

Purchasing Health Insurance, **STOP...!!!** Do Smart Approach towards Risk Management

Current Expenses for Health Insurance (Cover five lakhs) Table A				Smart Approach towards Health Insurance (Cover FIFTY LAKHS - THREE LAKHS Deductible)		Create Wealth and Enjoy Smartly Table C			
Age	Year	Payment	Total Paid	Payment	Total Paid	Investmen	Opening Value	Growth 12%	Closing Value
45	1	50000.00	50000.00	11421	11421	60000.00	0.00	6000.00	11421
46	2	56000.00	106000.00	19454	30875	60000.00	66000.00	12600.00	30875
47	3	56000.00	162000.00	19454	50329	60000.00	138600.00	19860.00	50329
48	4	56000.00	218000.00	19454	69783	60000.00	218460.00	27846.00	69783
49	5	56000.00	274000.00	19454	89237	60000.00	306306.00	36630.60	89237
50	6	56000.00	330000.00	19454	108691	60000.00	402937.00	46293.70	108691
51	7	62720.00	392720.00	23435	132126	60000.00	509231.00	56923.10	132126
52	8	62720.00	455440.00	23435	155561	60000.00	626154.00	68615.40	155561
53	9	62720.00	518160.00	23435	178996	60000.00	754769.00	81476.90	178996
54	10	62720.00	580880.00	23435	202431	60000.00	896246.00	95624.60	202431
55	11	62720.00	643600.00	23435	225866	60000.00	1051871.00	111187.10	225866
56	12	70246.40	713846.40	26614	252480	60000.00	1223058.00	128305.80	252480
57	13	70246.40	784092.80	26614	279094	60000.00	1411364.00	147136.40	279094
58	14	70246.40	854339.20	26614	305708	60000.00	1618500.00	167850.00	305708
59	15	70246.40	924585.60	26614	332322	60000.00	1846350.00	190635.00	332322
60	16	70246.40	994832.00	26614	358936	60000.00	2096985.00	215698.50	358936
61	17	78675.97	1073507.97	47294	406230	60000.00	2372684.00	243268.40	406230
62	18	78675.97	1152183.94	47294	453524	60000.00	2675952.00	273595.20	453524
63	19	78675.97	1230859.91	47294	500818	60000.00	3009547.00	306954.70	500818
64	20	78675.97	1309535.88	47294	548112	60000.00	3376502.00	343650.20	548112
65	21	78675.97	1388211.85	47294	595406	60000.00	3780152.00	384015.20	595406
66	22	88117.09	1476328.94	51942	647348	60000.00	4224167.00	428416.70	647348
67	23	88117.09	1564446.03	51942	699290	60000.00	4712584.00	477258.40	699290
68	24	88117.09	1652563.12	51942	751232	60000.00	5249842.00	530984.20	751232
69	25	88117.09	1740680.21	51942	803174	60000.00	5840826.00	590082.60	803174
Total Payment			1740680.21	Total	803174	Total Return Form Investment			803174
						Total of Investment			1740680.21
						Appreciation on Investment			-937,506.21

Notes :

- * Amount Showing under Payment Column in **Table A** and **Table B** are excluding of taxes.
- * Health Insurance Cover maybe increase for **Table A** and **Table B** as per Policy Terms & Condition.
- * The Purpose of this illustration is solely to help you understand the project benefits that may be possible in future.