

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

| Current Expenses for Health Insurance (Cover ZERO) 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 | Investment | Opening Value | Growth 12% | Closing Value | |
| 38 | 1 | 0 | 0 | 10778 | 10778 | 60000 | 0 | 4047 | 64047 | |
| 39 | 2 | 0 | 0 | 10778 | 21556 | 60000 | 64047 | 12169 | 136216 | |
| 40 | 3 | 0 | 0 | 10778 | 32334 | 60000 | 136216 | 21322 | 217538 | |
| 41 | 4 | 0 | 0 | 12287 | 44621 | 60000 | 217538 | 31636 | 309174 | |
| 42 | 5 | 0 | 0 | 12287 | 56908 | 60000 | 309174 | 43258 | 412432 | |
| 43 | 6 | 0 | 0 | 12287 | 69195 | 60000 | 412432 | 56353 | 528785 | |
| 44 | 7 | 0 | 0 | 12287 | 81482 | 60000 | 528785 | 71110 | 659895 | |
| 45 | 8 | 0 | 0 | 12287 | 93769 | 60000 | 659895 | 87738 | 807633 | |
| 46 | 9 | 0 | 0 | 14007 | 107776 | 60000 | 807633 | 106475 | 974108 | |
| 47 | 10 | 0 | 0 | 14007 | 121783 | 60000 | 974108 | 127588 | 1161695 | |
| 48 | 11 | 0 | 0 | 14007 | 135790 | 60000 | 1161695 | 151379 | 1373074 | |
| 49 | 12 | 0 | 0 | 14007 | 149797 | 60000 | 1373074 | 178187 | 1611261 | |
| 50 | 13 | 0 | 0 | 14007 | 163804 | 60000 | 1611261 | 208395 | 1879656 | |
| 51 | 14 | 0 | 0 | 15968 | 179772 | 60000 | 1879656 | 242434 | 2182090 | |
| 52 | 15 | 0 | 0 | 15968 | 195740 | 60000 | 2182090 | 280790 | 2522880 | |
| 53 | 16 | 0 | 0 | 15968 | 211708 | 60000 | 2522880 | 324011 | 2906891 | |
| 54 | 17 | 0 | 0 | 15968 | 227676 | 60000 | 2906891 | 372713 | 3339604 | |
| 55 | 18 | 0 | 0 | 15968 | 243644 | 60000 | 3339604 | 427592 | 3827196 | |
| 56 | 19 | 0 | 0 | 18204 | 261848 | 60000 | 3827196 | 489431 | 4376627 | |
| 57 | 20 | 0 | 0 | 18204 | 280052 | 60000 | 4376627 | 559113 | 4995740 | |
| 58 | 21 | 0 | 0 | 18204 | 298256 | 60000 | 4995740 | 637631 | 5693371 | |
| 59 | 22 | 0 | 0 | 18204 | 316460 | 60000 | 5693371 | 726109 | 6479480 | |
| 60 | 23 | 0 | 0 | 18204 | 334664 | 60000 | 6479480 | 825807 | 7365286 | |
| 61 | 24 | 0 | 0 | 20753 | 355417 | 60000 | 7365286 | 938149 | 8363436 | |
| 62 | 25 | 0 | 0 | 20753 | 376170 | 60000 | 8363436 | 1064740 | 9488175 | |
| Total Payment | | | 0 | Total | | 376170 | | Total Return Form Investment | | 9488175 |
| Total of Investment | | | | | | | 1,500,000.00 | | | |
| Appreciation on Investment | | | | | | | 7988175 | | | |

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.