

Maha Bachat (age 35)

Ref. No. Nw1

Date : 30/07/2009

Proposed Insurance

Id	Com.Date Plan Name	Term/ PPT	Basic Sum Assured	Term Rider SA	Accident Rider SA	Crit.Illness. Rider SA	Premium Waiver Md.	Install. Premium	Tax Beneficiary
1	28/07/09 175-Bima Bachat	15/ 1	1,00,000	0	0	0	- O	75,195	
2	28/07/09 149-Jeevan Anand	16/16	1,00,000	0	1,00,000	0	- Y	7,566	
			2,00,000	0	1,00,000	0			

Annual Premium: **7,566**

Advance Premium & Settlement Options

Id	Com. Date	Plan Name	Term/ PPT	Advance Premium	Settlement Option
2	28/07/09	149 - Jeevan Anand	16/16	3 Yly Premiums	Not Opted

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Innovative Benefits Illustration

Fin. Year Ending	Age	Risk Cover (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available
			Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow		
31/03/10	36	2,04,100	1,00,000	0	0	1,03,365	0	-1,03,365	0	0
31/03/11	37	2,08,200	1,00,000	0	0	0	0	0	69,743	62,750
31/03/12	38	2,12,300	1,00,000	0	0	0	0	0	81,895	73,750
31/03/13	39	2,16,400	1,00,000	0	0	20,604	15,000	-5,604	81,877	73,750
31/03/14	40	2,20,500	1,00,000	0	0	0	0	0	91,918	82,750
31/03/15	41	2,24,600	1,00,000	0	0	0	0	0	1,02,843	92,500
31/03/16	42	2,28,700	1,00,000	0	0	20,604	15,000	-5,604	1,02,453	92,000
31/03/17	43	2,32,800	1,00,000	0	0	0	0	0	1,14,818	1,03,250
31/03/18	44	2,36,900	1,00,000	0	0	0	0	0	1,28,313	1,15,500
31/03/19	45	2,41,000	1,00,000	0	0	20,604	15,000	-5,604	1,30,718	1,17,500
31/03/20	46	2,45,100	1,00,000	0	0	0	0	0	1,46,346	1,31,750
31/03/21	47	2,49,200	1,00,000	0	0	0	0	0	1,64,676	1,48,250
31/03/22	48	2,53,300	1,00,000	0	0	20,604	15,000	-5,604	1,75,288	1,57,750
31/03/23	49	2,57,400	1,00,000	0	0	0	0	0	1,99,309	1,79,500
31/03/24	50	2,63,500	1,00,000	0	0	0	0	0	2,26,790	2,01,250
31/03/25	51	1,72,091	1,00,000	0	0	0	1,35,195	1,35,195	1,64,796	1,55,000
31/03/26	52	1,00,000	1,00,000	0	0	0	1,69,600	1,69,600	26,140	23,500
31/03/27	53	1,00,000	1,00,000	0	0	0	0	0	27,240	24,500
31/03/28	54	1,00,000	1,00,000	0	0	0	0	0	28,770	26,000
31/03/29	55	1,00,000	1,00,000	0	0	0	0	0	30,140	27,250
31/03/30	56	1,00,000	1,00,000	0	0	0	0	0	31,530	28,500
31/03/31	57	1,00,000	1,00,000	0	0	0	0	0	32,950	29,750
31/03/32	58	1,00,000	1,00,000	0	0	0	0	0	34,400	31,000
31/03/33	59	1,00,000	1,00,000	0	0	0	0	0	35,870	32,250
31/03/34	60	1,00,000	1,00,000	0	0	0	0	0	37,360	33,500
31/03/35	61	1,00,000	1,00,000	0	0	0	0	0	38,880	35,000
31/03/36	62	1,00,000	1,00,000	0	0	0	0	0	40,400	36,250
31/03/37	63	1,00,000	1,00,000	0	0	0	0	0	41,940	37,750
31/03/38	64	1,00,000	1,00,000	0	0	0	0	0	43,490	39,250
31/03/39	65	1,00,000	1,00,000	0	0	0	0	0	45,050	40,500
31/03/40	66	1,00,000	1,00,000	0	0	0	0	0	46,620	42,000
31/03/41	67	1,00,000	1,00,000	0	0	0	0	0	48,180	43,250
31/03/42	68	1,00,000	1,00,000	0	0	0	0	0	49,740	44,750
31/03/43	69	1,00,000	1,00,000	0	0	0	0	0	51,300	46,250
31/03/44	70	1,00,000	1,00,000	0	0	0	0	0	52,850	47,500
31/03/45	71	1,00,000	0	0	0	0	0	0	54,390	49,000
31/03/46	72	1,00,000	0	0	0	0	0	0	55,920	50,250
31/03/47	73	1,00,000	0	0	0	0	0	0	57,430	51,750
31/03/48	74	1,00,000	0	0	0	0	0	0	58,920	53,000
31/03/49	75	1,00,000	0	0	0	0	0	0	60,380	54,250
31/03/50	76	1,00,000	0	0	0	0	0	0	61,820	55,750
31/03/51	77	1,00,000	0	0	0	0	0	0	63,240	57,000
31/03/52	78	1,00,000	0	0	0	0	0	0	64,620	58,250
31/03/53	79	1,00,000	0	0	0	0	0	0	65,980	59,500
31/03/54	80	1,00,000	0	0	0	0	0	0	67,300	60,500
31/03/55	81	1,00,000	0	0	0	0	0	0	68,580	61,750
31/03/56	82	1,00,000	0	0	0	0	0	0	69,830	62,750

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Fin. Year Ending	Age	Risk Cover (Natural Death)	Additional Cover			For the Year			Cash Value	Loan Available
			Accident	Critical Ill.	PWB	Payment	Returns	Cash Flow		
31/03/57	83	1,00,000	0	0	0	0	0	0	71,040	64,000
31/03/58	84	1,00,000	0	0	0	0	0	0	72,210	65,000
31/03/59	85	1,00,000	0	0	0	0	0	0	73,350	66,000
31/03/60	86	1,00,000	0	0	0	0	0	0	74,440	67,000
31/03/61	87	1,00,000	0	0	0	0	0	0	75,500	68,000
31/03/62	88	1,00,000	0	0	0	0	0	0	76,520	68,750
31/03/63	89	1,00,000	0	0	0	0	0	0	77,540	69,750
31/03/64	90	1,00,000	0	0	0	0	0	0	78,520	70,750
31/03/65	91	1,00,000	0	0	0	0	0	0	79,520	71,500
31/03/66	92	1,00,000	0	0	0	0	0	0	80,510	72,500
31/03/67	93	1,00,000	0	0	0	0	0	0	81,530	73,500
31/03/68	94	1,00,000	0	0	0	0	0	0	82,830	74,500
31/03/69	95	1,00,000	0	0	0	0	0	0	83,970	75,500
31/03/70	96	1,00,000	0	0	0	0	0	0	86,130	77,500
31/03/71	97	1,00,000	0	0	0	0	0	0	88,240	79,500
31/03/72	98	1,00,000	0	0	0	0	0	0	93,100	83,750
31/03/73	99	1,00,000	0	0	0	0	0	0	0	0
31/03/74	100	1,00,000	0	0	0	0	0	0	0	0
31/03/75	101	1,00,000	0	0	0	0	0	0	0	0
28/07/75	101	1,00,000	0	0	0	0	0	0	0	0
						1,85,781	3,64,795	1,79,013		

Explanatory Notes**Payment** to L.I.C. indicates Annual Premium and /or Advance Premiums**Returns** in the Year indicates Normal Cash Flow and /or Cash Flow taken from L.I.C. in installments (Inclusive of Interest).

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Advance Premium Payment Schedule

Payment Date	Id	Due Date From	Due Date To	Amount to be paid	Normal Amount	Discount Received
30/07/2009	2	28/07/2009	28/07/2009	7,566	7,566	0
	2	28/07/2010	28/07/2012	20,604	22,698	2,093
28/07/2012	2	28/07/2013	28/07/2015	20,604	22,698	2,093
28/07/2015	2	28/07/2016	28/07/2018	20,604	22,698	2,093
28/07/2018	2	28/07/2019	28/07/2021	20,604	22,698	2,093
28/07/2021	2	28/07/2022	28/07/2024	20,604	22,698	2,093
				1,10,586	1,21,056	10,469

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