INSURANCE X-RAY

Insurance check-up

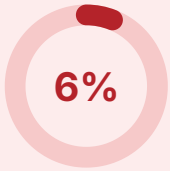
SAMPLE · MADE-UP CLIENT AND POLICY

Prepared for Rachna · As on 21 Oct 2026

PROTECTION GAP

₹85.00 L

If something happens today, your family gets ₹5.00 L: about 10 months of your income.



of the guide

Cover check

0 of 5 in place

Life cover	Health cover	Accident cover	Critical illness	Nominee
₹5.00 L of ₹90.00 L	None listed	Not known	Not known	Not known

Based on the policies listed in this check-up.

Premiums: ₹10,000 a year, 1.7% of yearly income

POINTS TO NOTE

- Life cover is ₹85.00 L short of a common guide of 15 times yearly income (₹90.00 L).
- No health policy is listed. A common guide suggests ₹10.00 L for one person.
- Arka Life · Savings Plan would have to pay at least ₹2.71 L at maturity in 2037 to match PPF. Ask Arka Life for the maturity value.

QUESTIONS TO ASK YOUR INSURER

Ask the insurer, or check the policy document:

- [ ] Arka Life · Savings Plan: the maturity value; whether a nominee is recorded; which riders it has (accident, critical illness, premium waiver).

LIFE INSURANCE

Arka Life · Savings Plan

Endowment plan · Life insured: You

Sum assured	**₹5.00 L**
Premium	**₹10,000 a year**
Cost of cover	**₹2,000 a year for each ₹1 lakh**
Policy term	**15 years, till 1 Oct 2037**
Paid so far	**₹50,000 of ₹1.50 L**
Maturity	**Not known**
To match PPF	**At least ₹2.71 L at maturity** What the same premiums would come to at the PPF rate (7.1% a year) by 1 Oct 2037
Sum assured in today's money	**₹5.00 L in 2037 ≈ ₹2.64 L today**
Status	**In force**

HEALTH INSURANCE

No health policy listed

Without health insurance, hospital bills are paid from savings.

Common guide	**₹10.00 L for one person**

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NEXT STEP

Go through this check-up with Sharad in a 15-minute review.

Book on WhatsApp

Scan to message on WhatsApp

Life cover guide: 15 times yearly income (take-home plus other income). A common guide, not a rule.
Health cover guide: ₹5 lakh a person, 1.5 times in a metro city, at least ₹10 lakh. A common guide, not a rule.
The PPF rate (7.1% a year) is shown only for comparison.
Today's money uses 6% inflation a year.

For information only. Not a recommendation. Check the policy document for exact terms.

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