

SBI Life Insurance Co. Ltd
Registered & Corporate Office: SBI Life Insurance Co. Ltd, "Natraj", M.V. Road & Western Express Highway Junction, Andheri (East),
Mumbai - 400 069, 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)

Benefit Illustration: SBI LIFE – Smart Money Back Gold (UIN - 111N096V03)
(Individual, Non-Linked, Participating, Life Insurance Savings Product)

Proposal No. :

Introduction

Quotation I 23/05/2025

Insurance Regulatory & Development Authority of India (IRDAI) requires all life insurance companies operating in India to provide official illustrations to their clients. 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.

Personal Details :

Prospect	Age (last birthday)	Name of the Life Assured	Age (last birthday)	Gender (Life Assured)	Policy Term (Yrs)	Premium Payment Term (Yrs)	Mode of Payment of Premium	Amount of Instalment premium	Applicable Tax Rate (%)
Raj	36	Raj	36	Male	15	15	Monthly	7239.45	1st policy year : 4.5% ; 2nd policy year onwards : 2.25%

How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rates of interest i.e., 8% p.a. and 4% p.a. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your

Policy Details:

Plan Option	Option 1	Sum Assured Rs.	10,00,000
Bonus Type	Simple Reversionary Bonus	Sum Assured on Death (at inception of the policy) Rs.	10,00,000

Premium Summary:

Policy Year	Base Plan (Rs.)	Riders (Rs.)	Total Instalment
Instalment	7239.45	0	7239.45
Instalment	7566.55	0	7566.55
Instalment Premium with applicable taxes for 2nd Year onwards	7403.45	0	7403.45

Please Note:

- The premiums can be also paid by giving standing instruction to your bank or you can pay through your credit card.
- 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.

BENEFIT ILLUSTRATION FOR SBI LIFE - Smart Money Back Gold (Amount in Rs.)

Policy year	Annualized premium	Guaranteed Benefits					Non-Guaranteed Benefits @ 4% p.a.			Non-Guaranteed Benefits @ 8%			Total benefits			
		Guaranteed additions	Survival benefit	Surrender Benefit	Death Benefit	Maturity Benefit	Reversionary bonus	Cash bonus	Surrender benefit	Reversionary bonus	Cash bonus	Surrender benefit	Maturity Benefit		Death Benefit	
													Total Maturity benefit, incl. Terminal bonus, if any, @ 4% (7+8+9)	Total Maturity benefit, incl. Terminal bonus, if any, @ 8% (7+11+12)	Total Death benefit, incl. Terminal bonus, if any, @ 4% (6+8+9)	Total Death benefit, incl. Terminal bonus, if any, @ 8% (6+11+12)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	85,170	-	-	0	10,00,000	-	16,000	0	0	34,000	0	0	-	-	10,18,400	10,39,100
2	85,170	-	-	52,124	10,00,000	-	32,000	0	91,763	68,000	0	1,10,253	-	-	10,36,800	10,78,200
3	85,170	-	1,50,000	91,217	10,00,000	-	48,000	0	1,52,653	1,02,000	0	1,83,411	-	-	10,55,200	11,17,300
4	85,170	-	-	23,747	10,00,000	-	64,000	0	1,06,632	1,36,000	0	1,43,661	-	-	10,73,600	11,56,400
5	85,170	-	-	67,184	10,00,000	-	80,000	0	1,70,583	1,70,000	0	2,22,333	-	-	10,92,000	11,95,500
6	85,170	-	1,50,000	1,10,620	10,00,000	-	96,000	0	2,40,710	2,04,000	0	3,08,058	-	-	11,10,400	12,34,600
7	85,170	-	-	4,057	10,00,000	-	1,12,000	0	1,98,128	2,38,000	0	2,74,862	-	-	11,28,800	12,73,700
8	85,170	-	-	89,193	10,00,000	-	1,28,000	0	2,71,151	2,72,000	0	3,65,312	-	-	11,47,200	13,12,800
9	85,170	-	1,50,000	1,84,754	10,00,000	-	1,44,000	0	3,50,986	3,06,000	0	4,63,802	-	-	11,65,600	13,51,900
10	85,170	-	-	1,40,739	10,00,000	-	1,60,000	0	3,12,639	3,40,000	0	4,39,575	-	-	11,84,000	13,91,000
11	85,170	-	-	2,57,149	10,00,000	-	1,76,000	0	3,96,783	3,74,000	0	5,44,274	-	-	12,02,400	14,30,100
12	85,170	-	1,50,000	3,73,560	10,00,000	-	1,92,000	0	4,88,581	4,08,000	0	6,58,249	-	-	12,20,800	14,69,200
13	85,170	-	-	3,59,951	10,00,000	-	2,08,000	0	4,56,252	4,42,000	0	6,46,447	-	-	12,39,200	15,08,300
14	85,170	-	-	4,94,605	10,00,000	-	2,24,000	0	5,54,238	4,76,000	0	7,68,891	-	-	12,77,039	15,47,400
15	85,170	-	0	5,72,791	10,00,000	5,00,000	2,40,000	0	6,69,034	5,10,000	0	9,13,141	7,76,000	10,86,500	13,68,256	15,86,500
16	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
17	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
18	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
19	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
20	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
21	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
22	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
23	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
24	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
25	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
26	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
27	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
28	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
29	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-
30	-	-	-	0	-	-	-	0	-	-	0	-	-	-	-	-

Notes: Annualized premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if any / Single premium shall be the premium amount payable in lumpsum at inception of the policy as chosen by the policyholder, excluding the taxes and underwriting extra premiums, if any.

Refer sales literature for explanation of terms used in this illustration.

Bonus Rates

This is a with profit plan and participates in the profits of the company's life insurance business. Simple reversionary bonuses are declared as a percentage rate, which apply to the sum assured of the basic policy. Terminal bonuses, if any,

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.

I, _____ (name), have explained the premiums and benefits under the product fully to I, _____, having received the information with respect to the above, have understood the above statements before entering into the contract.
Place: _____

Date: _____
Signature of Agent/Intermediary/Official

Date: _____
Signature of Prospect/Policyholder