

Benefit Illustration

Particulars	
Age at entry	30
Policy term	35
Mode of premium payment	Yearly
Sum Assured	100000
Amount of annualised premium *	2881

UIN: 512N277V01

Variable scenario 1: Gross Investment return @4% p.a

Variable scenario 2: Gross Investment return @8% p.a

End of year	Total premiums paid till end of year	Amount payable on Death during the Year **/ Maturity					Amount payable on Surrender during the year***				
		Guaranteed	Variable		Total		Guaranteed Surrender value	Surrender value of bonus		Total Guaranteed Surrender Value	
			Scenario 1	Scenario 2	Scenario 1	Scenario 2		Scenario 1	Scenario 2	Scenario 1	Scenario 2
1	2881	100000	1150	3000	101150	103000	0	0	0	0	0
2	5782	100000	2300	6000	102300	106000	0	0	0	0	0
3	8643	100000	3450	9000	103450	109000	2593	69	180	2662	2773
4	11524	100000	4600	12000	104600	112000	5762	141	367	5903	6129
5	14405	100000	5750	15000	105750	115000	7203	346	902	7548	8104
6	17286	100000	6900	18000	106900	118000	8643	415	1082	9058	9725
7	20167	100000	8050	21000	108050	121000	10084	854	2228	10938	12312
8	23048	100000	9200	24000	109200	124000	11780	1110	2894	12889	14674
9	25929	100000	10350	27000	110350	127000	13540	1366	3564	14906	17104
10	28810	100000	11500	30000	111500	130000	15364	1625	4239	16989	19603
11	31691	100000	12650	33000	112650	133000	17253	1890	4930	19142	22183
12	34572	100000	13800	36000	113800	136000	19208	2088	5447	21296	24655
13	37453	100000	14950	39000	114950	139000	21225	2284	5959	23509	27184
14	40334	100000	16100	42000	116100	142000	23305	2483	6476	25788	29781
15	43215	100000	17250	45000	117250	145500	25449	2682	6998	28132	32447
16	46096	100000	18400	48000	118400	148500	27658	2892	7546	30550	35203
17	48977	100000	19550	52000	119550	152000	29930	3114	8124	33044	38054
18	51858	100000	20700	55000	120700	155500	32266	3358	8759	35624	41025
19	54739	100000	21850	59000	121850	159000	34666	3623	9451	38289	44117
20	57620	100000	23000	62500	123000	162500	37130	3917	10218	41047	47348
21	60501	100000	24150	66000	124150	166000	39664	4246	11075	43910	50740
22	63382	100000	25300	70500	125300	170500	42257	4448	11603	46705	53860
23	66263	100000	26450	75000	126450	175000	44913	4671	12185	49584	57098
24	69144	100000	27600	79500	127600	179500	47633	4927	12852	52560	60485
25	72025	100000	28750	85000	128750	185000	50418	5221	13620	55639	64038
26	74906	100000	29900	90500	129900	190500	53266	5561	14508	58827	67774
27	77787	100000	31050	96000	131050	196000	56178	5955	15536	62133	71714
28	80668	100000	32200	101500	132200	201500	59154	6417	16741	65571	75895
29	83549	100000	33350	107000	133350	207000	62194	6953	18140	69147	80333
30	86430	100000	34500	114000	134500	214000	65307	7587	19791	72893	85098
31	89311	100000	35650	121000	135650	221000	68475	8335	21743	76810	90218
32	92192	100000	36800	128000	136800	228000	71707	9218	24048	80925	95755
33	95073	100000	37950	135000	137950	235000	75003	10269	26789	85272	101792
34	97954	100000	39100	142000	139100	242000	78363	11730	30600	90093	108963
35	100835	100000	40250	149000	140250	249000	80868	14088	36750	94756	117418

* The annual premium shown above is exclusive of Service Tax, extra premium and rider(s) premiums, if any.

** In any case the total death benefit at any time shall not be less than 105% of the total premiums paid (excluding service tax, extra premium and rider premiums, if any)

*** Special surrender value may however be payable, if it is more favourable to the Policyholder.