

### Benefit Illustration

For a policy of Sum assured of Rs. 1 lac at age of 30 yrs with a term of 25 years, the annual premium comes to Rs. 4,297. We give below the benefit payable on survival, death and maturity:

Year	Age	Guaranteed	Death Benefit					
			Non-guaranteed			Total		
			At 6% / 5%*	At 6%	At 10%	At 6% / 5%*	At 6%	At 10%
1	30	100,000	2,700	2,700	4,500	102,700	102,700	104,500
2	31	100,000	5,400	5,400	9,000	105,400	105,400	109,000
3	32	100,000	8,100	8,100	13,500	108,100	108,100	113,500
4	33	100,000	10,800	10,800	18,000	110,800	110,800	118,000
5	34	100,000	13,500	13,500	22,500	113,500	113,500	122,500
6	35	100,000	16,200	16,200	27,000	116,200	116,200	127,000
7	36	100,000	18,900	18,900	31,500	118,900	118,900	131,500
8	37	100,000	21,600	21,600	36,000	121,600	121,600	136,000
9	38	100,000	24,300	24,300	40,500	124,300	124,300	140,500
10	39	100,000	27,000	27,000	45,000	127,000	127,000	145,000
11	40	100,000	29,700	29,700	49,500	129,700	129,700	149,500
12	41	100,000	32,400	32,400	54,000	132,400	132,400	154,000
13	42	100,000	35,100	35,100	58,500	135,100	135,100	158,500
14	43	100,000	37,800	37,800	63,000	137,800	137,800	163,000
15	44	100,000	50,625	52,650	101,250	150,625	152,650	201,250
16	45	100,000	54,000	56,160	108,000	154,000	156,160	208,000
17	46	100,000	57,375	59,670	114,750	157,375	159,670	214,750
18	47	100,000	60,750	63,180	121,500	160,750	163,180	221,500
19	48	100,000	64,125	66,690	128,250	164,125	166,690	228,250
20	49	100,000	67,500	70,200	135,000	167,500	170,200	235,000
21	50	100,000	70,875	73,710	141,750	170,875	173,710	241,750
22	51	100,000	74,250	77,220	148,500	174,250	177,220	248,500
23	52	100,000	77,625	80,730	155,250	177,625	180,730	255,250
24	53	100,000	81,000	84,240	162,000	181,000	184,240	262,000
25	54	100,000	84,375	87,750	168,750	184,375	187,750	268,750

Maturity Benefit		At 6% / 5%*	At 6%	at 10%
	Guaranteed	100,000	100,000	100,000
	Non guaranteed	84,375	87,750	168,750
	Total	184,375	187,750	268,750

**Notes :** \*In this scenario, interest rate is assumed to be 6% for the first 20 years and 5% thereafter.