

**FINANCIAL HUMAN LIFE VALUE (FHLV) CALCULATOR - TAKE THE RIGHT INSURANCE TO KEEP YOUR FAMILY SAFE**  
**LESS THAN REQUIRED INSURANCE IS BETTER NOT TAKEN**

**ASSUMPTIONS TAKEN FOR THE CALCULATION**

ANNUAL INCOME INCREASE	5%	NO EXISTING AILMENTS
LESS PERSONAL EXPENSE	20%	NO TOBACCO CONSUMPTION
RETIREMENT AGE	60	

ANNUAL INCOME	500000			1000000			1500000			
AGE	FHLV (In Lakhs)	Annual Premium	Approx % of Annual Income	FHLV (In Lakhs)	Annual Premium	Approx % of Annual Income	FHLV (In Lakhs)	Annual Premium	Approx % of Annual Income	MULTIPLE OF ANNUAL INCOME
25	₹ 137.43	₹ 11,163	2.23%	₹ 274.86	₹ 23,638	2.36%	₹ 412.29	₹ 33,995	2.27%	27.49
30	₹ 116.06	₹ 11,714	2.34%	₹ 232.12	₹ 25,905	2.59%	₹ 348.18	₹ 37,027	2.47%	23.21
35	₹ 95.72	₹ 13,118	2.62%	₹ 191.44	₹ 27,052	2.71%	₹ 287.16	₹ 40,470	2.70%	19.14
40	₹ 76.13	₹ 15,823	3.16%	₹ 152.27	₹ 28,774	2.88%	₹ 228.40	₹ 44,337	2.96%	15.23
45	₹ 57.04	₹ 19,752	3.95%	₹ 114.08	₹ 30,033	3.00%	₹ 171.12	₹ 44,425	2.96%	11.41
50	₹ 38.17	₹ 19,757	3.95%	₹ 76.34	₹ 33,574	3.36%	₹ 114.51	₹ 42,103	2.81%	7.63
55	₹ 19.25	₹ 19,000	3.80%	₹ 38.50	₹ 29,196	2.92%	₹ 57.76	₹ 41,554	2.77%	3.85

\* The premiums considered are of TATA AIA and Bajaj Allianz. The premium rates are indicative. The actual premium rates will be provided to the interested clients on demand.

The Calculations are made in a manner that if the insured person is not existent, the family will continue to get the same income that the insured person was earning with 5% increment annually till the age of 60.