

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

Example :

Age at Entry : 45yrs

Term	Premium Paid	SA	REMARKS	Benefits	Cash Received
1	6500	56000	Regular Premium to be paid		
2	6500	56000	Regular Premium to be paid		
3	6500	56000	Regular Premium to be paid	10 % of S.A from Cash Gain (Guaranteed)	5600
4	900	56000	Premium to be paid Rs.6500 - Rs.5600(available from Cash Back) = Need to pay only Rs.900.		
5	6500	56000	Regular Premium to be paid		
6	6500	56000	Regular Premium to be paid	15 % of S.A from Cash Gain (Guaranteed)	8400
7	0	56000	Premium to be paid Rs.6500 - Rs.8400(available from Cash Back) = balance of Rs1900 available in cash back.		
8	4600	56000	Premium to be paid Rs.6500 - Rs.1900(available from Cash Back) = Need to pay only Rs.4600.		
9	6500	56000	Regular Premium to be paid	25% of S.A from Cash Gain(Guaranteed)	14000
10	0	56000	Premium to be paid Rs.6500 - Rs.14000(available from Cash Back) = balance of Rs 7500 available in cash back.		
11	0	56000	Premium to be paid Rs.6500 - Rs.7500(available from Cash Back) = balance of Rs.1000 available in Cash Back.		
12	5500	56000	Premium to be paid Rs.6500 - Rs.1000(available from Cash Back) = Need to pay only Rs.5500.	25% of S.A from Cash Gain (Guaranteed)	14000
13	0	56000	Premium to be paid Rs.6500 - Rs.14000(available from Cash Back) = balance of Rs 7500 available in cash back.		
14	0	56000	Premium to be paid Rs.6500 - Rs.7500(available from Cash Back) = balance of Rs.1000 available in Cash Back.		
15	5250	56000	Premium to be paid Rs.6500 - Rs.1000(available from Cash Back) = Need to pay only Rs.5500.	50% of S.A from cash Gain (Rs.28000) + Rs.43000 of Bonus* for 15 yrs	71000

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