Annexure to CIS - Benefit Illustration

MANIPALCIGNA LIFETIME – Global Plan

Notes:

- All the premiums are excluding taxes as applicable.
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured opted, Policy Tenure, Age, Policy Type, Zone, Optional Covers/Add-On Benefits opted and any discounts/loadings as applicable. Additionally, the health status of the individual will also be considered.
- Worldwide rates are considered.
- Premium rates are rounded off to the nearest integer value.
- The premium rates are for the mandatory base covers in each variant.
- Family floater premium rates are derived basis the eldest member's age.

2A+2C

Age of the Insured Member	**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 member 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)**			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or Consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
18	12,174	50,00,000	12,174	15%	10,348	50,00,000	55,505	NA	55,505	50,00,000
21	13,458	50,00,000	13,458	15%	11,439	50,00,000				
39	19,588	50,00,000	19,588	15%	16,650	50,00,000				
45	26,421	50,00,000	26,421	15%	22,458	50,00,000				
	Total Premium for all members of the family is **Rs. 71,641** when each member is covered separately Sum Insured available for each individual is Rs. 50 Lacs.		Total Premium for all members of the family is **Rs. 60,895** when they are covered under a single policy Sum Insured available for each family member is Rs. 50 Lacs.				Total Premium when policy is opted on floater basis is **Rs. 55,505** Sum Insured of Rs. 50 Lacs. available for the entire family			

2A

Age of the Insured Member	**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 member 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)**			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or Consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
55	52,543	50,00,000	52,543	15%	44,662	50,00,000	1,36,348	NA	1,36,348	50,00,000
63	90,788	50,00,000	90,788	15%	77,170	50,00,000		NA		
	Total Premium for all members of the family is **Rs. 1,43,331** when each member is covered separately Sum Insured available for each individual is Rs. 50 Lacs.		Total Premium for all members of the family is **Rs. 1,21,832** when they are covered under a single policy Sum Insured available for each family member is Rs. 50 Lacs.				Total Premium when policy is opted on floater basis is **Rs. 1,36,348.** Sum Insured of Rs. 50 Lacs. available for the entire family			

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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 Insured Member	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 member 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)			
	Premium (₹)	Sum Insured (₹)	Premium (₹)	Discount, if any (%)	Premium after discount (₹)	Sum Insured (₹)	Premium or Consolidated premium for all members of family (₹)	Floater discount, if any	Premium after discount (₹)	Sum Insured (₹)
65	1,01,216	50,00,000	1,01,216	15%	86,034	50,00,000	1,96,524	NA	1,96,524	50,00,000
70	₹1,33,041	50,00,000	1,33,041	15%	1,13,085	50,00,000		NA		
	Total Premium for all members of the family is **Rs. 2,34,257** when each member is covered separately Sum Insured available for each individual is Rs. 50 Lacs.		Total Premium for all members of the family is **Rs. 1,99,119** when they are covered under a single policy Sum Insured available for each family member is Rs. 50 Lacs.				Total Premium when policy is opted on floater basis is **Rs. 1,96,524** Sum Insured of Rs. 50 Lacs. available for the entire family			

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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.