

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

Example :

Age at Entry : 40yrs

Term	Premium Paid	SA	REMARKS	Benefits	Cash Received
1	6500	57000	Regular Premium to be paid		
2	6500	57000	Regular Premium to be paid		
3	6500	57000	Regular Premium to be paid	10 % of S.A from Cash Gain (Guaranteed)	5700
4	800	57000	Premium to be paid Rs.6500 - Rs.5700(available from Cash Back) = Need to pay only Rs.800.		
5	6500	57000	Regular Premium to be paid		
6	6500	57000	Regular Premium to be paid	15 % of S.A from Cash Gain (Guaranteed)	8550
7	0	57000	Premium to be paid Rs.6500 - Rs.8550(available from Cash Back) = balance of Rs2050 available in cash back.		
8	4450	57000	Premium to be paid Rs.6500 - Rs.2050(available from Cash Back) = Need to pay only Rs.4450.		
9	6500	57000	Regular Premium to be paid	25% of S.A from Cash Gain(Guaranteed)	14250
10	0	57000	Premium to be paid Rs.6500 - Rs.14250(available from Cash Back) = balance of Rs 7750 available in cash back.		
11	0	57000	Premium to be paid Rs.6500 - Rs.7750(available from Cash Back) = balance of Rs.1250 available in Cash Back.		
12	5250	57000	Premium to be paid Rs.6500 - Rs.1250(available from Cash Back) = Need to pay only Rs.5250.	25% of S.A from Cash Gain (Guaranteed)	14250
13	0	57000	Premium to be paid Rs.6500 - Rs.14250(available from Cash Back) = balance of Rs 7750 available in cash back.		
14	0	57000	Premium to be paid Rs.6500 - Rs.7750(available from Cash Back) = balance of Rs.1250 available in Cash Back.		
15	5250	57000	Premium to be paid Rs.6500 - Rs.1250(available from Cash Back) = Need to pay only Rs.5250.	50% of S.A from cash Gain (Rs.28500) + Rs.43500 of Bonus* for 15 yrs	Rs.72000

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