

Cash Gain - Premium Rs.6500/- (Includes Service Tax)

Example :

Age at Entry : 18-35yrs

Term	Premium Paid	SA	REMARKS	Benefits	Cash Received
1	6500	58000	Regular Premium to be paid		
2	6500	58000	Regular Premium to be paid		
3	6500	58000	Regular Premium to be paid	10 % of S.A from Cash Gain (Guaranteed)	5800
4	700	58000	Premium to be paid Rs.6500 - Rs.5800(available from Cash Back) = Need to pay only Rs.700.		
5	6500	58000	Regular Premium to be paid		
6	6500	58000	Regular Premium to be paid	15 % of S.A from Cash Gain (Guaranteed)	8700
7	0	58000	Premium to be paid Rs.6500 - Rs.8700(available from Cash Back) = balance of Rs2200 available in cash back.		
8	4300	58000	Premium to be paid Rs.6500 - Rs.2200(available from Cash Back) = Need to pay only Rs.4300.		
9	6500	58000	Regular Premium to be paid	25% of S.A from Cash Gain(Guaranteed)	14500
10	0	58000	Premium to be paid Rs.6500 - Rs.14500(available from Cash Back) = balance of Rs 8000 available in cash back.		
11	0	58000	Premium to be paid Rs.6500 - Rs.8000(available from Cash Back) = balance of Rs.1500 available in Cash Back.		
12	5000	58000	Premium to be paid Rs.6500 - Rs.1500(available from Cash Back) = Need to pay only Rs.5000.	25% of S.A from Cash Gain (Guaranteed)	14500
13	0	58000	Premium to be paid Rs.6500 - Rs.14500(available from Cash Back) = balance of Rs 8000 available in cash back.		
14	0	58000	Premium to be paid Rs.6500 - Rs.8000(available from Cash Back) = balance of Rs.1500 available in Cash Back.		
15	5000	58000	Premium to be paid Rs.6500 - Rs.1500(available from Cash Back) = Need to pay only Rs.5000.	50% of S.A from cash Gain (Rs.29000) + Rs.44000 of Bonus* for 15 yrs	Rs.73000

*Bonus mentioned above are indicative and will vary time to time