

Benefit Illustration (BI) : SBI Life - eShield Insta (UIN: 111N141V01) An Individual, Non - Linked, Non-Participating, Life Insurance Pure Risk/ Savings Product with Return of Premium.

Proposal No. : XXXXXX

Corporate Agents: :

**Introduction :**

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.

**Proposer and Life Assured Details**

Name of the Prospect/Policyholder	ABC
Age (Years)	27
Gender	Male
Premium Payment Option	Regular Premium (RP)

Name of the Life Assured	ABC
Age (Years)	27
Gender	Male
State	DELHI

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

**Policy Details**

Policy Option	Term Insurance with Return of Premium
Policy Term (Years)	10
Premium Payment Term (Years)	10
Mode / Frequency of Premium Payment	Yearly

Amount of Installment Premium (Rs.)	26289.20
Sum Assured (Rs.)	35,00,000
Sum Assured on Death (at inception of the policy) (Rs.)	35,00,000
Rate of Applicable Taxes	4.5% in the 1st policy year and 2.25% from

**Premium Summary**

	Base Plan	Total Installment Premium
Installment Premium without Applicable Taxes* (Rs.)	26289.20	26289.20
Installment Premium with 1st Year Applicable Taxes* (Rs.)	27472.21	27472.21
Installment Premium with Applicable Taxes* 2nd Year onwards	26880.71	26880.71

\* Applicable Taxes (including surcharge/cess etc), at the rate notified by the Central Government/ State Government / Union Territories of India from time to time and as per the provisions of the prevalent tax laws will be

**Benefit Illustration for SBI Life - eShield Insta**

Amounts in Rupees		Guaranteed					Non- Guaranteed
Policy year	Annualized premium	Survival Benefits / Loyalty Additions	Other Benefits, if any	Maturity Benefit	Death benefit	Minimum Guaranteed Surrender Value	Special Surrender Value
1	26,289	0	0	-	35,00,000	0	0
2	26,289	0	0	-	35,00,000	15,774	35,398
3	26,289	0	0	-	35,00,000	27,604	55,800
4	26,289	0	0	-	35,00,000	52,578	78,061
5	26,289	0	0	-	35,00,000	65,723	1,02,249
6	26,289	0	0	-	35,00,000	78,868	1,28,486
7	26,289	0	0	-	35,00,000	92,012	1,56,934
8	26,289	0	0	-	35,00,000	1,47,220	1,87,198
9	26,289	0	0	-	35,00,000	2,12943	2,19,322
10	26,289	0	0	2,62,892	35,00,000	2,36,603	2,53,404

**Notes :**

1. Annualized Premium is the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums. Refer sales literature for explanation of terms used in this illustration
2. All Benefit amount are derived on the assumption that the policies are "in-force"

**Important :**

You may receive a Welcome Call from our representative to confirm your proposal details like Date of Birth, Nominee Name, Address, Email ID, Sum Assured, Premium amount, Premium Payment Term etc.

I, .....(name), have explained the premiums and benefits under the product fully to the prospect/policyholder.

Place  
 Date: Signature of Intermediary / Official

I, .....(name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Place  
 Date: Signature of Prospect/Policyholder