197,236	442,205	500,000	500,000	550,000	1550000
3	2008	223,454	144,000	295,854	663,308	500,000	500,000	575,000	1575000
4	2009	297,938	192,000	394,472	884,410	500,000	500,000	600,000	1600000
5	2010	372,423	240,000		612,423	500,000	500,000	625,000	1625000
6	2011	446,907	288,000		734,907	500,000	500,000	650,000	1650000
7	2012	521,392	336,000		857,392	500,000	500,000	675,000	1675000
8	2013		384,000		384,000	500,000	500,000	700,000	1700000
9	2014		432,000		432,000	500,000	500,000	725,000	1725000
10	2015		480,000		480,000	500,000	500,000	750,000	1750000
11	2016		528,000		528,000		500,000	775,000	1275000
12	2017						500,000	800,000	1300000
13	2018						500,000	825,000	1325000
14	2019						500,000	850,000	1350000
15	2020							875,000	875000

IN ADDITION, FOLLOWING AMOUNTS ARE PAID ON SURVIVAL

NO. OF YEARS FROM DOC	YEAR	SURVIVAL BENEFIT PAYABLE Rs		Total
		S.A. 5 lakh 168-10(7)	S.A. 5 lakhs 168-14(11)	Survival Benefit Rs.
7	2012	100,000		100,000
8	2013	100,000		100,000
9	2014	100,000		100,000
10	2015	390,000		390,000
11	2016		100,000	100,000
12	2017		100,000	100,000
13	2018		100,000	100,000
14	2019		515,000	515,000

Assumption:

Bonus rate for Term 10 years:
Rs. 38 per thousand Sum Assured

Bonus rate for Term 14-15 years:
Rs. 45 per thousand Sum Assured

Bonus rate for Jeevan Shree-I
Rs. 50 per thousand Sum Assured

Illustrations : Disclaimer

This presentation is prepared to enable agents understand the concept of product customization.

This is not an official benefit illustration in the form approved by the regulator.

The premium calculations are approximations and have to be verified.

The bonus calculations are assumptions based on present trends and are by no means indicators of future bonuses.

The main objective of the illustration is that the agent is able to appreciate the features of the products and the flow of benefits in different circumstances with some level of quantification.

Thank you