

SBI Life - Dhanrashi

UIN: 111N048V01

**Benefit illustration for SBI Life - Dhanrashi Scheme with life cover for Informal Group:
(Savings Account Holders with a Bank)**

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 Commencement of Policy	01-Apr-08
Group Size	1000
Policy Term	10 years
Average age of the Group	45 years
Contribution Mode	Single Premium
Single Contribution per Member	Rs 15,000
Flat life cover sum assured per Member	Rs 1,000
Life cover Premium rate inclusive of service tax and cess (currently @ 12.36%) per Rs one thousand sum assured in 1 st year	Rs 4.47

Premium and contribution made by the Master Policyholder	
Single contribution	Rs.15,000,000/-
Premium for life cover in 1 st year inclusive of Service tax and cess (currently @ 12.36%).	Rs 4,470/-
Savings Component	Rs. 14,995,530/-

Benefit payable to individual member:

Member Information	
Present Age of Member	45
Age at Maturity	54
Single Contribution (In Rs.)	Rs.15,000/-

Benefit Payable to Individual Member	
Expected Value on Maturity	Rs. 32,277/-
<i>In case of Death Occurred on 30th June '09</i>	
Guaranteed Life Cover Sum Assured	Rs.1,000/-
AFV as on 30th June'09	Rs.16,411/-
Total Death Benefit as on date of Valuation	Rs.17,411/-

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	Average Age for the Group	Single Contribution (Rs.)	Risk Premium (Rs.)	Saving Component (Rs.)	Basic Interest Rate (Rs.)	Additional Investment Return Rate (Rs.)	Fund at end of year (Rs.)
Fund growth at					5%	3%	
1	45 Years	15,000,000	4,470	14,995,530	749,777	449,866	16,195,172
2	46 Years	0	4,920	16,190,252	809,513	485,708	17,485,473
3	47 Years	0	5,440	17,480,033	874,002	524,401	18,878,435
4	48 Years	0	6,010	18,872,425	943,621	566,173	20,382,219
5	49 Years	0	6,660	20,375,559	1,018,778	611,267	22,005,604
6	50 Years	0	7,370	21,998,234	1,099,912	659,947	23,758,093
7	51 Years	0	8,160	23,749,933	1,187,497	712,498	25,649,927
8	52 Years	0	9,000	25,640,927	1,282,046	769,228	27,692,201
9	53 Years	0	9,920	27,682,281	1,384,114	830,468	29,896,864
10	54 Years	0	10,899	29,885,965	1,494,298	896,579	32,276,842

Please Note:

1. All amounts in Indian Rupees.
2. The benefit calculation is based on the average age herein indicated and as applicable for a 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. The above illustration is based on the assumption that single contribution is paid. 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.
7. Basic Interest rate is declared in beginning of the Financial Year and Additional Investment Return is declared at the end of the Financial Year. For illustration purpose these returns are assumed at 5% and 3% per annum, respectively.
8. Non-guaranteed benefits will vary with returns based on future performance of the 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, as applicable.