



**Benefit Illustration**

**Introduction**

Insurance Regulatory & Development Authority (IRDA) requires all life insurance companies operating in India to provide official illustrations to their customers.

The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification. For further information on the product and its benefits, please refer to the sales brochure and / or policy document. Further information will also be available on request.

*This policy offers benefits, which are guaranteed, and are payable upon happening of the events stated below.*

This illustration has been worked out based on details provided by you, which are as follows:

Policy Number:	Benefit Name	Total Sum Assured	Total Annual Premium	Benefit Description
Name of Client: Q Limited	SBI Life – Sampoon Suraksha	INR 9,60,00,000	INR 3,42,606	The Benefit Sum Assured applicable for the Insured Member would be payable on death.
Premium Paying Term: 1 year	SBI Life – Group Rider – Accidental Death (UIN: 111B007V01)	INR 2,40,00,000	INR 21,799	The Benefit Sum Assured applicable for the insured member would be payable, on death due to accident which is an event caused solely and independently of all other causes, and directly by violent, unexpected and external means of which there is as evidence a visible contusion or wound on the exterior of the body.
Premium Frequency: Yearly	SBI Life – Group Rider – Core Critical Illness (UIN: 111B012V01)	INR 2,40,00,000	INR 1,19,531	The Benefit Sum Assured applicable for the insured member would be payable on diagnosis of one or more of the six specified illnesses.
Total Number of Members: 300		Total Annual Premium excluding Taxes	INR 4,83,936	
		Service Tax, Education Cess, Secondary and Higher Education Cess	INR 49,845	
		<b>Total Annual Premium (including taxes)</b>	<b>INR 5,33,781</b>	The premium payable will change depending on the member additions / deletions.

1. Surrender value is not available under this Plan.
2. The above benefit illustration is for a sample group data. The actual rate would depend on the characteristic of specific group being quoted for.
3. Extra premium would apply to members with non-standard health condition.
4. Service tax and cess stated above are as per the current rates and may change in future.