

STARTING FIRST YEAR PREMIUM AND BASE SUM ASSURED

Age at entry:30 | TERM:30 years
 Inflation Protection:10%pa
 Interest:4.000%pa
 wp:Without Profit

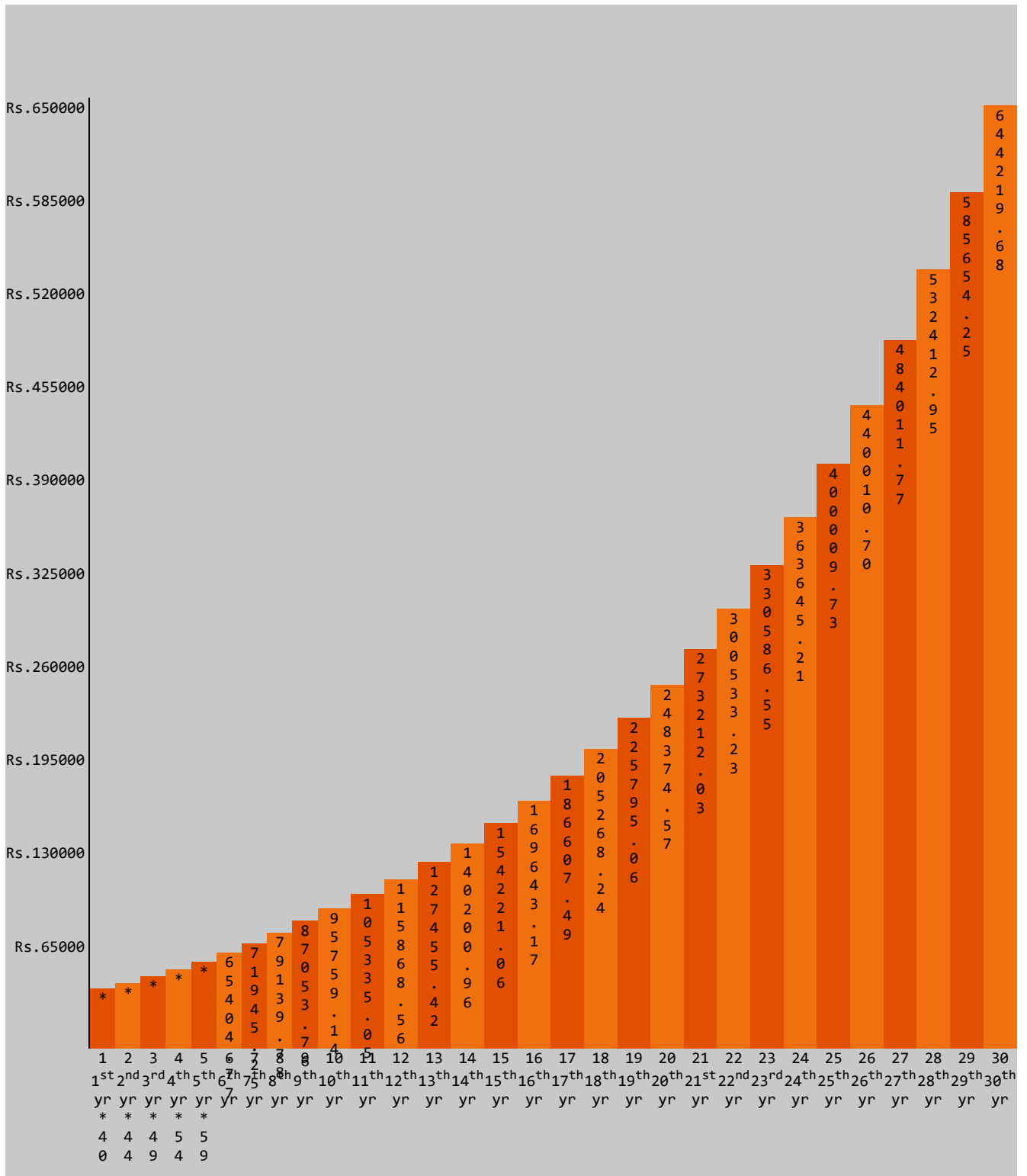
Policy years (term)	Stat-Amunt first year Premium Rs.	Base sum Assured Rs.	End Term Sum Assured /Maturity Rs.
30	40,611.22 Monthly:3,444.10 Qly:10,298.86 Hly:20,498.78	6,30,394.09	1,00,00,000

[auditTable](#)
[graph](#)

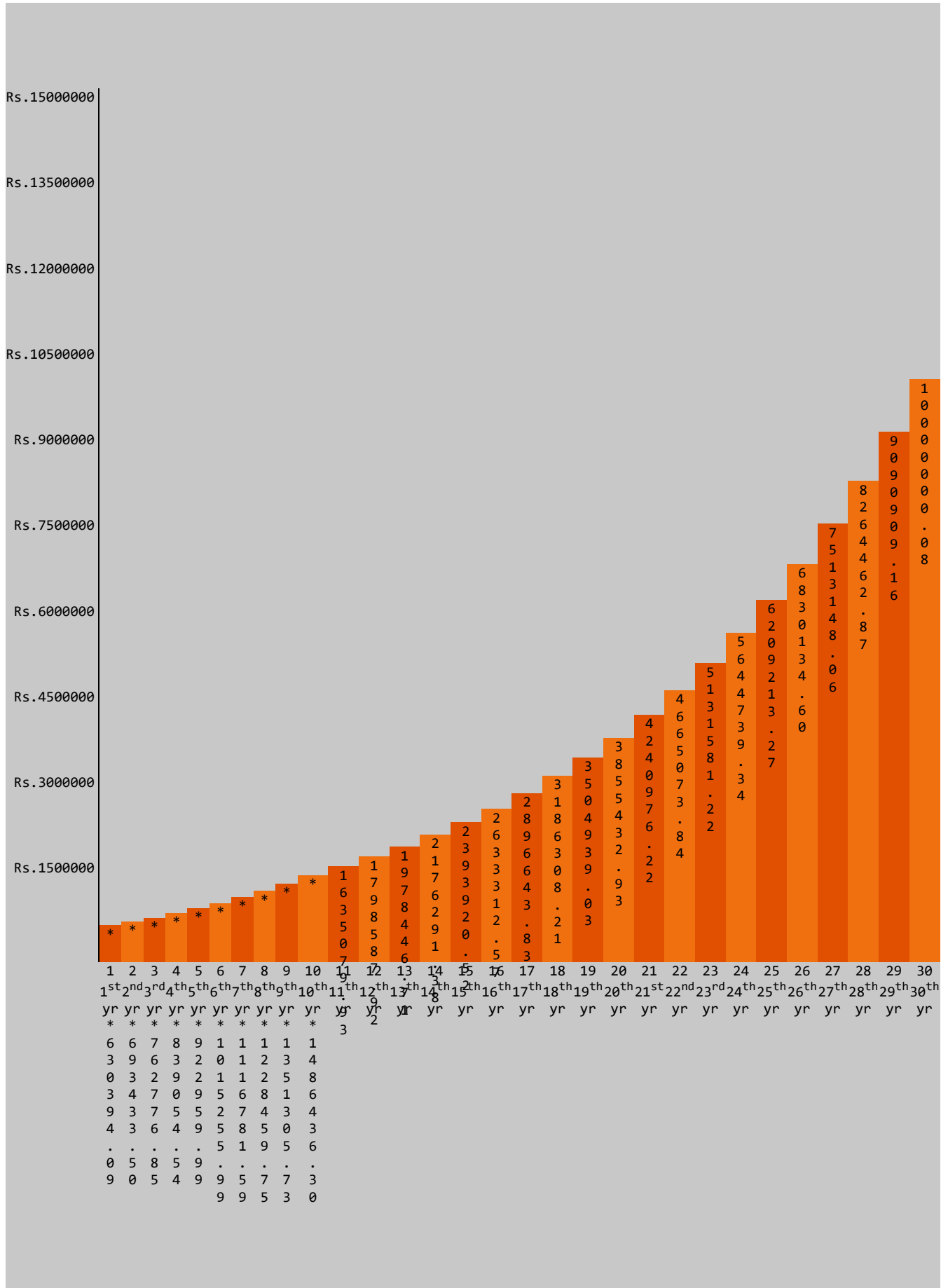
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PREMIUM GRAPH POLICY YEAR WISE :

Entry age:30
 Starting Premium:40611.22
 Maximimum Sum Assured:10000000
 Rate of Interest:4.000%pa
 Inflation Protection:10%pa
 Frequency of Premium:yearly
 Profit:wop



INSURANCE COVER (death benefit) YEAR WISE GRAPH:
 Entry age:30
 Base Insu cover in First year:630394.09
 Maximum Sum Assured:10000000
 Rate of Interest:4.000%pa
 (pro-rated)Inflation considered for this graph:10%pa
 Frequency of Premium:yearly
 Profit:wop



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AUDIT TABLE					
Age at entry:30 TERM:30 years					
Inflation Protection:10%pa					
Interest:4.000%pa					
wp:Without Profit					
Policy year	Brought forward Rs.	Premium for the year Rs.	Interest Rs.	Closing Balance(cum) Rs.	death benefit For the year Rs.
1	0.00	40,611.22	1,624.45	42,235.67	6,30,394.09
2	42,235.67	44,672.34	3,476.32	90,384.33	6,93,433.50
3	90,384.33	49,139.57	5,580.96	1,45,104.86	7,62,776.85
4	1,45,104.86	54,053.53	7,966.34	2,07,124.73	8,39,054.54
5	2,07,124.73	59,458.88	10,663.34	2,77,246.95	9,22,959.99
6	2,77,246.95	65,404.77	13,706.07	3,56,357.79	10,15,255.99
7	3,56,357.79	71,945.25	17,132.12	4,45,435.16	11,16,781.59
8	4,45,435.16	79,139.78	20,983.00	5,45,557.94	12,28,459.75
9	5,45,557.94	87,053.76	25,304.47	6,57,916.17	13,51,305.73
10	6,57,916.17	95,759.14	30,147.01	7,83,822.32	14,86,436.30
11	7,83,822.32	1,05,335.05	35,566.29	9,24,723.66	16,35,079.93
12	9,24,723.66	1,15,868.56	41,623.69	10,82,215.91	17,98,587.92
13	10,82,215.91	1,27,455.42	48,386.85	12,58,058.18	19,78,446.71
14	12,58,058.18	1,40,200.96	55,930.37	14,54,189.51	21,76,291.38
15	14,54,189.51	1,54,221.06	64,336.42	16,72,746.99	23,93,920.52
16	16,72,746.99	1,69,643.17	73,695.61	19,16,085.77	26,33,312.57
17	19,16,085.77	1,86,607.49	84,107.73	21,86,800.99	28,96,643.83
18	21,86,800.99	2,05,268.24	95,682.77	24,87,752.00	31,86,308.21
19	24,87,752.00	2,25,795.06	1,08,541.88	28,22,088.94	35,04,939.03
20	28,22,088.94	2,48,374.57	1,22,818.54	31,93,282.05	38,55,432.93
21	31,93,282.05	2,73,212.03	1,38,659.76	36,05,153.84	42,40,976.22
22	36,05,153.84	3,00,533.23	1,56,227.48	40,61,914.55	46,65,073.84
23	40,61,914.55	3,30,586.55	1,75,700.04	45,68,201.14	51,31,581.22
24	45,68,201.14	3,63,645.21	1,97,273.85	51,29,120.20	56,44,739.34
25	51,29,120.20	4,00,009.73	2,21,165.20	57,50,295.13	62,09,213.27
26	57,50,295.13	4,40,010.70	2,47,612.23	64,37,918.06	68,30,134.60
27	64,37,918.06	4,84,011.77	2,76,877.19	71,98,807.02	75,13,148.06
28	71,98,807.02	5,32,412.95	3,09,248.80	80,40,468.77	82,64,462.87
29	80,40,468.77	5,85,654.24	3,45,044.92	89,71,167.93	90,90,909.16
30	89,71,167.93	6,44,219.66	3,84,615.50	1,00,00,003.09	1,00,00,000.08