1

Annexure to Prospectus-Benefit illustration

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Sum Insured and Policy Period.

2A

Age of the members insured	-	l on Individual each member of rately (at a single	multiple n policy (Su	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 o insured (Only one sum insured is available fo of the family)						
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
18	265	5,00,000	265	39.75	225.25			NA		
			450.50 wh policy	nium for all men en they are cov	vered under a s	single			ted on floater basis e for the entire fam	
	individual is Rs.		Sum Insured available for each family member is Rs. 5,00,000							

Age of the members insured	-	l on Individual each member of rately (at a single	multiple n	opted on Indivi nembers of the m Insured is av illy)	family under	a single	• •	•	r basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
30	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
25	265	5,00,000	265	39.75	225.25	5,00,000		NA		
		ailable for each	450.50 wh policy	nium for all men en they are cov ed available for	vered under a s	single			ted on floater basis	

Age of the members insured	-	l on Individual each member of rately (at a single	multiple n	opted on Indivi nembers of the m Insured is av ily)	family under	a single	• •	•	r basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
35	265	5,00,000	265	39.75	225.25		-	NA		
		ailable for each	450.50 wh policy	nium for all mei en they are cov ed available for	vered under a s	single			ted on floater basis	

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable



Age of the members insured	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 entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
50	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000	
45	265	5,00,000	265	39.75	225.25	5,00,000		NA			
		ailable for each	450.50 wh policy	nium for all men ien they are cov ed available for 00	vered under a	single			ted on floater basis		

Age of the members insured	-	l on Individual each member of rately (at a single	multiple m	opted on Indivi nembers of the m Insured is av ily)	family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
60	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000	
55	265	5,00,000	265	39.75	225.25	5,00,000		NA			
		ailable for each	450.50 wh policy	nium for all men en they are cov ed available for	vered under a s	single			ted on floater basis		

Age of the members insured	embers sured basis covering each member of the family separately (at a single point in time) multiple members of the family under a single insured (Only of the family)					• •	•	er basis with overal s available for enti		
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000
60	265	5,00,000	265	39.75	225.25	5,00,000		NA	1	
	the family is Rs member is cove Sum Insured av	ailable for each	450.50 wh policy	nium for all me len they are cov ed available for	vered under a	single			ted on floater basis e for the entire fam	
	individual is Rs.	5,00,000	Rs. 5,00,00	00						

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable



- Health Insurance

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		multiple n	opted on Indiv nembers of the m Insured is av hily)	family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
70	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	5,00,000	
65	265	5,00,000	265	39.75	225.25	5,00,000		NA			
		ailable for each	450.50 wh policy	nium for all men nen they are cov ed available for 00	vered under a	single			ted on floater basis e for the entire fam		

Age of the members insured	basis covering each member of the family separately (at a single point in time) of the family under of the family separately (at a single point in time)				family under	a single	• •	•	r basis with overal s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
20	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
19	265	5,00,000	265	39.75	225.25	5,00,000	-	NA		
6	265	5,00,000	265	39.75	225.25	5,00,000	-	NA		
5	265	5,00,000	265	39.75	225.25	5,00,000		NA		
		ailable for each	901 when	nium for all men they are covere ed available for 00	ed under a sing	le policy			ted on floater basis e for the entire fam	

-	265	5,00,000	265	39.75	225.25	5,00,000		NA			
	Total Premium f	for all members of	Total Prem	nium for all me	mbers of the f	amily is Rs.	Total Premium wh	nen policy is opt	ted on floater basis	is Rs.	
	the family is Rs.	1,060 when each	901 when	they are cover	ed under a sin	gle policy					
	member is cove	red separately					Sum Insured of Rs	available	e for the entire fam	ily	
			Sum Insur	ed available for	r each family r	nember is					
	Sum Insured ava	ailable for each	Rs. 5,00,00	00							
	individual is Rs.	5,00,000									
Age of the	Coverage opted	on Individual	Coverage	opted on Indiv	idual basis co	vering	Coverage opted o	n family floate	r basis with overal	sum	
members	basis covering e	ach member of	multiple n	nembers of the	e family under	a single		•	family floater basis with overall um insured is available for entire		
members											
insured	-	rately (at a single	policy (Su	m Insured is av	allable for ea	ch member			um insured is available for entire f		
	-		policy (Su of the fam		allable for ea	ch member					
	the family sepa		• • •		allable for ea	ch member					
	the family sepa point in time)	rately (at a single	• • •			ch member					
	the family sepa		• • •		Premium	ch member	Premium or	Floater	Premium after	Sum	
	the family sepa point in time)	rately (at a single	of the fam	iily)		Sum Insured	Consolidated	Floater Discount, if	Premium after discount(Rs.)	Insured	
	the family sepa point in time)	rately (at a single Sum Insured	of the fam Premium	ily) Discount, if	Premium after discount	Sum	Consolidated premium for all				
	the family sepa point in time)	rately (at a single Sum Insured	of the fam Premium	ily) Discount, if	Premium after	Sum Insured	Consolidated	Discount, if		Insured	

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		, ,				, ,				
6	265	5,00,000	265	39.75	225.25	5,00,000		NA		
5	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all mer	mbers of the fa	imily is Rs.	Total Premium whe	n policy is opt	ed on floater basis	is Rs
	the family is Rs. 1,060 when each		901 when	they are covere	ed under a sing	le policy				
	member is cove	ered separately					Sum Insured of Rs.	available	e for the entire fami	ly
			Sum Insure	ed available for	each family m	ember is				
	Sum Insured available for each		Rs. 5,00,00	00						
	individual is Rs.	5,00,000								

225.25 5,00,000

225.25 5,00,000

39.75

39.75

family (Rs.)

NA

NA

NA

NA

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

5,00,000

5,00,000

265

265

30 25

265

265

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable

NA



Age of the members insured	•	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av ily)	family under	a single		•	er basis with overa s available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
40	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
35	265	5,00,000	265	39.75	225.25	5,00,000		NA	1	
6	265	5,00,000	265	39.75	225.25	5,00,000		NA	1	
5	265	5,00,000	265	39.75	225.25	5,00,000		NA	1	
		ailable for each	Total Premium for all members of the family is Rs. 901 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs Sum Insured of Rs available for the entire family			

Age of the members insured	-	l on Individual each member of rately (at a single	multiple m	opted on Indiv nembers of the m Insured is av illy)	family under	a single		•	r basis with overals available for enti	
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
50	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
45	265	5,00,000	265	39.75	225.25	5,00,000		NA		
15	265	5,00,000	265	39.75	225.25	5,00,000		NA		
10	265	5,00,000	265	39.75	225.25	5,00,000		NA		
		ailable for each	901 when	hium for all men they are coverc ed available for 00	ed under a sing	gle policy			ted on floater basis e for the entire fam	

Age of the members insured	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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
60	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
55	265	5,00,000	265	39.75	225.25	5,00,000		NA		
20	265	5,00,000	265	39.75	225.25	5,00,000		NA		
15	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is Rs. 1,060 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 901 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family			

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable

4



Age of the members insured	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 entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)
65	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA
60	265	5,00,000	265	39.75	225.25	5,00,000		NA		
23	265	5,00,000	265	39.75	225.25	5,00,000		NA		
20	265	5,00,000	265	39.75	225.25	5,00,000		NA		
	Total Premium for all members of the family is Rs. 1,060 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		901 when	nium for all me they are cover ed available for 00	ed under a sing	le policy	Total Premium when policy is opted on floater basis is Rs. Sum Insured of Rs available for the entire family			

Age of the members insured	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 entire family)				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)	
70	265	5,00,000	265	39.75	225.25	5,00,000	NA	NA	NA	NA	
65	265	5,00,000	265	39.75	225.25	5,00,000		NA	1		
23	265	5,00,000	265	39.75	225.25	5,00,000		NA			
20	265	5,00,000	265	39.75	225.25	5,00,000		NA			
	Total Premium for all members of the family is Rs. 1,060 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		901 when	nium for all men they are covere ed available for 00	ed under a sinរ្	gle policy		Fotal Premium when policy is opted on floater basis is Rs.			

Saral Suraksha Bima, ManipalCigna UIN: MCIPAIP21622V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable