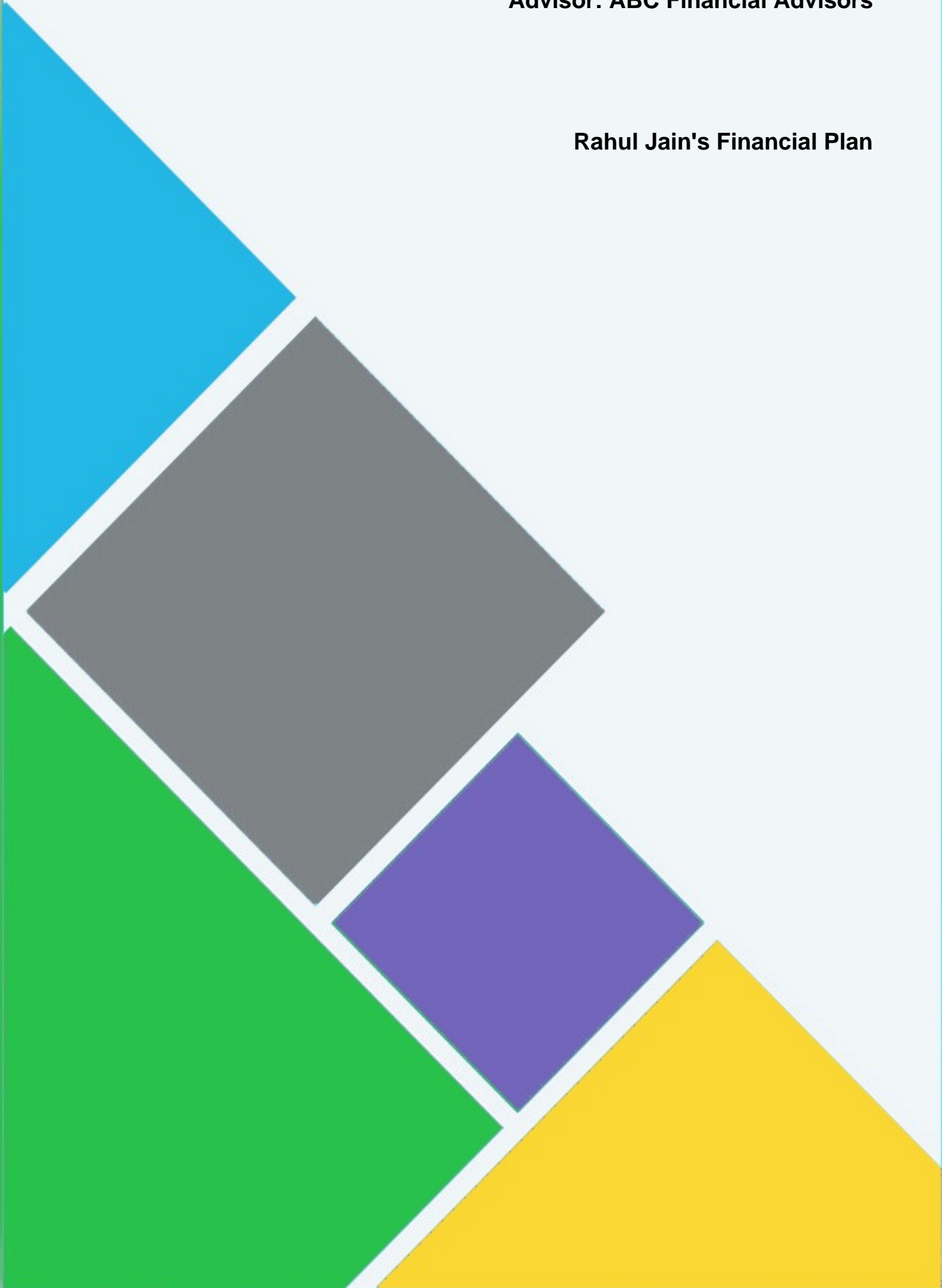


**Date: 2016-06-21**

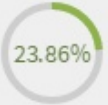
**Advisor: ABC Financial Advisors**

**Rahul Jain's Financial Plan**



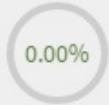
Insurance Plan - Rationale

Rahul Jain



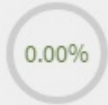
**Term**

Current 2,625,000  
Suggested 11,000,000



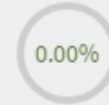
**Health**

Current 0  
Suggested 300,000



**Critical Illness**

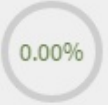
Current 0  
Suggested 1,000,000



**Personal Accident**

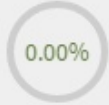
Current 0  
Suggested 1,000,000

Shilpa Jain



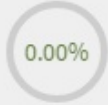
**Health**

Current 0  
Suggested 300,000



**Personal Accident**

Current 0  
Suggested 1,000,000



**Critical Illness**

Current 0  
Suggested 1,000,000

Life Insurance - Suggested

Life Insurance Suggestion

<b>Rahul Jain</b>			<b>PREMIUM AMOUNT</b> Rs. 13,133
<b>SUM ASSURED</b> Rs.11,000,000	<b>POLICY NAME</b> AEGON Religare Future Protect Premier Plan	<b>SPECIAL FEATURES</b> One of the best claim ratio. Multiple riders available.	
<b>POLICY TENURE</b> 24 Years	<b>EXCLUSION</b> No specific exclusions	<b>PREMIUM FREQUENCY</b> Yearly	<b>Suggested</b>

<b>Rahul Jain</b>			<b>PREMIUM AMOUNT</b> Rs. 10,454
<b>SUM ASSURED</b> Rs.11,000,000	<b>POLICY NAME</b> AEGON Religare Future Protect Premier Plan	<b>SPECIAL FEATURES</b> One of the cheapest term plans. Multiple riders available.	
<b>POLICY TENURE</b> 25 Years	<b>EXCLUSION</b> No specific exclusions	<b>PREMIUM FREQUENCY</b> Yearly	<b>Suggested</b>

## Life Insurance - Rationale

## Rahul Jain's Insurance calculations

Current age: 35

Normal life expectancy: 85

Shilpa Jain's Living years: 51

Particulars	Amount	Total Amount
<b>Liabilities</b>		912,575
<b>Dependant's Needs <a href="#">(100%)</a></b>		17,060,357
Life Insurance Premiums	117,420	
Total Living Expenses of Dependents	621,600	
<b>Goals to be met <a href="#">(100%)</a></b>		12,900,000
<b>Gross Life Insurance Required</b>		30,872,932
<b>Less : Continuous Income Source <a href="#">(56%)</a></b>		5,806,629
<b>Less : Existing Life Insurance (sum assured)</b>		2,625,000
<b>Less : Existing Assets <a href="#">(100%)</a></b>		11,299,729
<b>Additional Life Insurance Required</b>		<b>11,000,000</b>



## Planner note

Your current insurance cover is not adequate. We suggest an additional sum assured to ensure that your family is well covered in case of unforeseen events.

[Edit](#) [Delete](#)

Health Insurance - Suggested

Health Insurance Suggestion

**Rahul Jain**

SUM ASSURED  
Rs.300,000

POLICY NAME  
Max Life Health Companion

SPECIAL FEATURES  
Max Life Health Companion

PREMIUM AMOUNT

Rs. 5,162

Suggested

POLICY TENURE  
1 year

EXISTING DISEASE  
Covered after 4 years

ROOM RENT ELIGIBILITY  
No limit on room rent

CO PAY  
0%

**Rahul Jain**

SUM ASSURED  
Rs.300,000

POLICY NAME  
Apollo Munich Optima Restore

SPECIAL FEATURES  
Apollo Munich Optima Restore

PREMIUM AMOUNT

Rs. 6,633

Suggested

POLICY TENURE  
1 year

EXISTING DISEASE  
Covered after 3 years

ROOM RENT ELIGIBILITY  
No limit on room rent

CO PAY  
0%

Critical Insurance - Suggested

Critical Illness Suggestion

Rahul Jain

PREMIUM AMOUNT

SUM ASSURED  
Rs.1,000,000

POLICY NAME  
Religare critical illness - Assure

SPECIAL FEATURES  
Zero day survival period, Accidental death coverage, Tax benefit

Rs. 7,342

Suggested

TOTAL DISEASES COVERED  
20 Diseases covered

POLICY TENURE  
1 Year

MEDICAL REQUIRED  
Not required

Rahul Jain

PREMIUM AMOUNT

SUM ASSURED  
Rs.1,000,000

POLICY NAME  
Apollo Munich - Optima Vital

SPECIAL FEATURES  
Accidental death coverage, Tax benefit under section 80D

Rs. 6,584

Suggested

Edit

TOTAL DISEASES COVERED  
37 Diseases covered

POLICY TENURE  
1 Year

MEDICAL REQUIRED  
Not required