

**Premium Illustrations for yearly premium policy:**

Illustration 1	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)				
	Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
0-25	5,088	5,00,000									
26-35	6,692	5,00,000	6,692	10%	6023	5,00,000	4,350	NA	4,350	5,00,000	
36-45	8,234	5,00,000	8,234	10%	7411	5,00,000	8,234	NA	8,234	5,00,000	
46-55	10,801	5,00,000									
56-65	17,175	5,00,000									
66-70	27,813	5,00,000									
71-75	39,499	5,00,000									
76-80	50,117	5,00,000									
81-85	61,581	5,00,000									
>85	78,782	5,00,000									
			<b>Total Family Premium</b>		<b>13433</b>			<b>Total Family Premium</b>		<b>12584</b>	

Illustration 2	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)				
	Age of the Members Insured	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount for 2 members	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
0-25	4,210	3,00,000									
26-35	5,515	3,00,000									
36-45	6,769	3,00,000									
46-55	8,857	3,00,000	8,857	10%	7971	3,00,000	5,757	NA	5,757	3,00,000	
56-65	14,041	3,00,000	14,041	10%	12637	3,00,000	14,041	NA	14,041	3,00,000	
66-70	22,693	3,00,000									
71-75	32,197	3,00,000									
76-80	40,833	3,00,000									
81-85	50,157	3,00,000									
>85	64,147	3,00,000									
			<b>Total Family Premium</b>		<b>20608</b>			<b>Total Family Premium</b>		<b>19798</b>	