

year	Cash outflow	Cash back(at the end of every years)	Cash inflow if get cash back	Cash inflow if not get cash back	อัตรา %คุ้มครอง	ความคุ้มครองชีวิต	Not get cash back	Not get cash back	IRR	Get Cash back	Not get cash back
1	84100		0	0	100%	1,000,000	1,000,000	-84,100		1.78%	1.81%
2	84100	1%	10,000	10,000	100%	1,000,000	1,000,000	-74,100			
3	84100	1%	10,000	20,200	100%	1,000,000	1,000,000	-74,100			
4	84100	1%	10,000	30,604	100%	1,000,000	1,000,000	-74,100			
5	84100	1%	10,000	41,216	100%	1,000,000	1,000,000	-74,100			
6	84100	1%	10,000	52,040	100%	1,000,000	1,000,000	-74,100			
7	84100	1%	10,000	63,081	100%	1,000,000	1,000,000	-74,100			
8	84100	1%	10,000	74,343	100%	1,000,000	1,000,000	-74,100			
9	84100	1%	10,000	85,830	100%	1,000,000	1,000,000	-74,100			
10	84100	1%	10,000	97,546	100%	1,000,000	1,000,000	-74,100			
11	84100	1%	10,000	109,497	110%	1,100,000	1,100,000	-74,100			
12	84100	1%	10,000	121,687	120%	1,200,000	1,200,000	-74,100			
13	84100	1%	10,000	134,121	130%	1,300,000	1,300,000	-74,100			
14	84100	1%	10,000	146,803	140%	1,400,000	1,400,000	-74,100			
15	84100	1%	10,000	159,739	150%	1,500,000	1,500,000	-74,100			
16		1%	10,000	172,934	150%	1,500,000	1,500,000	10,000			0
17		1%	10,000	186,393	150%	1,500,000	1,500,000	10,000			0
18		1%	10,000	200,121	150%	1,500,000	1,500,000	10,000			0
19		1%	10,000	214,123	150%	1,500,000	1,500,000	10,000			0
20		1%	10,000	228,406	150%	1,500,000	1,500,000	10,000			0
21		1%	10,000	242,974	150%	1,500,000	1,500,000	10,000			0
22		1%	10,000	257,833	150%	1,500,000	1,500,000	10,000			0
23		1%	10,000	272,990	150%	1,500,000	1,500,000	10,000			0
24		1%	10,000	288,450	150%	1,500,000	1,500,000	10,000			0
25		1%	10,000	304,219	150%	1,500,000	1,500,000	10,000			0
26		1%	10,000	320,303	150%	1,500,000	1,500,000	10,000			0
27		1%	10,000	336,709	150%	1,500,000	1,500,000	10,000			0
28		1%	10,000	353,443	150%	1,500,000	1,500,000	10,000			0
29		1%	10,000	370,512	150%	1,500,000	1,500,000	10,000			0
30		150%	1,500,000	1,877,922	150%	1,500,000	1,500,000	1,877,922			
Total	1,261,500.00	178%	1,780,000								
			Get cash back	Not get cash back							

Year	Cash Flow (Premium)	Accumulated Cashflow (Acumulated Premium)	Protection Value (100% rate)	Cash amount	Return 2%	Differ	IRR : saving beyond year 15 till year 64	1.4716%
1	-33,580.00	-33,580.00	1,000,000.00	11,000.00				
2	-33,580.00	-67,160.00	1,000,000.00	32,000.00	1,343.20	-32,236.80	IRR : Died in period	= IRR of difference and how long 1 ล้าน
3	-33,580.00	-100,740.00	1,000,000.00	55,000.00	2,014.80	-31,565.20	depend on what year you will die and how many year you have saving	
4	-33,580.00	-134,320.00	1,000,000.00	79,000.00	2,686.40	-30,893.60		
5	-33,580.00	-167,900.00	1,000,000.00	109,000.00	3,358.00	-30,222.00		
6	-33,580.00	-201,480.00	1,000,000.00	.	4,029.60	-29,550.40		
7	-33,580.00	-235,060.00	1,000,000.00	.	4,701.20	-28,878.80		
8	-33,580.00	-268,640.00	1,000,000.00	.	5,372.80	-28,207.20		
9	-33,580.00	-302,220.00	1,000,000.00	.	6,044.40	-27,535.60		
10	-33,580.00	-335,800.00	1,000,000.00	.	6,716.00	-26,864.00		
11	-33,580.00	-369,380.00	1,000,000.00	.	7,387.60	-26,192.40		
12	-33,580.00	-402,960.00	1,000,000.00	.	8,059.20	-25,520.80		
13	-33,580.00	-436,540.00	1,000,000.00	.	8,730.80	-24,849.20		
14	-33,580.00	-470,120.00	1,000,000.00	.	9,402.40	-24,177.60		
15	-33,580.00	-503,700.00	1,000,000.00	.	10,074.00	-23,506.00		
16	-33,580.00	-537,280.00	1,000,000.00	.	10,745.60	-22,834.40		
17	-33,580.00	-570,860.00	1,000,000.00	.	11,417.20	-22,162.80		
18	-33,580.00	-604,440.00	1,000,000.00	.	12,088.80	-21,491.20		
19	-33,580.00	-638,020.00	1,000,000.00	.	12,760.40	-20,819.60		
20	-33,580.00	-671,600.00	1,000,000.00	.	13,432.00	-20,148.00		
21	-33,580.00	-705,180.00	1,000,000.00	.	14,103.60	-19,476.40		
22	-33,580.00	-738,760.00	1,000,000.00	.	14,775.20	-18,804.80		
23	-33,580.00	-772,340.00	1,000,000.00	.	15,446.80	-18,133.20		
24	-33,580.00	-805,920.00	1,000,000.00	.	16,118.40	-17,461.60		
25	-33,580.00	-839,500.00	1,000,000.00	.	16,790.00	-16,790.00		
26	-33,580.00	-873,080.00	1,000,000.00	.	17,461.60	-16,118.40		
27	-33,580.00	-906,660.00	1,000,000.00	.	18,133.20	-15,446.80		
28	-33,580.00	-940,240.00	1,000,000.00	.	18,804.80	-14,775.20		
29	-33,580.00	-973,820.00	1,000,000.00	.	19,476.40	-14,103.60		
30	-33,580.00	-1,007,400.00	1,000,000.00	.	20,148.00	-13,432.00		
31	-33,580.00	-1,040,980.00	1,000,000.00	.	20,819.60	-12,760.40		
32	-33,580.00	-1,074,560.00	1,000,000.00	.	21,491.20	-12,088.80		
33	-33,580.00	-1,108,140.00	1,000,000.00	.	22,162.80	-11,417.20		

34	-33,580.00	-1,141,720.00	1,000,000.00	.	22,834.40	-10,745.60							
35	-33,580.00	-1,175,300.00	1,000,000.00	.	23,506.00	-10,074.00							
36	-33,580.00	-1,208,880.00	1,000,000.00	.	24,177.60	-9,402.40							
37	-33,580.00	-1,242,460.00	1,000,000.00	.	24,849.20	-8,730.80							
38	-33,580.00	-1,276,040.00	1,000,000.00	.	25,520.80	-8,059.20							
39	-33,580.00	-1,309,620.00	1,000,000.00	.	26,192.40	-7,387.60							
40	-33,580.00	-1,343,200.00	1,000,000.00	.	26,864.00	-6,716.00							
41	-33,580.00	-1,376,780.00	1,000,000.00	.	27,535.60	-6,044.40							
42	-33,580.00	-1,410,360.00	1,000,000.00	.	28,207.20	-5,372.80							
43	-33,580.00	-1,443,940.00	1,000,000.00	.	28,878.80	-4,701.20							
44	-33,580.00	-1,477,520.00	1,000,000.00	.	29,550.40	-4,029.60							
45	-33,580.00	-1,511,100.00	1,000,000.00	.	30,222.00	-3,358.00							
46	-33,580.00	-1,544,680.00	1,000,000.00	.	30,893.60	-2,686.40							
47	-33,580.00	-1,578,260.00	1,000,000.00	.	31,565.20	-2,014.80							
48	-33,580.00	-1,611,840.00	1,000,000.00	.	32,236.80	-1,343.20							
49	-33,580.00	-1,645,420.00	1,000,000.00	.	32,908.40	-671.60							
50	-33,580.00	-1,679,000.00	1,000,000.00	.	33,580.00	0.00							
51	-33,580.00	-1,712,580.00	1,000,000.00	.	34,251.60	671.60							
52	-33,580.00	-1,746,160.00	1,000,000.00	.	34,923.20	1,343.20							
53	-33,580.00	-1,779,740.00	1,000,000.00	.	35,594.80	2,014.80							
54	-33,580.00	-1,813,320.00	1,000,000.00	.	36,266.40	2,686.40							
55	-33,580.00	-1,846,900.00	1,000,000.00	.	36,938.00	3,358.00							
56	-33,580.00	-1,880,480.00	1,000,000.00	.	37,609.60	4,029.60							
57	-33,580.00	-1,914,060.00	1,000,000.00	.	38,281.20	4,701.20							
58	-33,580.00	-1,947,640.00	1,000,000.00	.	38,952.80	5,372.80							
59	-33,580.00	-1,981,220.00	1,000,000.00	.	39,624.40	6,044.40							
60	-33,580.00	-2,014,800.00	1,000,000.00	.	40,296.00	6,716.00							
61	-33,580.00	-2,048,380.00	1,000,000.00	1,034,000.00	40,967.60	7,387.60							
62	-33,580.00	-2,081,960.00	1,000,000.00	1,118,000.00	41,639.20	8,059.20							
63	-33,580.00	-2,115,540.00	1,000,000.00	1,257,000.00	42,310.80	8,730.80							
64	-33,580.00	-2,149,120.00	1,000,000.00	1,500,000.00	42,982.40	1,509,402.40	1.50						
<b>Total</b>					<b>1,396,256.40</b>	<b>780,716.40</b>							