SBI Life Insurance Co. Ltd Corporate Office: 'Natraj', M.V.Road and Western Express Highway Junction, Andheri (East), Mumbai - 400069 IRDAI Registration No. 111 Website: www.sbilife.co.in Email: info@sbilife.co.in CIN: L99999MH2000PLC129113 Toll Free: 1800 267 9090 (Between 9.00 am & 9.00 pm) SBI Life - Retire Smart (111L094V03)																	
	An Individual, Unit-Jinked, Non-Participating, Pension Savings Product IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.																
Proposal N	roposal No. :XXXXXXXXXXXX Channel / Intermediary :																
Insurance Regulatory and Development authority of India (IRDAI) requires all life insurance companies operating in India to provide official illustrations to their customers. The illustrations are based on the investment areas of return set by the Insurance Regulatory and Development Authority of India (Unit Linked Insurance Products) Regulations, 2019 and is not intended to reflect the actual investment returns achieved or which may be achieved in future by SBI Life Insurance Company Limited.																	
	The main objective of the illustration is that the client is able to appreciate the features of the paoduct and the flow of benefits in different ciarumatances with some level of quantification. For further information on the product, its benefits and applicable charges please refer to the sales boochure and/or policy document. Further information will also be available on request.																
Some benefits are guaranteed and some benefits are vaniable with returns based on the future fund performance of SBI Life Insurance Company Limited. If your policy offert guaranteed returns then the same will be clearly marked as "guaranteed" in the illustration table. If your policy offert vaniable returns then the illustration will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower insist of what you might get back, as the value of your policy is dependent on a number of factors including future fund investment performance.																	
Proposer,	Life Assure	ed and Plan	Details														
Name of I	Proposer				0				Rate of Ap	plicable T	axes			18%			
Age of Pro	oposer				0												
	he Life Ass Life Assur				Ram 35		Ť		Investmen Fund Nar		Opted For Name)	% Allo	ocation	0 FMC	Risk	Level	
Policy Ter	rm				10	>			Equity Per	nsion Fund	III (SFIN			1.35%	Hi		
	Payment T f Installmer		-	_	Same as Policy Term 100000				Bond Pens		II (SFIN : ion Fund II		%	1.00% 0.25%		Medium	
Mode / Fr	requency of	f Premium	Payment		Yearly				0	inter i chis		0.2370	5% Low				
Sum Assu	red				0				0			0	%				
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p.a. or 4% p be either 8 Net yield m charges exc The actual terms and o Part A of th	p.a. These rz 1% p.a. or 4% mentioned co clusive of tas returns can conditions p	ates, i.e. 8% % p.a. orresponds t kes on the n vary depend dease read th tt presents a	p.a. and 4% o the gross or yield. Ples ing on the p or sales liter sammary v.	p.a. are ass investment ase note tha performance ature carefu iew of year-	unned only for the purp return of 8% p.a., net o t the mostality charges <u>p</u> of the chosen fund, ch lly.	ose of illustr f all charges ser thous and arges toward	ating the flo but does no d sum assure ds mortality,	w of benefit ot consider n od in general underwritin	ts if the retu nortality, un l, increases w ng extra etc.	ents are at the derivating e with age. The investr	nis level. It s extra, if any, ment risk in t	wer the years of the pol hould not be interpreted if deducted by cancellat this policy is borne by th at two assumed rates of	d that the re- ion of units. he policyhole	turns under It demonst der, hence, i	the plan are rates the im for more det	going to pact of ails on	
	*				- ~		X										
PART A			_	(
Amount in	Rupees																
	Annualize			At 4%	p.a. Gross Investment	retum Return					At 8%	p.a. Gross Investment	Return			Commission	
Policy year	d premium	Mortality Charges	Other Charges*	Applicabl e Taxes	Fund at end of the year	of Moratlity Charge	Surrender Value	Death benefit	Mortality Charges	Other Charges*	Applicabl e Taxes	Fund at end of the year	of Moratlity Charge	Surrender Value	Death benefit	payable to intermediary (Rs	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	47	
1		0	7,599	1 368	94,720	0	88,014	1,05,000	0	7,626	1,373	98,375	0	91,410	1,05,000	17	
	1,00,000									7,020						5,000	
2	1,00,000 1,00,000	0	7,459	1,343	1,93,437	0	1,88,717	2,10,000	0	7,567	1,362	2,04,770	0	2,00,050	2,10,000 3.22.892		
2 3 4	1,00,000 1,00,000 1,00,000 1,00,000	0 0 0 0	7,459 8,604 10,031	1,549 1,806	1,93,437 2,94,732 3,98,364	0	2,91,192 3,96,004	3,15,000 4,20,000	0	7,567 8,851 10,482	1,362 1,593 1,887	3,18,121 4,38,546	0	3,14,581 4,36,186	3,22,892 4,45,124	5,000 2,000 2,000 2,000	
2 3 4 5	1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	0 0 0 0	7,459 8,604 10,031 11,219	1,549 1,806 2,019	1,93,437 2,94,732 3,98,364 5,04,715	0 0 0	2,91,192 3,96,004 5,04,715	3,15,000 4,20,000 5,25,000	0 0 0	7,567 8,851 10,482 11,913	1,362 1,593 1,887 2,144	3,18,121 4,38,546 5,66,856	0 0 0 0	3,14,581 4,36,186 5,66,856	3,22,892 4,45,124 5,75,359	5,000 2,000 2,000 2,000 2,000	
2 3 4	1,00,000 1,00,000 1,00,000 1,00,000	0 0 0 0	7,459 8,604 10,031 11,219 11,264	1,549 1,806 2,019 2,027	1,93,437 2,94,732 3,98,364 5,04,715 6,15,265	0	2,91,192 3,96,004 5,04,715 6,15,265	3,15,000 4,20,000 5,25,000 6,30,000	0	7,567 8,851 10,482 11,913 12,077	1,362 1,593 1,887 2,144 2,174	3,18,121 4,38,546 5,66,856 7,05,229	0	3,14,581 4,36,186 5,66,856 7,05,229	3,22,892 4,45,124	5,000 2,000 2,000 2,000	
2 3 4 5 6	1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	0 0 0 0 0	7,459 8,604 10,031 11,219	1,549 1,806 2,019	1,93,437 2,94,732 3,98,364 5,04,715	0 0 0 0	2,91,192 3,96,004 5,04,715	3,15,000 4,20,000 5,25,000	0 0 0	7,567 8,851 10,482 11,913	1,362 1,593 1,887 2,144	3,18,121 4,38,546 5,66,856	0 0 0 0 0 0	3,14,581 4,36,186 5,66,856	3,22,892 4,45,124 5,75,359 7,15,807	5,000 2,000 2,000 2,000 2,000 2,000	
2 3 4 5 6 7 8 9	1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	0 0 0 0 0 0 0 0 0	7,459 8,604 10,031 11,219 11,264 12,179 13,044 13,856	1,549 1,806 2,019 2,027 2,192 2,348 2,494	1,93,437 2,94,732 3,98,364 5,04,715 6,15,265 7,29,138 8,46,526 9,67,633	0 0 0 0 0 0	2,91,192 3,96,004 5,04,715 6,15,265 7,29,138 8,46,526 9,67,633	3,15,000 4,20,000 5,25,000 6,30,000 7,40,075 8,59,223 9,82,148	0 0 0 0 0 0	7,567 8,851 10,482 11,913 12,077 13,281 14,476 15,657	1,362 1,593 1,887 2,144 2,174 2,391 2,606 2,818	3,18,121 4,38,546 5,66,856 7,05,229 8,53,199 10,11,548 11,81,120	0 0 0 0 0 0 0	3,14,581 4,36,186 5,66,856 7,05,229 8,53,199 10,11,548 11,81,120	3,22,892 4,45,124 5,75,359 7,15,807 8,65,997 10,26,721 11,98,836	5,000 2,000 2,000 2,000 2,000 2,000 2,000 2,000 2,000 2,000	
2 3 4 5 6 7 8	1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	0 0 0 0 0 0 0	7,459 8,604 10,031 11,219 11,264 12,179 13,044	1,549 1,806 2,019 2,027 2,192 2,348	1,93,437 2,94,732 3,98,364 5,04,715 6,15,265 7,29,138 8,46,526	0 0 0 0 0	2,91,192 3,96,004 5,04,715 6,15,265 7,29,138 8,46,526	3,15,000 4,20,000 5,25,000 6,30,000 7,40,075 8,59,223	0 0 0 0 0	7,567 8,851 10,482 11,913 12,077 13,281 14,476	1,362 1,593 1,887 2,144 2,174 2,391 2,606	3,18,121 4,38,546 5,66,856 7,05,229 8,53,199 10,11,548	0 0 0 0 0 0	3,14,581 4,36,186 5,66,856 7,05,229 8,53,199 10,11,548	3,22,892 4,45,124 5,75,359 7,15,807 8,65,997 10,26,721	5,000 2,000 2,000 2,000 2,000 2,000 2,000 2,000	

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* See Part E	B for details															
			IN THIS	5 POLICY, TH	HE INVESTMENT RISK	IS BORNE B	Y THE POLI	ICYHOLDER .	AND THE A	BOVE INTER	REST RATES	SARE ONLY FOR ILLUS	TRATIVE PL	RPOSE		
l, fully to the				explained th	e premiums, charges a	and benefits	s under the	policy				(name), have r above statement befor				ect to the above and
Place										Place						
Date:					Signature of Agent/	Intermediar	ry/ Official			Date:				Signa	ture of Pros	pect/Policyholder

ART B												_										_
AKIB																						
mount i	in Rs.		Gros	s Yield	8%p.a												Net 1	rield	6.47%			
Policy year	Annualize d Premium	Premiura Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge		Applicabl e Taxes	Policy Admin charge	Guarante e charge	PPWB charges	ADB option charge	Add. ADB & ATPD	Acc. TPD Charges	Surrender Charges		Additions to the fund*	Guarante ed Addition	Terminal Addition	Fund before FMC	FMC	Fund at End of year	Return of Moratlity	Surrender Value	r Deat benef
	(AP) 1.00.000	5,750	94,250	_	1,373	-	242		_	Charges	_	(0.100	0	5.050		0	00.474	4.007	98,375	Charge	01.440	1,05,0
2	1,00,000	4,250	94,250	0	1,373	540 540	240 499	0	0	0	0	69,109 48,000	0	7,373	0	0	99,471 2,07,048	1,096	2,04,770	0	91,410 2,00,050	
3	1,00,000	4,000	96,000	0	1,593	540	775	0	0	0	0	48,000	0	23,795	0	0	3,21,657	3,536	3,18,121	0	2,00,050	3,22,8
4	1,00,000	4,000	96,000	0	1,887	540	1,069	0	0	0	0	24,000	0	32,794	0	0	4,43,419	4,873	4,38,546	0	4,36,186	
5	1,00,000	4,000	96,000	0	2,144	540	1,381	0	0	0	0	0	0	42,368	0	0	5,72,849	5,992	5,66,856	0	5,66,856	5,75,3
6	1,00,000	4,000	96,000	0	2,174	840	1,715	0	0	0	0	0	0	52,623	0	0	7,10,751	5,522	7,05,229	0	7,05,229	7,15,8
7	1,00,000	4,000	96,000	0	2,391	840	2,074	0	0	0	0	0	0	63,642	0	0	8,59,567	6,367	8,53,199	0	8,53,199	8,65,9
8	1,00,000	4,000	96,000	0	2,606	840	2,458	0	0	0	0	0	0	75,430	0	0	10,18,725	7,178	10,11,548	0	10,11,548	
9	1,00,000	4,000	96,000	0	2,818	840	2,869	0	0	0	0	0	0	88,048	0	0	11,89,068	7,948	11,81,120	0	11,81,120	
10	1,00,000	4,000	96,000	0	3,028	840	3,310	0	0	0	0	0	0	1,01,564	0	20,443	13,91,949	8,672	13,83,277	0	13,83,277	13,83,
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Amou	nt in Rs.	 [s Yiekl	4%p.a		Ū	Ū	Ŭ				0	0	Ū	Ū	I	0		Ū	Ū	`
Policy year	Annualize d Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicabl e Taxes	Policy Admin charge	Guarante e charge	PPWB charges	ADB option charge	Add. ADB & ATPD Charges	Acc. TPD Charges		Other charges*	Additions to the fund*	Guarante ed Addition	Terminal Addition	Fund before FMC	FMC	Fund at End of year	Return of Moratlity Charge	Surrender Value	bene
1	1,00,000	\$,750	94,250	0	1,368	540	235	0	0	0	0	67,700	0	3,687	0	0	95,794	1,073	94,720	0	88,014	1,05,0
2	1,00,000	4,250	95,750	0	1,343	540	480	0	0	0	0	48,000	0	7,517	0	0	1,95,625	2,189	1,93,437	0	1,88,717	2,10,0

3	1,00,000	4,000	96,000	0	1,549	540	731	0	0	0	0	36,000	0	11,448	0	0	2,98,065	3,333	2,94,732	0	2,91,192	3,15,000
4	1,00,000	4,000	96,000	0	1,806	540	988	0	0	0	0	24,000	0	15,469	0	0	4,02,868	4,504	3,98,364	0	3,96,004	4,20,000
5	1,00,000	4,000	96,000	0	2,019	540	1,251	0	0	0	0	0	0	19,589	0	0	5,10,143	5,428	5,04,715	0	5,04,715	5,25,000
6	1,00,000	4,000	96,000	0	2,027	840	1,522	0	0	0	0	0	0	23,841	0	0	6,20,167	4,901	6,15,265	0	6,15,265	6,30,000
7	1,00,000	4,000	96,000	0	2,192	840	1,803	0	0	0	0	0	0	28,244	0	0	7,34,674	5,536	7,29,138	0	7,29,138	7,40,075
8	1,00,000	4,000	96,000	0	2,348	840	2,093	0	0	0	0	0	0	32,780	0	0	8,52,637	6,111	8,46,526	0	8,46,526	8,59,223
9	1,00,000	4,000	96,000	0	2,494	840	2,392	0	0	0	0	0	0	37,458	0	0	9,74,258	6,625	9,67,633	0	9,67,633	9,82,148
10	1,00,000	4,000	96,000	0	2,630	840	2,700	0	0	0	0	0	0	42,286	0	16,390	11,16,140	7,074	11,09,066	0	11,09,066	11,09,066
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<<* Specify details, if any.>>

Notes:	
1)	Refer the sales literature for explanation of terms used in this Illustration
2)	Please read this benefit illustration in conjunction with Sales Barchuze and the Policy Document to understand all Terms, Conditions & Exclusions casefully.
3)	Kindly note that above is only an illustration and does not in any way create any sights and/or obligations. The actual experience on the contract may be different from what is illustrated. The non-guaranteed low and high rate mentioned above relate to assumed investment returns at different rates and may vary depending upon market conditions. For more details on eik factors, terms and conditions please read sales boochure creefully.
4)	The unit values may go up as well as down and past performance is no indication of future performance on the part of SBI Life Insurance Co. Ltd. We would request you to appreciate the associated risk under this plan vis-à-vis the likely future returns before taking your investment decision.
5)	It is assumed that the policy is in force throughout the term.
6)	Fund management charge is based on the specific investment strategy / fund option(s) chosen
7)	Surrender Value equals the Fund Value at the end of the year minus Discontinuance Charges. Surrender value is available on or after 5th policy anniversary.
8)	Acceptance of proposal is subject to Underwriting decision. Mortality charges are for a healthy person.
9)	Applicable Taxes (including surcharge/cess etc), at the arte 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 payable on premium/ or any other charges as per the product features.
10)	This policy provides guaranteed death benefit of Ra. 0
11)	Net Yield have been calculated after applying all the charges (except GST, mostality charges).
Definition	of Various Charges:
1)	Policy Administration Charges : a charge of a fixed sum which is applied at the beginning of each policy month by cancelling units for equivalent amount, deducted for maintaining the policy.
2)	Premium Allocation Charge : is the percentage of premium that would not be utilised to purchase units.
3)	Mortality Charges : are the charges recovered for providing life insurance cover, deducted at the beginning of each policy month by cancelling units for equivalent amount.
4)	Fund Management Charge (FMC) : is the deduction made from the fund at a stated percentage before the computation of the NAV of the fund.
Importan	
You may 1	eceive a Welcome Call from our representative to confirm your proposal details like Date of Birth, Nominee Name, Address, Email ID, Sun Assured, Premium amount, Premium Payment Term etc.
You may l	ave to undergo Medical tests based on our underwhing requirements.
Your SBI	Life - Retire Smart (111L094V03) is a Regular Premium Policy and you are required to pay yearly premium of Rs. 100000. Your Policy Term is 10 years , Premium Payment Term is same as policy term and Sum Assured is Rs. 0
If premiur	n is greater than Rs 1Lakh. You have to submit Proof of source of Fund
the policy	fully to the prospect/policyholder.
poney	
Place	Place
Date:	Signature of Agent / Intermediary/ Official Date: Signature of Prospect/Policyholder