

JEEVAN VRIDDHI YIELD CALCULATOR

NAME OF PROPOSER	x
AGE OF PROPOSER	30
PREMIUM(BASIC INVESTED AMOUNT)	100000.00
TOTAL PREMIUM (INCL SERVICE TAX)	101545.00
GURANTEED MATURITY SUM ASSURED	199985.00
ADDITION LOYALTY ADDITION	24998.00
TOTAL YIELD ON MATURITY	224983.00
IRR(PRE TAX)	8.28%
IRR(POST TAX - 10% SLAB)	9.41%
IRR(POST TAX - 20% SLAB)	10.68%
IRR(POST TAX - 30% SLAB)	12.14%
BANK FD YIELD(POST TAX - 10% SLAB)	228000.00
BANK FD YIELD(POST TAX - 20% SLAB)	213778.00
BANK FD YIELD(POST TAX - 30% SLAB)	199556.00
BANK FD IRR(POST TAX - 10% SLAB)	9.55%
BANK FD IRR(POST TAX - 20% SLAB)	10.12%
BANK FD IRR(POST TAX - 30% SLAB)	10.80%

Free Risk cover of 5 TIMES OF BASE PREMIUM.

On death- SUM ASSURED IS payable whereas in Bank FD only accumulated value paid with deduction of TDS

Easy Liquidity – Loan/Surrender after 1 yr.

Loan@ 10.25% as against >14% in the banks.