

Cash Gain (Premium Rs.6500/-)

Example :

Age at Entry : 55yrs

Term	Premium Paid	SA	REMARKS	Benefits	Cash Received
1	6500	53000	Regular Premium to be paid		
2	6500	53000	Regular Premium to be paid		
3	6500	53000	Regular Premium to be paid	10 % of S.A from Cash Gain (Guaranteed)	5300
4	1200	53000	Premium to be paid Rs.6500 - Rs.5300(available from Cash Back) = Need to pay only Rs.1200.		
5	6500	53000	Regular Premium to be paid		
6	6500	53000	Regular Premium to be paid	15 % of S.A from Cash Gain (Guaranteed)	7950
7	0	53000	Premium to be paid Rs.6500 - Rs.7950(available from Cash Back) = balance of Rs1450 available in cash back.		
8	5050	53000	Premium to be paid Rs.6500 - Rs.1450(available from Cash Back) = Need to pay only Rs.5050.		
9	6500	53000	Regular Premium to be paid	25% of S.A from Cash Gain(Guaranteed)	13250
10	0	53000	Premium to be paid Rs.6500 - Rs.13250(available from Cash Back) = balance of Rs 6750 available in cash back.		
11	0	53000	Premium to be paid Rs.6500 - Rs.6750(available from Cash Back) = balance of Rs.250 available in Cash Back.		
12	6250	53000	Premium to be paid Rs.6500 - Rs.250(available from Cash Back) = Need to pay only Rs.6250.	25% of S.A from Cash Gain (Guaranteed)	13250
13	0	53000	Premium to be paid Rs.6500 - Rs.13250(available from Cash Back) = balance of Rs 6750 available in cash back.		
14	0	53000	Premium to be paid Rs.6500 - Rs.6750(available from Cash Back) = balance of Rs.250 available in Cash Back.		
15	6250	53000	Premium to be paid Rs.6500 - Rs.250(available from Cash Back) = Need to pay only Rs.6250.	50% of S.A from cash Gain (Rs.26500) + Rs.41000 of Bonus* for 15 yrs	67500

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