

SBI Life Dhanrashi

UIN: 111N048V01

**Benefit illustration for SBI Life Dhanrashi Scheme with life cover for Formal Group:
(Employer – Employee Group)**

Assumptions:	
Scheme rule	As per the Scheme Rule
Status of policy during the term	Policy is in force throughout the term and no surrender during the term
Date of Policy	01-Apr-07
Group Size	100
Policy Term	5 years
Average age of the Group	35 years
Annualised Contribution Per Member	Rs 12,000
Contribution Mode	Monthly
Flat life cover sum assured Per Member	Rs 1,000
Life cover Premium rate inclusive of service tax per Rs one thousand sum assured in 1 st year	Rs 2.16

Premium and contribution made by the Master Policyholder	
Annual contribution	Rs.12,00,000/-
Premium for life cover in 1 st year	Rs 216/-
Savings Component	Rs.11,99,784/-

Benefit payable to individual member:

Member Information	
Present Age of Member	35
Age at Maturity	40
Yearly Contribution (Rs.)	12,000/-

Benefits Payable to Individual member	
Expected Value on Maturity	Rs. 76015.72
<i>in case of death occurred on 30th June '09:</i>	
Guaranteed Life Cover Sum Assured	Rs. 1000
AFV as on 30 th June'09	Rs. 30550.23
Total Death Benefit as on date of valuation	Rs. 31550.23

Benefits payable to the eligible members on death or maturity will be as per the applicable rules of the scheme.

Benefit illustration for a group:

Year	Annual Contribution (Rs.)	Risk Premium	Saving Component	Basic Interest Rate (Guaranteed)	Additional Investment Return Rate (Rs.)	Fund at end of year (Rs.)
Fund growth at				5%	3%	
1	1,200,000	216	1,199,784	59,989	35,994	1,295,767
2	1,200,000	228	2,495,539	124,777	74,866	2,695,182
3	1,200,000	244	3,894,938	194,747	116,848	4,206,533
4	1,200,000	262	5,406,271	270,314	162,188	5,838,773
5	1,200,000	280	7,038,493	351,925	211,155	7,601,572

Please Note:

1. All amounts in Indian Rupees.
2. The benefit calculation is based on the average age herein indicated and as applicable for healthy group.
3. This is only an indicative illustration. Life Cover Premium Rates may vary for each group
4. Death benefit is guaranteed, subject to Life Cover benefit being availed.
5. This is only an indicative illustration. Rates may vary for each group
6. Basic Interest rate has been assumed at 5% p.a.
7. The above illustration is based on the assumption that all contributions are paid and the fund will grow @ of 3% p.a. Please note that the assumed rate of return is only for illustration purpose, where as the actual return will vary depending on the investment experience of SBI Life.
8. Non-guaranteed benefits will vary with returns based on future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page.
9. Please refer brochure for details of this plan.
10. Insurance is subject matter of solicitation
11. The total risk premium calculated is subject to Service Tax and additional cess.