Annexure to CIS - Benefit Illustration

MANIPALCIGNA LIFETIME – India 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.
- Zone 1 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	9,344	50,00,000	9,344	15%	7,942	50,00,000	37,962	NA	37,962	50,00,000
21	10,084	50,00,000	10,084	15%	8,571	50,00,000				
39	12,449	50,00,000	12,449	15%	10,582	50,00,000				
45	15,668	50,00,000	15,668	15%	13,318	50,00,000				
	Total Premium for all members of the family is **Rs. 47,545** 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. 40,413** 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. 37,962.** 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	27,176	50,00,000	27,176	15%	23,100	50,00,000	69,618	NA	69,618	50,00,000
63	40,384	50,00,000	40,384	15%	34,326	50,00,000		NA		
	Total Premium for all members of the family is **Rs. 67,560** 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. 57,426** 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 Rs. **Rs. 69,618**. Sum insured of Rs. 50 Lacs is 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	44,054	50,00,000	44,054	15%	37,446	50,00,000	93,606	NA	93,606	50,00,000
70	54,753	50,00,000	54,753	15%	46,540	50,00,000		NA		
	Total Premium for all members of the family is **Rs. 98,807** 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. 83,986** 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. 93,606.** 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.