

ULIP: PLATINUM PRODUCT			
SNO	PREMIUM	SA	FUND VALUE
1	60,000	600,000	67,200
2	60,000	600,000	142,464
3	60,000	600,000	226,760
4	60,000	600,000	321,171
5	60,000	600,000	426,911
6	60,000	600,000	545,341
7	60,000	600,000	677,982
8	60,000	600,000	826,539
9	60,000	600,000	992,924
10	60,000	600,000	1,179,275
11	-	600,000	1,320,788
12	-	600,000	1,479,283
13	-	600,000	1,656,796
14	-	600,000	1,855,612
15	-	600,000	2,078,285
16	-	600,000	2,327,680
17	-	600,000	2,607,001
18	-	600,000	2,919,841
19	-	600,000	3,270,222
20	-	600,000	3,662,649

SNO	PREMIUM				SA	FUND VALUE
1	250,000	12.00%	30000	280000	2,500,000	280,000
2	250,000	12.00%	63600	593600	2,500,000	593,600
3	250,000	12.00%			2,500,000	944,832
4	250,000	12.00%			2,500,000	1,338,212
5	250,000	12.00%			2,500,000	1,778,797
6	250,000	12.00%			2,500,000	2,272,253
7	250,000	12.00%			2,500,000	2,824,923
8	250,000	12.00%			2,500,000	3,443,914
9	250,000	12.00%			2,500,000	4,137,184
10	250,000	12.00%			2,500,000	4,913,646
11	-	12.00%			2,500,000	5,503,283
12	-	12.00%			2,500,000	6,163,677
13	-	12.00%			2,500,000	6,903,319
14	-	12.00%			2,500,000	7,731,717
15	-	12.00%			2,500,000	8,659,523
16	-	12.00%			2,500,000	9,698,666
17	-	12.00%			2,500,000	10,862,505
18	-	12.00%			2,500,000	12,166,006
19	-	12.00%			2,500,000	13,625,927
20	-	12.00%			2,500,000	15,261,038

TERM ULIP (works like Term plan+ Earns like ULIP)																											
TERM ULIP - as a Wealth Creation													NEED BASED WITHDRAWAL				WORKS LIKE A PENSION @21yrs				WORKS LIKE A PENSION@11th year						
Client Age	S.No	Premium	Sum Assured	Allocation charge	Admin Charge	Mortality Charge	CAGR	GST	Return of Allocation	Return of Mortality	FUND VALUE before AMC	PMC	Fund Value	Loyalty Additions	Maturity Fund Value	Fund Value	Partial Withdrawal	Loyalty Additions	Maturity Fund Value	Fund Value	Partial Withdrawal	Loyalty Additions	Maturity Fund Value	Fund Value	Partial Withdrawal	Loyalty Additions	Maturity @ 11th year
37	1	250,000	12,500,000	30,000	0	8,630	8%	####			220,770	1.35%	217,790			217,790				217,790				217,790			
38	2	250,000	12,500,000	15,000	0	9,624	8%	####			473,832	1.35%	467,435			467,435				467,435				467,435			
39	3	250,000	12,500,000	7,500	0	9,843	8%	####			752,728	1.35%	742,566			742,566				742,566				742,566			
40	4	250,000	12,500,000	7,500	0	10,000	8%	####			1,049,670	1.35%	1,035,499			1,035,499				1,035,499				1,035,499			
41	5	250,000	12,500,000	-	6000	10,234	8%	####			1,378,703	1.35%	1,360,090			1,360,090	-			1,360,090	-			1,360,090	-		
42	6	250,000	12,500,000	-	6000	10,456	8%	####			1,729,219	1.35%	1,705,874			1,705,874				1,705,874				1,705,874			
43	7	250,000	12,500,000	-	6000	11,210	8%	####			2,102,519	1.35%	2,074,135			2,074,135				2,074,135				2,074,135			
44	8	250,000	12,500,000	-	6000	11,450	8%	####			2,500,193	1.35%	2,466,440			2,466,440				2,466,440				2,466,440			
45	9	250,000	12,500,000	-	6000	10,345	8%	####			2,924,098	1.35%	2,884,623			2,884,623				2,884,623				2,884,623			
46	10	250,000	12,500,000	-	6000	10,230	8%	####	60,000		3,440,558	1.35%	3,394,110			3,394,110				3,394,110				3,394,110			
47	11		12,500,000		6000	12,342	8%	####	30,000	8,630	3,687,993	1.35%	3,638,205			3,638,205				3,638,205				3,638,205			375,000
48	12		12,500,000		6000	13,453	8%	####	15,000	9,624	3,935,200	1.35%	3,882,075			3,882,075				3,882,075				3,882,542			375,000
49	13		12,500,000		6000	14,340	8%	####	15,000	9,843	4,198,407	1.35%	4,141,728			4,141,728				4,141,728				3,316,526			375,000
50	14		12,500,000		6000	14,540	8%	####		10,000	4,462,594	1.35%	4,402,349			4,402,349				4,402,349				3,123,629			375,000
51	15		12,500,000		6000	12,340	8%	####		10,234	4,744,491	1.35%	4,680,440			4,680,440	2,500,000			4,680,440				2,918,534			375,000
52	16		12,500,000		6000	10,340	8%	####		10,456	5,045,219	1.35%	4,977,109			2,313,559				4,977,109				2,700,406			375,000
53	17		12,500,000		6000	9,450	8%	####		11,210	5,365,794	1.35%	5,293,356			2,455,556				5,293,356				2,468,179			375,000
54	18		12,500,000		6000	8,552	8%	####		11,450	5,707,515	1.35%	5,630,464			2,607,016				5,630,464				2,220,932			375,000
55	19		12,500,000		6000	8,250	8%	####		10,345	6,071,651	1.35%	5,989,683			2,768,441				5,989,683				1,957,567			375,000
56	20		12,500,000		6000	6,540	8%	####		10,230	6,459,940	1.35%	6,372,731			2,940,755	2,500,000			6,372,731				1,677,301			375,000
57	21		12,500,000		6000	4,320	8%	####		24,684	6,874,063	1.35%	6,781,264			461,218				6,781,264	1,250,000			1,379,126			375,000
58	22		12,500,000		6000	-	8%	####		26,906	7,316,118	1.35%	7,217,351			483,847				5,885,576	1,250,000			1,062,273			375,000
59	23		12,500,000		6000	-	8%	####		28,680	7,787,092	1.35%	7,681,967			507,958				4,931,292	1,250,000			724,691			375,000
60	24		12,500,000		6000	-	8%	####		29,080	8,288,878	1.35%	8,176,978			533,645				3,914,579	1,250,000			365,025			375,000
61	25		12,500,000		6000	-	8%	####		24,680	8,823,489	1.35%	8,704,372			561,013	2,500,000			8,704,372	1,250,000			18,171			375,000
62	26		12,500,000		6000	-	8%	####		20,680	9,393,076	1.35%	9,266,269			-2,073,379	-			1,677,261	1,250,000			-426,436			375,000
63	27		12,500,000		6000	-	8%	####		18,900	9,999,924	1.35%	9,864,925			-2,216,562	-			447,670	1,250,000			-861,409			375,000
64	28		12,500,000		6000	-	8%	####		17,104	10,646,473	1.35%	10,502,746			-2,369,113	-			-862,362	1,250,000			-1,324,838			375,000
65	29		12,500,000		6000	-	8%	####		16,500	11,335,319	1.35%	11,182,292			-2,531,644	-			-2,258,096	1,250,000			-1,818,584			375,000
66	30		12,500,000		6000	-	8%	####		13,080	12,069,229	1.35%	11,906,294			-2,704,807	2,500,000			-3,745,139	1,250,000			-2,344,632			375,000
67	31		12,500,000		6000	-	8%	####		12,960	12,851,152	1.35%	12,677,661			-5,552,849	-			-5,329,464	1,250,000			-2,905,093			375,000
68	32		12,500,000		6000	-	8%	####		-	13,684,228	1.35%	13,499,491			-5,923,659	-			-7,017,436	1,250,000			-3,502,220			375,000
69	33		12,500,000		6000	-	8%	####		-	14,571,803	1.35%	14,375,084			-6,318,728	-			-8,815,834	1,250,000			-4,138,411			375,000
70	34		12,500,000		6000	-	8%	####		-	15,517,444	1.35%	15,307,959			-6,739,642	-			-10,731,885	1,250,000			-4,816,221			375,000
71	35		12,500,000		6000	-	8%	####		-	16,524,949	1.35%	16,301,862			-7,188,093	2,500,000			-12,773,283	1,250,000			-5,538,374			375,000
72	36		12,500,000		6000	-	8%	####		-	17,598,365	1.35%	17,360,787			#####	-			-14,948,229	1,250,000			-6,307,770			375,000
73	37		12,500,000		6000	-	8%	####		-	18,742,004	1.35%	18,488,986			#####	-			-17,265,460	1,250,000			-7,127,500			375,000
74	38		12,500,000		6000	-	8%	####		-	19,960,459	1.35%	19,690,993			#####	-			-18,402,510	1,250,000			-7,601,325			375,000
75	39		12,500,000		6000	-	8%	####		-	21,258,626	1.35%	20,971,634			#####	-			-20,945,720	1,250,000			-8,505,679			375,000
76	40		12,500,000		6000	-	8%	####		-	22,641,719		22,641,719	6,792,516	29,434,234	#####	-	(4,057,589)	-17,582,885	-23,979,024	1,250,000	(7,193,707)	-31,172,731	-9,598,780	375,000	(2,879,634)	-12,478,414

		SA Multiplier	50									
TERM ULIP (works like Term plan+ Earns like ULIP+Need based Withdrawal)												
Client Age	S.No	Premium	Sum Assured	Alloocation charge	Admin Charge	Mortality Charge	Return of Allacation	Return of Mortality	Fund Value	Partial Withdral	Loyalty Additions	
30	1	200,000	10,000,000	24,000	0	8,630			178,434			
31	2	200,000	10,000,000	12,000	0	9,624			389,932			
32	3	200,000	10,000,000	6,000	0	9,843			631,149			
33	4	200,000	10,000,000	6,000	0	10,000			897,459			
34	5	200,000	10,000,000	-	6000	10,234			1,202,703	-		
35	6	200,000	10,000,000	-	6000	10,456			1,539,917			
36	7	200,000	10,000,000	-	6000	11,210			1,912,347			
37	8	200,000	10,000,000	-	6000	11,450			2,323,790			
38	9	200,000	10,000,000	-	6000	10,345			2,778,606			
39	10	200,000	10,000,000	-	6000	10,230	48,000		3,334,179			
40	11		10,000,000		6000	12,342	24,000	8,630	3,700,108			
41	12		10,000,000		6000	13,453	12,000	9,624	4,090,935			
42	13		10,000,000		6000	14,340	12,000	9,843	4,522,577			
43	14		10,000,000		6000	14,540		10,000	4,986,190			
44	15		10,000,000		6000	12,340		10,234	5,498,865	2,000,000		
45	16		10,000,000		6000	10,340		10,456	3,855,947			
46	17		10,000,000		6000	9,450		11,210	4,250,657			
47	18		10,000,000		6000	8,552		11,450	4,686,943			
48	19		10,000,000		6000	8,250		10,345	5,169,046			
49	20		10,000,000		6000	6,540		10,230	5,702,052	2,000,000		
50	21		10,000,000		6000	4,320		24,684	4,081,642			
51	22		10,000,000		6000	-		26,906	4,501,902			
52	23		10,000,000		6000	-		28,680	4,966,239			
53	24		10,000,000		6000	-		29,080	5,479,275			
54	25		10,000,000		6000	-		24,680	6,046,119	2,000,000		
55	26		10,000,000		6000	-		20,680	4,462,653	-		
56	27		10,000,000		6000	-		18,900	4,922,874	-		
57	28		10,000,000		6000	-		17,104	5,431,363	-		
58	29		10,000,000		6000	-		16,500	5,993,181	-		
59	30		10,000,000		6000	-		13,080	6,613,924	2,000,000		
60	31		10,000,000		6000	-		12,960	5,090,009	-		
61	32		10,000,000		6000	-		-	5,616,027	-		
62	33		10,000,000		6000	-		-	6,197,213	-		
63	34		10,000,000		6000	-		-	6,839,354	-		
64	35		10,000,000		6000	-		-	7,548,843	2,000,000		
65	36		10,000,000		6000	-		-	6,122,984	-		
66	37		10,000,000		6000	-		-	6,757,340	-		
67	38		10,000,000		6000	-		-	7,458,227	-		
68	39		10,000,000		6000	-		-	8,232,623	-		
69	40		10,000,000		6000	-		-	9,212,608	-	2,763,782	11,976,391

		SA Multiplier	50									
TERM ULIP (works like Term plan+ Earns like Retirement Fund)												
Client Age	S.No	Premium	Sum Assured	Allocaation charge	Admin Charge	Mortality Charge	Return of Allacation	Return of Mortality	Fund Value	Partial Withdral	Loyalty Additions	
30	1	200,000	10,000,000	24,000	0	8,630			178,434			
31	2	200,000	10,000,000	12,000	0	9,624			389,932			
32	3	200,000	10,000,000	6,000	0	9,843			631,149			
33	4	200,000	10,000,000	6,000	0	10,000			897,459			
34	5	200,000	10,000,000	-	6000	10,234			1,202,703	-		
35	6	200,000	10,000,000	-	6000	10,456			1,539,917			
36	7	200,000	10,000,000	-	6000	11,210			1,912,347			
37	8	200,000	10,000,000	-	6000	11,450			2,323,790			
38	9	200,000	10,000,000	-	6000	10,345			2,778,606			
39	10	200,000	10,000,000	-	6000	10,230	48,000		3,334,179			
40	11		10,000,000		6000	12,342	24,000	8,630	3,700,108			
41	12		10,000,000		6000	13,453	12,000	9,624	4,090,935			
42	13		10,000,000		6000	14,340	12,000	9,843	4,522,577			
43	14		10,000,000		6000	14,540		10,000	4,986,190			
44	15		10,000,000		6000	12,340		10,234	5,498,865			
45	16		10,000,000		6000	10,340		10,456	6,065,707			
46	17		10,000,000		6000	9,450		11,210	6,692,177			
47	18		10,000,000		6000	8,552		11,450	7,384,529			
48	19		10,000,000		6000	8,250		10,345	8,149,555			
49	20		10,000,000		6000	6,540		10,230	8,995,157			
50	21		10,000,000		6000	4,320		24,684	9,929,887			
51	22		10,000,000		6000	-		26,906	10,963,511			
52	23		10,000,000		6000	-		28,680	12,105,542			
53	24		10,000,000		6000	-		29,080	13,367,349			
54	25		10,000,000		6000	-		24,680	14,761,494			
55	26		10,000,000		6000	-		20,680	16,301,857	1,500,000		
56	27		10,000,000		6000	-		18,900	16,346,453	1,500,000		
57	28		10,000,000		6000	-		17,104	16,395,726	1,500,000		
58	29		10,000,000		6000	-		16,500	16,450,167	1,500,000		
59	30		10,000,000		6000	-		13,080	16,510,318	1,500,000		
60	31		10,000,000		6000	-		12,960	16,576,778	1,500,000		
61	32		10,000,000		6000	-		-	16,650,208	1,500,000		
62	33		10,000,000		6000	-		-	16,731,339	1,500,000		
63	34		10,000,000		6000	-		-	16,820,979	1,500,000		
64	35		10,000,000		6000	-		-	16,920,021	1,500,000		
65	36		10,000,000		6000	-		-	17,029,450	1,500,000		
66	37		10,000,000		6000	-		-	17,150,357	1,500,000		
67	38		10,000,000		6000	-		-	18,941,264	1,500,000		
68	39		10,000,000		6000	-		-	19,262,681	1,500,000		
69	40		10,000,000		6000	-		-	19,886,273	1,500,000	5,965,882	25,852.15

SA Multiplier 50												
TERM ULIP (works like Term plan+ Earns like Retirement Fund)												
Client Age	S.No	Premium	Sum Assured	Alloocation charge	Admin Charge	Mortality Charge	Return of Allacation	Return of Mortality	Fund Value	Partial Withdrawal	Loyalty Additions	Maturity @ 12% CAGR
37	1	200,000	10,000,000	24,000	0	8,630			178,434			
38	2	200,000	10,000,000	12,000	0	9,624			389,932			
39	3	200,000	10,000,000	6,000	0	9,843			631,149			
40	4	200,000	10,000,000	6,000	0	10,000			897,459			
41	5	200,000	10,000,000	-	6000	10,234			1,202,703	-		
42	6	200,000	10,000,000	-	6000	10,456			1,539,917			
43	7	200,000	10,000,000	-	6000	11,210			1,912,347			
44	8	200,000	10,000,000	-	6000	11,450			2,323,790			
45	9	200,000	10,000,000	-	6000	10,345			2,778,606			
46	10	200,000	10,000,000	-	6000	10,230	48,000		3,334,179	300,000		
47	11		10,000,000		6000	12,342	24,000	8,630	3,368,644	300,000		
48	12		10,000,000		6000	13,453	12,000	9,624	3,393,243	300,000		
49	13		10,000,000		6000	14,340	12,000	9,843	3,420,247	300,000		
50	14		10,000,000		6000	14,540		10,000	3,436,784	300,000		
51	15		10,000,000		6000	12,340		10,234	3,455,493	300,000		
52	16		10,000,000		6000	10,340		10,456	3,476,562	300,000		
53	17		10,000,000		6000	9,450		11,210	3,500,018	300,000		
54	18		10,000,000		6000	8,552		11,450	3,526,113	300,000		
55	19		10,000,000		6000	8,250		10,345	3,555,004	300,000		
56	20		10,000,000		6000	6,540		10,230	3,587,266	300,000		
57	21		10,000,000		6000	4,320		24,684	3,623,353	300,000		
58	22		10,000,000		6000	-		26,906	3,664,083	300,000		
59	23		10,000,000		6000	-		28,680	3,709,086	300,000		
60	24		10,000,000		6000	-		29,080	3,758,808	300,000		
61	25		10,000,000		6000	-		24,680	3,813,746	300,000		
62	26		10,000,000		6000	-		20,680	3,874,445	300,000		
63	27		10,000,000		6000	-		18,900	3,941,510	300,000		
64	28		10,000,000		6000	-		17,104	4,015,609	300,000		
65	29		10,000,000		6000	-		16,500	4,097,480	300,000		
66	30		10,000,000		6000	-		13,080	4,187,937	300,000		
67	31		10,000,000		6000	-		12,960	4,287,881	300,000		
68	32		10,000,000		6000	-		-	4,398,307	300,000		
69	33		10,000,000		6000	-		-	4,520,315	300,000		
70	34		10,000,000		6000	-		-	4,655,119	300,000		
71	35		10,000,000		6000	-		-	4,804,062	300,000		
72	36		10,000,000		6000	-		-	4,968,625	300,000		
73	37		10,000,000		6000	-		-	5,150,448	300,000		
74	38		10,000,000		6000	-		-	5,682,804	300,000		
75	39		10,000,000		6000	-		-	5,939,530	300,000		
76	40		10,000,000		6000	-		-	6,308,344	300,000	1,892,503	#####