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 (Customer Service Timing: 24X7)

Customised Benefit Illustration (CBI)

SBI Life - Smart InsureWealth Plus (111L125V02)
An Individual, Unit-linked, Non-Participating, Life Insurance Product

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

Proposal No.:	XXXXXXXXXXXX	Channel / Intermediary :
Laguesago Populatory as	d Development authority of India (IRDAI) requires all life	e insurance companies operating in India to provide official illustrations to their customers. The illustrations are based on the investment

Insurance Regulatory and Development authority of India (RDAI) 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 SB. 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 SBI Life Insurance Company Limited. If your policy offers suaranteed returns then the same will be clearly marked as "suaranteed" in the illustration table. If your policy offers variable 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 in the upper or lower funds of what you might get back, as the value of your policy is dependent on a number of factors including future fund divestment performance.

Proposer, Life Assured and Plan Details

Name of Proposer	Rani
Age of Proposer	35
Name of the Life Assured	Raj
Age of the Life Assured	30
Policy Term	10
Premium Payment Term	Same as Policy Term
Amount of Installment Premium	0
Mode / Frequency of Premium Payment	Not Required
Sum Assured	0

Rate of Applicable Taxes		18%	
Investment Strategy Opted For	Sma	art Choice Str	ategy
Fund Name (SFIN Name)	% Allocation	FMC	Risk Level
Equity Fund (SFIN:	100%	1.35%	High
Equity Optimiser Fund (SFIN:	0%	1.35%	High
Growth Fund (SFIN:	0%	1.35%	Medium to High
Balanced Fund (SFIN:	0%	1.25%	Medium
Corporate Bond Fund (SFIN:	0%	1.15%	Low to Medium
Midcap Fund (SFIN :	0%	1.35%	High
Bond Optimiser Fund (SFIN:	0%	1.15%	Low to Medium
Pure Fund (SFIN:	0%	1.35%	High
Money Market Fund (SFIN:	0%	0.25%	Low
0	0%		
0	0%		

How to read and understand this benefit illustration:

This benefit llastration 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. 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. 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 axes 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	4.									
Policy year	Annualize d premium	Mortality Charges	Other Charges*	Applicable Taxes	Fund at end of the year	Return of Moratlity Charge		Death benefit	Mortality Charges	Other Charges*	Applicable Taxes	Fund at end of the year	Return of Moratlity Charge		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	0	1	1,784	321	-2,153	0	-2,153	0	1	1,784	321	-2,197	0	-2,197	0	0
7	0	4	1,755	317	-4,360	0	-4,360	0	5	1,753	316	-4,537	0	-4,537	0	0
8	0	8	1,725	312	-6,623	0	-6,623	0	9	1,721	311	-7,028	0	-7,028	0	0
9	0	12	1,694	307	-8,945	0	-8,945	0	13	1,686	306	-9,682	0	-9,682	0	0
10	0	17	1,662	302	-11,327	44	-11,327	0	19	1,649	300	-12,510	47	-12,510	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	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	9
	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
	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	9
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
See Part	B for details		IN T	HIS POLICY,	THE INVESTMENT RISK	IS BORNE	BY THE POLI	CYHOLDER	AND THE A	BOVE INTER	EST RATES A	RE ONLY FOR ILLUST	RATIVE PUR	POSE		
	ct/policyhol		ne), have ex	plained the	premiums, charges and	d benefits u	nder the pol	icy fully to				(name), have n				to the above and
lace					6:		(000:1			Place				<u> </u>		. 10 1:
ate:					Signature of Agent/ I	ntermediai	y/ Official			Date:			4	Signat	ure of Prospi	ect/Policyholder

PART B																						
Amount in	n R5.		Gross	Yield	8% p.a												Net	Yield	#NUM!			
Policy year	Annualiz ed Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	charge	Applicable Taxes	Policy Admin charge	Guarante e charge		ADB option charge	Add. ADB & ATPD Charges	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	1	321	1,800	0	0	0	0	0	0	0	-91	0	0	-2,213	-16	-2,197	0	-2,197	0
7	0	0	0	5	316	1,800	0	0	0	0	0	0	0	-265	0	0	-4,584	-47	-4,537	0	-4,537	0
- 8	0	0	0	9	311	1,800	0	0	0	0	0	0	0	-451	0	0	-7,108	-79	-7,028	0	-7,028	0
9	0	0	0	13	306	1,800	0	0	0	0	0	0	0	-649	0	0	-9,797	-114	-9,682	0	-9,682	0
10	0	0	0	19	300	1,800	0	0	0	0	0	0	0	-860	0	0	-12,662	-151	-12,510	47	-12,510	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		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	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	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	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	0	0	0	0	0	0	0	0	0	0)	0	0	0	0

Amou	nt in Rs.	ľ	Gros	s Yield	4% p.a																	
Policy year	Annualiz ed Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicable Taxes	Policy Admin charge	Guarante e charge	PPWB charges	ADB option charge	Add. ADB & ATPD 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. 0	0	0	0	0	0	0	0
6	0	0	0	1	321	1,800	0	0	0	0	0	0	0	-46	0	0	-2,168	-16	-2,153	0	-2,153	0
7	0	0	0	4	317	1,800	0	0	0	0	0	0	0	-131	0	0	-4,405	-45	-4,360	0	-4,360	0
8	0	0	0	8	312	1,800	0	0	0	0	0	0	0	-219	0	0	-6,698	-75	-6,623	0	-6,623	0
9	0	0	0	12	307	1,800	0	0	0	0	0	0	0	-309	0	0	-9,051	-106	-8,945	0	-8,945	0
10	0	0	0	17	302	1,800	0	0	0	0	0	0	0	-401	0	0	-11,465	-138	-11,327	44	-11,327	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		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	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	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	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
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0

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.
- 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.
- 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.
- Acceptance of proposal is subject to Underwriting decision. Mortality charges are for a healthy person.
- Applicable Taxes (including sux harge/cess etc), at the rate notified by the Central Government / Union Temtonies 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. 0
- 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.	
Your SBI Life - Smart InsureWealth Plus (111L125V02) is a Regular Premium Policy and you are required to	pay not required premium of Rs Your Policy Term is 10 years , Premium Payment Term is same as policy term and Sum Assured is Rs. 0
I,(name), have explained the premiums, charges and benefits under the policy fully to the prospeαt/policyholder.	I,(name), have received the information with respect to the above and have understood the above statement before entering into a contract.
Place Date: Signature of Agent/ Intermediary/ Official	Place Date: Signature of Prospect/Policyholder