

Particulars		UIN:
Age at entry	35	
Policy term	21	
Premium Paying Term	8	
Mode of premium payment	Yearly	
Sum Assured	300000	
Amount of annualised premium *	23785	

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		
			Scenario 1	Scenario 2	Scenario 1	Scenario 2	Scenario 1	Scenario 2	
1	23785	300000	300	10200	300300	310200	0	0	
2	47570	300000	600	20400	300600	320400	14271	14271	
3	71355	300000	900	30600	300900	330600	21550	26283	
4	95140	300000	1200	40800	301200	340800	47765	54186	
5	118925	300000	1500	51000	301500	351000	59711	67916	
6	142710	300000	1800	61200	301800	361200	71662	81779	
7	166495	300000	2100	71400	302100	371400	83617	95799	
8	190280	300000	2400	81600	302400	381600	99953	113876	
9	190280	300000	2700	91800	302700	391800	104399	120136	
10	190280	300000	3000	102000	303000	402000	108849	126524	
11	190280	300000	3300	112200	303300	412200	113304	133083	
12	190280	300000	3600	122400	303600	422400	117765	139864	
13	190280	300000	3900	132600	303900	432600	122235	146923	
14	190280	300000	4200	142800	304200	442800	126714	154333	
15	190280	300000	4500	156000	304500	456000	131207	162175	
16	190280	300000	4800	166200	304800	466200	135715	170552	
17	190280	300000	5100	179400	305100	479400	140243	179586	
18	190280	300000	5400	192600	305400	492600	144794	189430	
19	190280	300000	5700	205800	305700	505800	149375	200269	
20	190280	300000	6000	219000	306000	519000	154024	213424	
21	190280	300000	6300	232200	306300	532200	154429	227194	

* 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(s) premiums, if any)

*** Maturity Amount is shown at the end of the policy term

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