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)
Customised Benefit Illustration (CBI)
SBI Life - Saral InsureWealth Plus (111L124V02)

An Individual, Unit-linked, Non-Participating, Life Insurance Product

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Channel / Intermediary : _____

Insurance Regulatory and Development authority of India (IRDAT) 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 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 SHI life Insurance Company Limited.

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. Further information will also be available on request.

Some benefits are guaranteed and some benefits are variable with returns based on the future fund performance of SRI Life Insurance Company Limited. If your policy offers guaranteed returns then the same will be clearly marked as "guaranteed" in the illustration rable. If your policy offers guaranteed returns then the line tration will how 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 wast you might get back, as the value of your policy is dependent on a number of factors including future fund mether the returns.

Name of Proposer	0	Rate of Applicable Taxes		18%	
Age of Proposer	0				
Name of the Life Assured	Rajesh	Investment Strategy Opted For		0	
Age of the Life Assured	30	Fund Name (SFIN Name)	% Allocation	FMC	Risk Level
Policy Term	25	Equity Fund (SFIN :	100%	1.35%	High
Premium Payment Term	Same as Policy Term	Equity Optimiser Fund (SFIN :	0%	1.35%	High
Amount of Installment Premium	10000	Growth Fund (SFIN :	0%	1.35%	Medium to Hi
Mode / Frequency of Premium Payment	Monthly	Balanced Fund (SFIN :	0%	1.25%	Medium
um Assured	1200000	Corporate Bond Fund (SFIN :	0%	1.15%	Low to Mediu
	8	Midcap Fund (SFIN :	0%	1.35%	High
		Bond Optimiser Fund (SFIN :	0%	1.15%	Low to Mediu
		Pure Fund (SFIN :	0%	1.35%	High
		0	0%		
		0	0%		
		0	0%		

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, underwriting extra, if any, 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, underwriting extra 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.

PART A

Amount in	Rupees															
				At 4%	p.a. Gross Investment	return										
Policy year	Annualize d premium	Mortality Charges	Other Charges*	Applicabl e Taxes	Fund at end of the year	Retum of Moratlity Charge	Surrender Value	Death benefit	Mortality Charges	Other Charges*	Applicabl e Taxes	Fund at end of the year	Return of Moratlity Charge	Surrender Value	Death benefit	Commission payable to intermediary (Rs)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	1,20,000	1,221	10,392	2,090	1,08,594	0	1,01,514	12,00,000	1,221	10,404	2,092	1,10,852	0	1,03,772	12,00,000	15,600
2	1,20,000	1,133	8,906	1,807	2,23,436	0	2,17,772	12,00,000	1,127	8,980	1,819	2,32,451	0	2,26,787	12,00,000	2,400
3	1,20,000	1,041	10,479	2,074	3,41,093	0	3,36,845	12,00,000	1,026	10,681	2,107	3,61,826	0	3,57,578	12,00,000	2,400
4	1,20,000	946	12,090	2,346	4,61,635	0	4,59,275	12,00,000	912	12,489	2,412	4,99,480	0	4,97,120	12,00,000	2,400
5	1,20,000	841	13,741	2,625	5,85,141	0	5,85,141	12,00,000	781	14,414	2,735	6,45,954	0	6,45,954	12,00,000	2,400

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6	1,20,000	722	14,838	2,801	7,13,723	0	7,13,723	12,00,000	625	15,868	2,969	8,04,027	0	8,04,027	12,00,000	2,400			
7	1,20,000	584	16,600	3,093	8,45,759	0	8,45,759	12,00,000	435	18,078	3,332	9,72,605	0	9,72,605	12,00,000	2,400			
8	1,20,000	425	18,409	3,390	9,81,361	0	9,81,361	12,00,000	206	20,436	3,716	11,52,417	0	11,52,417	12,00,000	2,400			
9	1,20,000	236	20,267	3,690	11,20,660	0	11,20,660	12,00,000	9	22,951	4,133	13,44,157	0	13,44,157	13,44,157	2,400			
10	1,20,000	39	22,175	3,999	12,63,757	0	12,63,757	12,63,757	0	25,631	4,614	15,48,369	0	15,48,369	15,48,369	2,400			
11	1,20,000	0	23,540	4,237	14,12,621	0	14,12,621	14,12,621	0	27,890	5,020	17,68,250	0	17,68,250	17,68,250	2,400			
12	1,20,000	0	25,578	4,604	15,65,443	0	15,65,443	15,65,443	0	30,962	5,573	20,02,646	0	20,02,646	20,02,646	2,400			
13	1,20,000	0	27,670	4,981	17,22,329	0	17,22,329	17,22,329	0	34,238	6,163	22,52,519	0	22,52,519	22,52,519	2,400			
14	1,20,000	0	29,818	5,367	18,83,387	0	18,83,387	18,83,387	0	37,730	6,791	25,18,888	0	25,18,888	25,18,888	2,400			
15	1,20,000	0	32,023	5,764	20,48,728	0	20,48,728	20,48,728	0	41,452	7,461	28,02,844	0	28,02,844	28,02,844	2,400			
16	1,20,000	0	34,286	6,172	22,18,465	0	22,18,465	22,18,465	0	45,420	8,176	31,05,547	0	31,05,547	31,05,547	2,400			
17	1,20,000	0	36,610	6,590	23,92,716	0	23,92,716	23,92,716	0	49,650	8,937	34,28,235	0	34,28,235	34,28,235	2,400			
18	1,20,000	0	38,995	7,019	25,71,600	0	25,71,600	25,71,600	0	54,160	9,749	37,72,227	0	37,72,227	37,72,227	2,400			
19	1,20,000	0	41,444	7,460	27,55,241	0	27,55,241	27,55,241	0	58,967	10,614	41,38,930	0	41,38,930	41,38,930	2,400			
20	1,20,000	0	43,958	7,913	29,43,766	0	29,43,766	29,43,766	0	64,091	11,536	45,29,844	0	45,29,844	45,29,844	2,400			
21	1,20,000	0	46,539	8,377	31,37,304	0	31,37,304	31,37,304	0	69,554	12,520	49,46,567	0	49,46,567	49,46,567	2,400			
22	1,20,000	0	49,189	8,854	33,35,988	0	33,35,988	33,35,988	0	75,377	13,568	53,90,803	0	53,90,803	53,90,803	2,400			
23	1,20,000	0	51,909	9,344	35,39,955	0	35,39,955	35,39,955	0	81,585	14,685	58,64,368	0	58,64,368	58,64,368	2,400			
24	1,20,000	0	54,701	9,846	37,49,346	0	37,49,346	37,49,346	0	88,203	15,877	63,69,199	0	63,69,199	63,69,199	2,400			
25	1,20,000	0	57,567	10,362	39,64,305	0	39,64,305	39,64,305	0	95,258	17,146	69,07,359	0	69,07,359	69,07,359	2,400			
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
* See Part	B for details																		
			IN TI	HIS POLICY,	THE INVESTMENT RISK	IS BORNE	BY THE POL	CYHOLDER .	AND THE	BOVE INTER	EST RATES	ARE ONLY FOR ILLUST	ATIVE PUR	POSE					
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I,(name), have explained the premiums, charges and benefits under the policy fully										I,(name), have received the information with respect to the above and									
to the prospect/policyholder.										have understood the above statement before entering into a contract.									
										nave under	stood the a	bove statement before	entering in	ito a contrai					
Place	1									Place				1					
					Signature of Agent/1	otormodia	ou/ Official			10000				Signa	turo of Broch	oct/Policyholdor			
Date: Signature of Agent/ Intermediary/ Official									-	Date: Signature of Prospect/Policyholder									

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Amount in			Gross	s Yield	8% p.a		8	8 9				-					Net	Yield	7.14%			
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	Surrender 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	Death benefit
1	1,20,000	9,600	1,10,400	1,221	2,092	0	0	0	0	0	0	42,089	0	4,569	0	0	1,11,656	804	1,10,852	0	1,03,772	12,00,000
2	1,20,000	6,600	1,13,400	1,127	1,819	0	0	0	0	0	0	57,600	0	13,527	0	0	2,34,832	2,380	2,32,451	0	2,26,787	12,00,000
3	1,20,000	6,600	1,13,400	1,026	2,107	0	0	0	0	0	0	43,200	0	23,188	0	0	3,65,907	4,081	3,61,826	0	3,57,578	12,00,000
4	1,20,000	6,600	1,13,400	912	2,412	0	0	0	0	0	0	24,000	0	33,467	0	0	5,05,369	5,889	4,99,480	0	4,97,120	12,00,000
5	1,20,000	6,600	1,13,400	781	2,735	0	0	0	0	0	0	0	0	44,405	0	0	6,53,769	7,814	6,45,954	0	6,45,954	12,00,000
6	1,20,000	4,200	1,15,800	625	2,969	1,800	0	0	0	0	0	0	0	56,074	1,460	0	8,13,895	9,868	8,04,027	0	8,04,027	12,00,000
7	1,20,000	4,200	1,15,800	435	3,332	1,800	0	0	0	0	0	0	0	68,636	1,787	0	9,84,683	12,078	9,72,605	0	9,72,605	12,00,000
8	1,20,000	4,200	1,15,800	206	3,716	1,800	0	0	0	0	0	0	0	82,034	2,136	0	11,66,853	14,436	11,52,417	0	11,52,417	12,00,000
9	1,20,000	4,200	1,15,800	9	4,133	1,800	0	0	0	0	0	0	0	96,325	2,508	0	13,61,108	16,951	13,44,157	0	13,44,157	13,44,157
10	1,20,000	4,200	1,15,800	0	4,614	1,800	0	0	0	0	0	0	0	1,11,552	2,904	0	15,68,000	19,631	15,48,369	0	15,48,369	15,48,369
11	1,20,000	3,600	1,16,400	0	5,020	1,800	0	0	0	0	0	0	0	1,27,799	4,991	0	17,90,739	22,490	17,68,250	0	17,68,250	17,68,250
12	1,20,000	3,600	1,16,400	0	5,573	1,800	0	0	0	0	0	0	0	1,45,259	5,673	0	20,28,209	25,562	20,02,646	0	20,02,646	20,02,646
13	1,20,000	3,600	1,16,400	0	6,163	1,800	0	0	0	0	0	0	0	1,63,873	6,400	0	22,81,357	28,838	22,52,519	0	22,52,519	22,52,519
14	1,20,000	3,600	1,16,400	0	6,791	1,800	0	0	0	0	0	0	0	1,83,715	7,175	0	25,51,218	32,330	25,18,888	0	25,18,888	25,18,888
15	1,20,000	3,600	1,16,400	0	7,461	1,800	0	0	0	0	0	0	0	2,04,868	8,001	0	28,38,896	36,052	28,02,844	0	28,02,844	28,02,844
16	1,20,000	3,600	1,16,400	0	8,176	1,800	0	0	0	0	0	0	0	2,27,417	8,882	0	31,45,567	40,020	31,05,547	0	31,05,547	31,05,547
17	1,20,000	3,600	1,16,400	0	8,937	1,800	0	0	0	0	0	0	0	2,51,455	9,820	0	34,72,485	44,250	34,28,235	0	34,28,235	34,28,235
18	1,20,000	3,600	1,16,400	0	9,749	1,800	0	0	0	0	0	0	0	2,77,080	10,821	0	38,20,986	48,760	37,72,227	0	37,72,227	37,72,227
19	1,20,000	3,600	1,16,400	0	10,614	1,800	0	0	0	0	0	0	0	3,04,396	11,888	0	41,92,497	53,567	41,38,930	0	41,38,930	41,38,930
20	1,20,000	3,600	1,16,400	0	11,536	1,800	0	0	0	0	0	0	0	3,33,516	13,025	0	45,88,535	58,691	45,29,844	0	45,29,844	45,29,844
21	1,20,000	3,600	1,16,400	0	12,520	1,800	0	0	0	0	0	0	0	3,64,559	14,237	0	50,10,721	64,154	49,46,567	0	49,46,567	49,46,567
22	1,20,000	3,600	1,16,400	0	13,568	1,800	0	0	0	0	0	0	0	3,97,651	15,530	0	54,60,780	69,977	53,90,803	0	53,90,803	53,90,803
23	1,20,000	3,600	1,16,400	0	14,685	1,800	0	0	0	0	0	0	0	4,32,928	16,908	0	59,40,553	76,185	58,64,368	0	58,64,368	58,64,368
24	1,20,000	3,600	1,16,400	0	15,877	1,800	0	0	0	0	0	0	0	4,70,534	18,376	0	64,52,001	82,803	63,69,199	0	63,69,199	63,69,199
25	1,20,000	3,600	1,16,400	0	17,146	1,800	0	0	0	0	0	0	0	5,10,623	19,942	0	69,97,217	89,858	69,07,359	0	69,07,359	69,07,359
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
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3 120,000 6,600 11,13,400 1,041 2,074 0 0 0 0 4,32,00 0 12,50 0 0 3,44,971 3,879 3,41,093 0 3,33 4 1,20,000 6,600 1,1,400 946 2,346 0 0 0 0 0 0 0 0 0 0 4,61,35 5,400 4,61,35 5,400 4,61,35 0 4,61,35 0 4,51 0 4,51 0 4,51 0 0 0 0 0 0 0 0 0 5,92,24 0 0 0 5,92,24 0 0 0 5,92,24 0 0 0 5,92,24 0 0 0 5,92,24 0 0 0 5,92,24 0 0 0 5,92,24 0 <	•	, ,	.,			1											- v			,,		1,01,514	12,00,000
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $, .,			1						-					-	, v					2,17,772	12,00,000
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	5	, .,								v	1000		,		,		- v		- ,			3,36,845	12,00,000
6 1,20,000 4,200 1,15,800 722 2,801 1,800 <								-					24,000	-	,		v				-	4,59,275	12,00,000
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	5	, ,							-		100	-	, v	v								5,85,141	12,00,000
8 1,20,00 4,200 1,15,800 425 3,390 1,800 0 0 0 0 35,91 1,86 0 9,93,70 12,409 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 9,81,361 0 1,20,000 4,200 1,15,800 3,999 1,800 0 0 0 0 0 0 0 0,85,562 4,478 0 14,30,761 18,140 14,12,621 0 14,26,71 17,22,329 0 17,23 14 1,20,000 3,600 1,16,400 0 5,764 1,800 0 0 0 0 0 0 0 17,22,96 17,24,598 <td>6</td> <td>1,20,000</td> <td></td> <td></td> <td>722</td> <td>2,801</td> <td>1,800</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>1,308</td> <td>0</td> <td>, ,</td> <td>8,838</td> <td></td> <td>0</td> <td>7,13,723</td> <td>12,00,000</td>	6	1,20,000			722	2,801	1,800	0	0	0	0	0	0	0		1,308	0	, ,	8,838		0	7,13,723	12,00,000
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	7	, .,						0	0	0	0	0	0	0			0		.,		0	8,45,759	12,00,000
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	8	1,20,000		1,15,800	425	3,390	1,800	0	0	0	0	0	0	0	35,991	1,836	0	9,93,770	12,409		0	9,81,361	12,00,000
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	9	1,20,000		1,15,800	236	3,690	1,800	0	0	0	0	0	0	0	41,380	2,111	0	11,34,926	14,267		0	11,20,660	12,00,000
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	10	1,20,000		1,15,800	39	3,999	1,800	0	0	0	0	0	0	0	46,917	2,393	0	12,79,932	16,175	12,63,757	0	12,63,757	12,63,757
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	11	1,20,000	3,600	1,16,400	0	4,237	1,800	0	0	0	0	0	0	0	52,615	4,026	0	14,30,761	18,140	14,12,621	0	14,12,621	14,12,621
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	12	1,20,000	3,600	1,16,400	0	4,604	1,800	0	0	0	0	0	0	0	58,526	4,478	0	15,85,621	20,178	15,65,443	0	15,65,443	15,65,443
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	13	1,20,000	3,600	1,16,400	0	4,981	1,800	0	0	0	0	0	0	0	64,595	4,942	0	17,44,599	22,270	17,22,329	0	17,22,329	17,22,329
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	14	1,20,000	3,600	1,16,400	0	5,367	1,800	0	0	0	0	0	0	0	70,824	5,419	0	19,07,805	24,418	18,83,387	0	18,83,387	18,83,387
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	15	1,20,000	3,600	1,16,400	0	5,764	1,800	0	0	0	0	0	0	0	77,219	5,908	0	20,75,350	26,623	20,48,728	0	20,48,728	20,48,728
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	16	1,20,000	3,600	1,16,400	0	6,172	1,800	0	0	0	0	0	0	0	83,784	6,411	0	22,47,351	28,886	22,18,465	0	22,18,465	22,18,465
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	17	1,20,000	3,600	1,16,400	0	6,590	1,800	0	0	0	0	0	0	0	90,524	6,926	0	24,23,926	31,210	23,92,716	0	23,92,716	23,92,716
20 1,20,00 3,600 1,16,400 0 7,913 1,800 0 0 0 0 1,11,838 8,557 0 2,82,324 38,558 29,43,766 0 29,4 21 1,20,000 3,600 1,16,400 0 8,377 1,800 0 0 0 0 1,9,324 9,130 0 3,78,443 41,139 31,37,304 0 3,33 22 1,20,000 3,600 1,16,400 0 8,80 0 0 0 0 1,9,324 9,130 0 3,73,746 0 3,33 22 1,20,000 3,600 1,16,400 0 8,854 1,800 0 0 0 0 1,27,009 9,718 0 3,37,976 43,789 33,35,988 0 3,33 24 1,20,000 3,600 1,16,400 0 9,846 1,800 0 0 0 0 1,42,997 10,911 0 3,78,456 49,301	18	1,20,000	3,600	1,16,400	0	7,019	1,800	0	0	0	0	0	0	0	97,443	7,456	0	26,05,196	33,595	25,71,600	0	25,71,600	25,71,600
21 1,20,000 3,600 1,16,400 0 8,377 1,800 0 0 0 0 1,19,24 9,130 0 3,17,843 4,139 3,1,37,304 0 3,13 22 1,20,000 3,600 1,16,400 0 8,837 1,800 0 0 0 0 0 1,9,224 9,130 0 3,17,843 4,139 31,37,304 0 31,3 22 1,20,000 3,600 1,16,400 0 8,834 1,800 0 0 0 0 1,27,009 9,718 0 33,79,776 43,789 33,55,988 0 33,3 23 1,20,000 3,600 1,16,400 0 9,00 0 0 0,41,439 31,9,955 0 33,3 24 1,20,000 3,600 1,16,400 9,846 1,800 0 0 0 0 1,42,997 10,911 0 37,9,346 0 37,4 24 1,20,	19	1,20,000	3,600	1,16,400	0	7,460	1,800	0	0	0	0	0	0	0	1,04,546	7,999	0	27,91,286	36,044	27,55,241	0	27,55,241	27,55,241
21 1,20,000 3,600 1,16,400 0 8,377 1,800 0 0 0 0 1,19,24 9,130 0 31,78,44 41,139 31,37,344 0 31,3 22 1,20,000 3,600 1,16,400 0 8,837 1,800 0 0 0 0 0 1,9,224 9,130 0 31,78,443 41,139 31,37,344 0 31,3 22 1,20,000 3,600 1,16,400 0 8,845 1,800 0 0 0 0 1,27,009 9,718 0 33,79,776 43,789 33,59,886 0 33,3 23 1,20,000 3,600 1,16,400 0 9,40 0 0 0 0 1,42,997 10,914 0 37,97,676 43,789 33,59,886 0 33,3 24 1,20,000 3,600 1,16,400 0 9,846 1,800 0 0 0 0 1,42,977 10,914 0 37,93,456 49,30 37,93,456 0 37,49,346 0 <td< td=""><td>20</td><td>1,20,000</td><td>3,600</td><td>1,16,400</td><td>0</td><td>7,913</td><td>1,800</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>1,11,838</td><td>8,557</td><td>0</td><td>29,82,324</td><td>38,558</td><td>29,43,766</td><td>0</td><td>29,43,766</td><td>29,43,766</td></td<>	20	1,20,000	3,600	1,16,400	0	7,913	1,800	0	0	0	0	0	0	0	1,11,838	8,557	0	29,82,324	38,558	29,43,766	0	29,43,766	29,43,766
22 1,20,00 3,600 1,16,400 0 8,854 1,800 0 0 0 0 1,27,009 9,718 0 33,79,76 43,789 33,35,988 0 33,3 23 1,20,00 3,600 1,16,400 0 9,344 1,800 0 0 0 0 0 1,27,009 9,718 0 33,79,76 43,789 33,35,988 0 33,3 23 1,20,000 3,600 1,16,400 0 9,00 0 0 0 1,34,898 10,322 0 35,86,463 46,509 35,39,955 0 35,3 24 1,20,000 3,600 1,16,400 9,846 1,800 0 0 0 0 0 1,42,997 10,911 0 37,98,47 49,301 37,49,346 0 37,4	21	, ,	3,600		0			0	0	0	0	0	0	0			0			31,37,304	0	31,37,304	31,37,304
23 1,20,00 3,600 1,16,400 0 9,344 1,800 0 0 0 0 1,34,898 10,322 0 3,56,453 46,509 35,39,9555 0 35,3 24 1,20,000 3,6000 1,16,400 0 9,846 1,800 0 0 0 0 1,42,997 10,941 0 37,98,647 49,301 37,49,346 0		, ,	3,600		0			1200		0		0	0	0		,	0			33,35,988	0	33,35,988	33,35,988
24 1,20,00 3,600 1,16,400 0 9,846 1,500 0 0 0 0 0 0 0 0 0 0 1,42,97 10,911 0 37,98,67 49,301 37,49,346 0 37,4	23	1,20,000	3,600		0			1000	100	0		0	0	0			0		46,509	35,39,955	0	35,39,955	35,39,955
	24		3,600		-								0	0		,	0		<i>.</i>		0	37,49,346	37,49,346
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		0	0	0	-	0	0	-		0	- <u>6</u>		0	0		-				0		0	0
		0	0	0	0		0			0			0	0		0	0		0	0	0	0	0

<<* 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 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 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 surchage/cess etc), at the rate notified by the Central 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 Rs. 1200000

11) Net Yield have been calculated after applying all the charges (except GST, mortality 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.

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.

You may have to undergo Medical tests based on our underwriting requirements.	$2, \vee$
Your SBI Life - Saral InsureWealth Plus (1111.124V02) is a Regular Premium Policy and you are required to pay month	hly premium of Rs.10000. Your Policy Term is 25 years, Premium Payment Term is same as policy term and Sum Assured is Rs. 1200000
If premium is greater than Rs 1Lakh. You have to submit Proof of source of Fund	
I,(name), have explained the premiums, charges and benefits under the	I,
policy fully to the prospect/policyholder.	י,
Place	Place
Date: Signature of Agent/ Intermediary/ Official	Date: Signature of Prospect/Policyholder