

**Customised Benefit Illustration (CBI)**  
**SBI Life - Retire Smart Plus(111L135V01)**  
**An Individual, Unit-linked, Non-Participating, Pension Savings Product**

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Dear

We thank you for providing your personal and financial information, such as : age, income, assets, liabilities, risk profile, future financial goals, etc.

Personal Details			Financial Details		
<b>Gender</b>	<b>DOB</b>	<b>Age</b>	<b>Monthly Income</b>	<b>Monthly Expenses</b>	<b>Outstanding Home Loan Amount</b>
Female	01-08-1979	43	Rs.10,00,000	Rs.6,00,000	Rs.0
<b>Marital Status</b>	<b>No.Of Children</b>		<b>Outstanding Loan Amount (Others)</b>	<b>Expected Inflation*</b>	<b>Risk Appetite</b>
Single	0		Rs.0	6%	Moderate

We have made the analysis below of your current circumstances and your insurance and financial needs, based on the information recorded above. The products suggested for the various needs are also presented below.

Protection		Retirement @ 60 Yrs	
<b>Total Protection Coverage Required</b>	Rs.12,00,00,000	<b>Total Corpus Required</b>	Rs.26,40,98,869
<b>Gap in Protection Coverage</b>	Rs.12,00,00,000(100%)	<b>Gap Remaining</b>	Rs.26,40,98,869(100%)
<b>Current Protection Coverage</b>	Rs.0	<b>Monthly Investment Required*</b>	Rs.6,87,810
		<b>Years Left to Retire</b>	17
<b>Suggested Product(s)</b>		<b>Suggested Product(s)</b>	
SBI Life - Smart Shield (UIN: 111N067V07)		SBI Life - Saral Retirement Saver (UIN: 111N088V03)	
SBI Life - Sampoom Cancer Suraksha (UIN: 111N109V03)		SBI Life - Retire Smart (UIN: 111L094V02)	
SBI Life - Poorna Suraksha (UIN: 111N110V03)		SBI Life - Saral Pension (UIN: 111N130V02)	
SBI Life - Corona Rakshak policy , SBI Life Insurance Co. Ltd. (UIN: 111N111V01)		SBI Life - Retire Smart Plus (UIN: 111L135V01)	
SBI Life - eShield Next (UIN: 111N132V01)			

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<b>Insurance with Savings</b>		
	<b>Dream Home</b>	<b>Other</b>
<b>Total Corpus Required</b>	Rs.66,91,128	Rs.66,91,128
<b>Gap Remaining</b>	Rs.52,88,576 (79%)	Rs.52,88,576 (79%)
<b>Monthly Investment Required*</b>	Rs.73,864	Rs.73,864
<b>No. of Years to Realise</b>	5	5
<b>Suggested Product(s)</b>		
SBI Life - Shubh Nivesh (UIN: 111N055V04)		
SBI Life - Flexi Smart Plus (UIN: 111N093V01)		
SBI Life - Smart Elite (UIN: 111L072V04)		
SBI Life - Smart Privilege (UIN: 111L107V03)		
SBI Life - Smart Bachat (UIN: 111N108V03)		
SBI Life - Saral InsureWealth Plus (UIN: 111L124V02)		
SBI Life - Smart InsureWealth Plus (UIN: 111L125V02)		
SBI Life - New Smart Samridhi (UIN: 111N129V02)		
SBI Life - Smart Platina Assure (UIN: 111N126V04)		
SBI Life - Smart Platina Plus (UIN: 111N133V01)		

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# Inflation Rates are assumed & subjective in nature

\*The Monthly Investment Required is the absolute amount required and does not include the Mortality Charge, Applicable Taxes & Other charges.

**We request you to review the above analysis and set your priorities of the needs that you would like to address now or in the near future and take a considered decision on the suggested insurance products that you would wish to buy from us. As per your analysis of your needs, you may also review the other insurance products offered by SBI Life.**

Note : This is an illustrative projection of your future insurance and financial needs. All figures are calculated as per SBI Life's need analysis calculator and are based on the information provided by you, estimated cost of living and assumed inflation rate.

**I have gone through the financial analysis carefully and have chosen the following products from those recommended to me, based on my financial circumstances and priorities. The product features along with its benefits, terms and conditions have been explained to me in detail.**

SBI Life - Retire Smart Plus UIN - 111L135V01 - Market Linked Plan

**I have voluntarily chosen products based on my insurance needs and financial objectives.**

**I further confirm that I have not been compelled to purchase any of the above insurance products by the sales intermediary (of the bank) for availing any other financial product or facility that is offered by the bank.**

Customer Name/Signature:

Mrs A C 6277242

Date :

Intermediary Name/Code/Signature

Purchase of insurance products is voluntary. For more details on the products, risk factors, terms & conditions please read sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. Registered & Corporate Office : SBI Life Insurance Company Limited, Natraj, M.V. Road & Western Express Highway Junction, Andheri(East), Mumbai-400069. IRDAI Registration No.111.CIN : L99999MH2000PLC129113 | Website:www.sbilife.co.in | E-mail id : info@sbilife.co.in | Toll free No. - 1800-267-9090(Between 9:00 am to 9:00 pm)

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Proposal No. :	XXXXXXXXXX	Channel / Intermediary :	
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Insurance Regulatory & 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 rates of return set by the Life Insurance Council (constituted under Section 64C(a) of the Insurance Act 1938) and is not intended to reflect the actual investment returns achieved or which may be achieved in future by SBI life Insurance Company Limited. All life insurance companies use the same rates in their benefit illustrations.

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, its benefits and applicable charges please refer to the sales brochure and/or policy document.

Some benefits are guaranteed and some benefits are variable with returns based on the future fund performance of SBI Life Insurance Company Limited. If your policy offers guaranteed returns then the same will be clearly marked as "guaranteed" in the illustration table. If your policy offers variable benefits 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 limits of what you might get back, as the value of your policy is dependent on a number of factors including future fund investment performance.

<b>Proposer, Life Assured and Plan Details</b>	
Name of the Life Assured	Mrs A C
Age of the Life Assured	43
Vesting Age	63
Sum Assured	Not Applicable
Premium Payment Term	10
Policy Term	20
Amount of Installment Premium	55100
Mode / Frequency of Premium Payment	Yearly

<b>Rate of Applicable Taxes</b>		<b>18%</b>	
Fund Name (SFIN Name)	% Allocation	FMC	Risk Level
Equity Pension Fund (SFIN: ULIF006150107PEEQITY FND111)	10%	1.35%	High
Equity Optimiser Pension Fund (SFIN: ULIF011210108PEEQOP TFND111)	20%	1.35%	High
Growth Pension Fund (SFIN: ULIF008150207PEGRWT HFND111)	10%	1.35%	Medium to High
Bond Pension Fund (SFIN: ULIF007160107PENBON DFND111)	20%	1.00%	Low to Medium
Money Market Pension Fund (SFIN: ULIF013200308PEMNY MTFND111)	10%	0.25%	Low
Top 300 Pension Fund (SFIN: ULIF018180110PETP300 FND111)	20%	1.35%	High
Balanced Pension Fund (SFIN: ULIF009210207PEBALA NFND111)	10%	1.25%	Medium

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**How to read and understand this benefit illustration?**

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e. 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality charges, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read the sales literature carefully.

Part A of this statement presents a summary view of year- by- year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

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<b>PART A</b>														
<b>Amount in Rupees</b>														
	<b>At 4% p.a. Gross Investment return</b>							<b>At 8% p.a. Gross Investment return</b>						
Policy Year	Annualized Premium	Mortality charges	Other charges*	Applicable Taxes	Fund at End of the year	Surrender Value	Death benefit	Mortality charges	Other charges*	Applicable Taxes	Fund at End of the year	Surrender Value	Death benefit	Commission payable to intermediaries (Rs)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	55,100	14	4,445	803	51,861	48,189	57,855	12	4,457	804	53,869	50,055	57,855	4,133
2	55,100	26	4,377	792	105,880	103,279	115,710	17	4,426	800	112,115	109,515	115,710	1,102
3	55,100	35	4,605	835	161,786	159,835	173,565	13	4,718	852	174,690	172,740	177,311	1,102
4	55,100	43	5,263	955	219,128	217,828	231,420	11	5,471	987	241,355	240,055	244,976	1,102
5	55,100	47	5,938	1,077	277,948	277,948	289,275	15	6,272	1,132	312,369	312,369	317,054	1,102
6	55,100	47	6,928	1,256	337,929	337,929	347,130	20	7,423	1,340	387,647	387,647	393,462	1,102
7	55,100	41	7,635	1,382	399,467	399,467	405,459	27	8,328	1,504	467,833	467,833	474,851	1,102
8	55,100	35	8,359	1,511	462,605	462,605	469,544	36	9,292	1,679	553,246	553,246	561,544	1,102
9	55,100	39	9,103	1,646	527,370	527,370	535,280	47	10,318	1,866	644,223	644,223	653,887	1,102
10	55,100	49	9,865	1,785	593,797	593,797	602,704	60	11,412	2,065	741,126	741,126	752,243	1,102
11	-	56	7,825	1,419	608,077	608,077	617,199	71	9,741	1,766	788,416	788,416	800,243	-
12	-	63	7,993	1,450	622,718	622,718	632,059	84	10,310	1,871	838,780	838,780	851,362	-
13	-	71	8,166	1,483	637,727	637,727	647,293	98	10,915	1,982	892,415	892,415	905,802	-
14	-	79	8,342	1,516	653,115	653,115	662,912	114	11,560	2,101	949,535	949,535	963,778	-
15	-	88	8,524	1,550	670,870	670,870	680,933	131	12,246	2,228	1,013,293	1,013,293	1,028,493	-
16	-	98	8,733	1,590	689,127	689,126	699,463	151	13,012	2,369	1,081,389	1,081,388	1,097,609	-
17	-	109	8,948	1,630	707,898	707,898	718,516	174	13,831	2,521	1,154,113	1,154,114	1,171,425	-
18	-	120	9,168	1,672	727,198	727,198	738,106	199	14,705	2,683	1,231,782	1,231,782	1,250,259	-
19	-	132	9,396	1,715	747,040	747,041	758,246	228	15,638	2,856	1,314,728	1,314,728	1,334,449	-
20	-	145	9,629	1,759	767,441	767,441	778,953	261	16,635	3,041	1,403,307	1,403,307	1,424,356	-

\* See Part B for details

<b>Annuitiy Option Selected (The option can be changed any time before vesting)</b>			<b>Life Annuity with Annual Compound Increase of 3%</b>		
<b>Fund Value + Terminal(FV + TA) at Vesting</b>			<b>Annuitiy Payable p.a.</b>		
<b>Accumulated at 4% p.a. (Rs.)</b>	<b>Accumulated at 8% p.a. (Rs.)</b>	<b>Minimum Assured Benefit, if any</b>	<b>Based on FV + TA accumulated at 4% p.a. (Rs.)</b>	<b>Based on FV + TA accumulated at 8% p.a. (Rs.)</b>	<b>Based on the Minimum Assured Benefit, if any (Rs.)</b>
		<b>Rs.   Minimum return on the premiums paid % p.a.</b>			
778,953	1,424,356	Not Applicable	45,063	82,615	Not Applicable

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The values shown above are for illustration purpose only. This illustration is based on an annuity rate of 56.17 per INR 1000 vesting amount. We do not guarantee the annuity rates. The actual annuity amount depends on the prevailing annuity rates at the time of vesting. The amounts of annuity based on the assumed investment return of 8% p.a & 4% p.a. are not upper or lower limits of what you might get back. For details on risk factors, terms and conditions, please read sales brochure carefully.

**IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE**

<b>PART B</b>																	
Policy Year	Amount in Rs.			Gross Yield	8% pa	Applicable Taxes	Policy Admin charge	Guarantee charge	Other charges*	Additions to the fund*	Net Yield		6.54%	FMC	Fund at End of year	Surrender Value	Death benefit
	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge								Guaranteed Addition	Terminal Addition					
1	55,100	3,306	51,794	12	804	540	-	-	4,042	-	-	54,480	611	53,869	50,055	57,855	
2	55,100	2,618	52,482	17	800	540	-	-	8,389	-	-	113,383	1,268	112,115	109,515	115,710	
3	55,100	2,204	52,896	13	852	540	-	-	13,058	-	-	176,664	1,974	174,690	172,740	177,311	
4	55,100	2,204	52,896	11	987	540	-	-	18,032	-	-	244,082	2,727	241,355	240,055	244,976	
5	55,100	2,204	52,896	15	1,132	540	-	-	23,331	-	-	315,897	3,528	312,369	312,369	317,054	
6	55,100	2,204	52,896	20	1,340	840	-	-	28,961	-	-	392,026	4,379	387,647	387,647	393,462	
7	55,100	2,204	52,896	27	1,504	840	-	-	34,945	-	-	473,117	5,284	467,833	467,833	474,851	
8	55,100	2,204	52,896	36	1,679	840	-	-	41,319	-	-	559,494	6,248	553,246	553,246	561,544	
9	55,100	2,204	52,896	47	1,866	840	-	-	48,108	-	-	651,497	7,274	644,223	644,223	653,887	
10	55,100	2,204	52,896	60	2,065	840	-	-	55,339	-	-	749,494	8,368	741,126	741,126	752,243	
11	-	-	-	71	1,766	840	-	-	58,869	-	-	797,317	8,901	788,416	788,416	800,243	
12	-	-	-	84	1,871	840	-	-	62,627	-	-	848,250	9,470	838,780	838,780	851,362	
13	-	-	-	98	1,982	840	-	-	66,630	-	-	902,490	10,075	892,415	892,415	905,802	
14	-	-	-	114	2,101	840	-	-	70,893	-	-	960,255	10,720	949,535	949,535	963,778	
15	-	-	-	131	2,228	840	-	-	75,433	2,932	-	1,024,699	11,406	1,013,293	1,013,293	1,028,493	
16	-	-	-	151	2,369	840	-	-	80,500	3,128	-	1,093,561	12,172	1,081,389	1,081,388	1,097,609	
17	-	-	-	174	2,521	840	-	-	85,912	3,339	-	1,167,104	12,991	1,154,113	1,154,114	1,171,425	
18	-	-	-	199	2,683	840	-	-	91,692	3,563	-	1,245,646	13,865	1,231,782	1,231,782	1,250,259	
19	-	-	-	228	2,856	840	-	-	97,865	3,803	-	1,329,526	14,798	1,314,728	1,314,728	1,334,449	
20	-	-	-	261	3,041	840	-	-	104,456	4,059	21,050	1,419,102	15,795	1,403,307	1,403,307	1,424,356	

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<b>PART B</b>																		
Policy Year	Amount in Rs.			Gross Yield	4% pa	Mortality charge	Applicable Taxes	Policy Admin charge	Guarantee charge	Other charges*	Additions to the fund*	Guaranteed Addition	Terminal Addition	Fund before FMC	FMC	Fund at End of year	Surrender Value	Death benefit
	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge															
1	55,100	3,306	51,794	14	803	540	-	-	2,021	-	-	52,460	599	51,861	48,189	57,855		
2	55,100	2,618	52,482	26	792	540	-	-	4,114	-	-	107,099	1,219	105,880	103,279	115,710		
3	55,100	2,204	52,896	35	835	540	-	-	6,281	-	-	163,647	1,861	161,786	159,835	173,565		
4	55,100	2,204	52,896	43	955	540	-	-	8,503	-	-	221,647	2,519	219,128	217,828	231,420		
5	55,100	2,204	52,896	47	1,077	540	-	-	10,782	-	-	281,142	3,194	277,948	277,948	289,275		
6	55,100	2,204	52,896	47	1,256	840	-	-	13,112	-	-	341,813	3,884	337,929	337,929	347,130		
7	55,100	2,204	52,896	41	1,382	840	-	-	15,496	-	-	404,058	4,591	399,467	399,467	405,459		
8	55,100	2,204	52,896	35	1,511	840	-	-	17,943	-	-	467,920	5,315	462,605	462,605	469,544		
9	55,100	2,204	52,896	39	1,646	840	-	-	20,452	-	-	533,429	6,059	527,370	527,370	535,280		
10	55,100	2,204	52,896	49	1,785	840	-	-	23,026	-	-	600,618	6,821	593,797	593,797	602,704		
11	-	-	-	56	1,419	840	-	-	23,580	-	-	615,062	6,985	608,077	608,077	617,199		
12	-	-	-	63	1,450	840	-	-	24,147	-	-	629,871	7,153	622,718	622,718	632,059		
13	-	-	-	71	1,483	840	-	-	24,729	-	-	645,053	7,326	637,727	637,727	647,293		
14	-	-	-	79	1,516	840	-	-	25,325	-	-	660,618	7,502	653,115	653,115	662,912		
15	-	-	-	88	1,550	840	-	-	25,937	1,981	-	678,553	7,684	670,870	670,870	680,933		
16	-	-	-	98	1,590	840	-	-	26,642	2,035	-	697,019	7,893	689,127	689,126	699,463		
17	-	-	-	109	1,630	840	-	-	27,368	2,090	-	716,005	8,108	707,898	707,898	718,516		
18	-	-	-	120	1,672	840	-	-	28,113	2,147	-	735,526	8,328	727,198	727,198	738,106		
19	-	-	-	132	1,715	840	-	-	28,880	2,206	-	755,596	8,556	747,040	747,041	758,246		
20	-	-	-	145	1,759	840	-	-	29,669	2,266	11,512	776,230	8,789	767,441	767,441	778,953		

**Notes**

- 1) Refer the sales literature for explanation of terms used in this illustration
- 2) Please read this benefit illustration in conjunction with Sales Brochure and the Policy Document to understand all Terms, Conditions & Exclusions carefully.
- 3) Kindly note that above is only an illustration and does not in any way create any rights 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 risk factors, terms and conditions please read sales brochure carefully.
- 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 fund option(s) chosen.



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|---|
| 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.  |
| 9) 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 payable on premium/ or any other charges as per the product features. |

**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) **Fund Management Charge** : is the deduction made from the fund at a stated percentage before the computation of the NAV of the fund.
- 4) **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.

**Important:**

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

Your SBI Life - Retire Smart Plus (111L135V01) is a LPPT premium policy and you are required to pay Yearly premium of Rs.55100.Your Policy Term is 20 years, Premium Payment Term is 10 years

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

Place: \_\_\_\_\_

Date: \_\_/\_\_/\_\_ Signature of Agent/ Intermediary/ Official  
:

IMrs A C, having received the information with respect to the above,have understood the above statement before entering into a contract.

Place: \_\_\_\_\_

Date: \_\_/\_\_/\_\_ Signature of Prospect/Policyholder: \_\_\_\_\_