

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

Example :

Age at Entry : 50yrs

Term	Premium Paid	SA	REMARKS	Benefits	Cash Received
1	6500	55000	Regular Premium to be paid		
2	6500	55000	Regular Premium to be paid		
3	6500	55000	Regular Premium to be paid	10 % of S.A from Cash Gain (Guaranteed)	5500
4	1000	55000	Premium to be paid Rs.6500 - Rs.5500(available from Cash Back) = Need to pay only Rs.1000.		
5	6500	55000	Regular Premium to be paid		
6	6500	55000	Regular Premium to be paid	15 % of S.A from Cash Gain (Guaranteed)	8250
7	0	55000	Premium to be paid Rs.6500 - Rs.8250(available from Cash Back) = balance of Rs.1750 available in cash back.		
8	4750	55000	Premium to be paid Rs.6500 - Rs.1750(available from Cash Back) = Need to pay only Rs.4750.		
9	6500	55000	Regular Premium to be paid	25% of S.A from Cash Gain(Guaranteed)	13750
10	0	55000	Premium to be paid Rs.6500 - Rs.13750(available from Cash Back) = balance of Rs 7250 available in cash back.		
11	0	55000	Premium to be paid Rs.6500 - Rs.7250(available from Cash Back) = balance of Rs.750 available in Cash Back.		
12	5750	55000	Premium to be paid Rs.6500 - Rs.750(available from Cash Back) = Need to pay only Rs.5750.	25% of S.A from Cash Gain (Guaranteed)	13750
13	0	55000	Premium to be paid Rs.6500 - Rs.13750(available from Cash Back) = balance of Rs 7250 available in cash back.		
14	0	55000	Premium to be paid Rs.6500 - Rs.7250(available from Cash Back) = balance of Rs.750 available in Cash Back.		
15	5750	55000	Premium to be paid Rs.6500 - Rs.750(available from Cash Back) = Need to pay only Rs.5750.	50% of S.A from cash Gain (Rs.27500) + Rs.42000 of Bonus* for 15 yrs	69500

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