

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

| Current Expenses for Health Insurance<br>(Cover five lakhs)<br>Table A |      |         |            | Smart Approach towards<br>Health Insurance<br>(Cover fifty lakhs - two lakhs<br>Deductible) |            | Create Wealth and Enjoy Smartly<br>Table C |                  |               |                  |
|------------------------------------------------------------------------|------|---------|------------|---------------------------------------------------------------------------------------------|------------|--------------------------------------------|------------------|---------------|------------------|
| Age                                                                    | Year | Payment | Total Paid | Payment                                                                                     | Total Paid | Investmen                                  | Opening<br>Value | Growth<br>12% | Closing<br>Value |
| 45                                                                     | 1    | 500000  | 5000.00    | 5000.00                                                                                     | 45         | 5000000                                    | 13523            | 13523         | 600000.00        |
| 46                                                                     | 2    | 500000  | 5500.00    | 10500.00                                                                                    | 46         | 5000000                                    | 22614            | 36137         | 600000.00        |
| 47                                                                     | 3    | 500000  | 5500.00    | 16000.00                                                                                    | 47         | 5000000                                    | 22614            | 58751         | 600000.00        |
| 48                                                                     | 4    | 500000  | 5500.00    | 21500.00                                                                                    | 48         | 5000000                                    | 22614            | 81365         | 600000.00        |
| 49                                                                     | 5    | 500000  | 5500.00    | 27000.00                                                                                    | 49         | 5000000                                    | 22614            | 103979        | 600000.00        |
| 50                                                                     | 6    | 500000  | 5500.00    | 32500.00                                                                                    | 50         | 5000000                                    | 22614            | 126593        | 600000.00        |
| 51                                                                     | 7    | 500000  | 6050.00    | 38550.00                                                                                    | 51         | 5000000                                    | 27581            | 154174        | 600000.00        |
| 52                                                                     | 8    | 500000  | 6050.00    | 44600.00                                                                                    | 52         | 5000000                                    | 27581            | 181755        | 600000.00        |
| 53                                                                     | 9    | 500000  | 6050.00    | 50650.00                                                                                    | 53         | 5000000                                    | 27581            | 209336        | 600000.00        |
| 54                                                                     | 10   | 500000  | 6050.00    | 56700.00                                                                                    | 54         | 5000000                                    | 27581            | 236917        | 600000.00        |
| 55                                                                     | 11   | 500000  | 6050.00    | 62750.00                                                                                    | 55         | 5000000                                    | 27581            | 264498        | 600000.00        |
| 56                                                                     | 12   | 500000  | 6655.00    | 69405.00                                                                                    | 56         | 5000000                                    | 31843            | 296341        | 600000.00        |
| 57                                                                     | 13   | 500000  | 6655.00    | 76060.00                                                                                    | 57         | 5000000                                    | 31843            | 328184        | 600000.00        |
| 58                                                                     | 14   | 500000  | 6655.00    | 82715.00                                                                                    | 58         | 5000000                                    | 31843            | 360027        | 600000.00        |
| 59                                                                     | 15   | 500000  | 6655.00    | 89370.00                                                                                    | 59         | 5000000                                    | 31843            | 391870        | 600000.00        |
| 60                                                                     | 16   | 500000  | 6655.00    | 96025.00                                                                                    | 60         | 5000000                                    | 31843            | 423713        | 600000.00        |
| 61                                                                     | 17   | 500000  | 7320.50    | 103345.50                                                                                   | 61         | 5000000                                    | 54787            | 478500        | 600000.00        |
| 62                                                                     | 18   | 500000  | 7320.50    | 110666.00                                                                                   | 62         | 5000000                                    | 54787            | 533287        | 600000.00        |
| 63                                                                     | 19   | 500000  | 7320.50    | 117986.50                                                                                   | 63         | 5000000                                    | 54787            | 588074        | 600000.00        |
| 64                                                                     | 20   | 500000  | 7320.50    | 125307.00                                                                                   | 64         | 5000000                                    | 54787            | 642861        | 600000.00        |
| 65                                                                     | 21   | 500000  | 7320.50    | 132627.50                                                                                   | 65         | 5000000                                    | 54787            | 697648        | 600000.00        |
| 66                                                                     | 22   | 500000  | 8052.55    | 140680.05                                                                                   | 66         | 5000000                                    | 59749            | 757397        | 600000.00        |
| 67                                                                     | 23   | 500000  | 8052.55    | 148732.60                                                                                   | 67         | 5000000                                    | 59749            | 817146        | 600000.00        |
| 68                                                                     | 24   | 500000  | 8052.55    | 156785.15                                                                                   | 68         | 5000000                                    | 59749            | 876895        | 600000.00        |
| 69                                                                     | 25   | 500000  | 8052.55    | 164837.70                                                                                   | 69         | 5000000                                    | 59749            | 936644        | 600000.00        |

| Current Expenses for Health Insurance<br>(Cover five lakhs)<br>Table A |      |         |            | Smart Approach towards<br>Health Insurance<br>(Cover fifty lakhs - two lakhs<br>Deductible) |            | Create Wealth and Enjoy Smartly<br>Table C |                  |               |                  |
|------------------------------------------------------------------------|------|---------|------------|---------------------------------------------------------------------------------------------|------------|--------------------------------------------|------------------|---------------|------------------|
| Age                                                                    | Year | Payment | Total Paid | Payment                                                                                     | Total Paid | Investmen                                  | Opening<br>Value | Growth<br>12% | Closing<br>Value |
| Total Payment                                                          |      |         |            | Total                                                                                       |            | Total Return Form Investment               |                  |               |                  |
|                                                                        |      |         |            |                                                                                             |            | Total of Investment                        |                  |               |                  |
|                                                                        |      |         |            |                                                                                             |            | Appreciation on Investment                 |                  |               |                  |

**Notes :**

- \* Amount Showing under Payment Coloumn in **Table A** and **Table B** are exclusing 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 posible in future.