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| IRDAI Registration No. 111 Website: www.shlife.co.in Email:info@shlife.co.in CIN: L99999MH2000PLC129113 | | | |
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* See Part B for d	letails																
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			IN THIS PO	DLICY, THE	INVESTMENT RISK IS B	ORNE BY THE	POLICYHOLD	R AND THE AE	OVEIN	TEREST RAT	ES ARE ON	LY FOR ILLUSTRATIVE PL	IRPOSE				
I,											I,(name), have received the information with respect to the above and have understood the above statement before entering into a contract.						
Place										Place							
Date: Signature of Agent / Intermediary/ Official								Date:				Signat	ure of Prospect/	Policyholder			

PART B																						
Amount in Rs.			Gro	ss Yield	8% p.a											ſ	Net Yi	iald	6.53%			
Amount in Ks.			Gio	ss rieu	0% p.a												inci fi		0.53%			
Policy year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicable Taxes	Policy Admin charge	Guara ntee 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	5,00,000	15,000	4,85,000	3,849	4,952	720	0	0	0	1,750	0	72,000	0	38,003	0	0	5,11,731	6,192	5,05,539	0	4,98,459	35,00,000
2	5,00,000	15,000	4,85,000	3,282	6,029	720	0	0	0	1,750	0	60,000	0	78,198	0	0	10,56,956	12,742	10,44,214	0	10,38,314	35,00,000
3 4	5,00,000	15,000 15,000	4,85,000 4,85,000	2,647	7,171	720	0	0	0	1,750	0	48,000	0	1,21,029	0	0	16,37,956	19,721	16,18,235 22,29,985	0	16,13,515	35,00,000
5	5,00,000	15,000	4,85,000	1,917	8,378 9,652	720	0	0	0	1,750 1,750	0	24,000	0	1,66,674 2,15,322	0	0	22,57,143 29,17,119	27,158	22,29,985	0	22,27,625 28,82,034	35,00,000
6	5,00,000	0	5.00.000	60	8,333	720	0	0	0	1,750	0	0	0	2,13,322	0	0	36,39,758	43,764	35,95,994	0	35,95,994	35,95,994
7	5,00,000	0	5.00.000	0	9,986	720	0	0	0	1,750	0	0	0	3,25,318	0	0	44,08,856	53,008	43,55,849	0	43,55,849	43,55,849
8	5,00,000	0	5,00,000	0	11,757	720	0	0	0	1,750	0	0	0	3,85,692	0	0	52,27,314	62,845	51,64,469	0	51,64,469	51,64,469
9	5,00,000	0	5,00,000	0	13,641	720	0	0	0	1,750	0	0	0	4,49,940	0	0	60,98,298	73,314	60,24,984	0	60,24,984	60,24,984
10	5,00,000	0	5,00,000	0	15,646	720	0	0	0	1,750	0	0	0	5,18,311	0	0	70,25,179	84,454	69,40,724	0	69,40,724	69,40,724
11	0	0	0	0	16,615	720	0	0	0	1,750	0	0	0	5,51,343	0	0	74,72,983	89,837	73,83,146	0	73,83,146	73,83,146
12	0	0	0	0	17,646	720	0	0	0	1,750	0	0	0	5,86,496	0	0	79,49,526	95,564	78,53,961	0	78,53,961	78,53,961
13	0	0	0	0	18,743 19,911	720	0	0	0	1,750	0	0	0	6,23,904	0	0	84,56,652	1,01,660	83,54,992 88,88,178	0	83,54,992	83,54,992
14	0	0	0	0	21,153	720	0	0	0	1,750	0	0	0	6,63,713 7,06,076	0	0	89,96,324 95,70,630	1,08,146	94,55,582	0	88,88,178 94,55,582	88,88,178 94,55,582
16	0	0	0	0	22,476	720	0	0	0	1,750	0	0	0	7,51,159	0	0	1.01.81.795	1,13,049	1,00,59,400	0	1,00,59,400	1,00,59,400
17	0	0	0	0	23,883	720	0	0	0	1,750	0	0	0	7,99,134	0	0	1,08,32,182	1,30,212	1,07,01,970	0	1,07,01,970	1,07,01,970
18	0	0	0	0	25,380	720	0	0	0	1,750	0	0	0	8,50,189	0	0	1,15,24,309	1,38,531	1,13,85,778	0	1,13,85,778	1,13,85,778
19	0	0	0	0	26,974	720	0	0	0	1,750	0	0	0	9,04,520	0	0	1,22,60,854	1,47,384	1,21,13,471	0	1,21,13,471	1,21,13,471
20	0	0	0	0	28,669	720	0	0	0	1,750	0	0	0	9,62,338	0	0	1,30,44,670	1,56,805	1,28,87,865	0	1,28,87,865	1,28,87,865
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	Amount in Rs.		Gro	ss Yield	4% p.a													1				
Policy year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicable Taxes	Policy Admin charge	Guara ntee 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	5,00,000	15,000	4,85,000	3,860	4,931	720	0	0	0	1,750	0	72,000	0	19,001	0	0	4,92,740	6,066	4,86,674	0	4,79,594	35,00,000
2	5,00,000	15,000	4,85,000	3,331	5,948	720	0	0	0	1,750	0	60,000	0	38,349	0	0	9,98,275	12,242	9,86,033	0	9,80,133	35,00,000
3	5,00,000	15,000 15,000	4,85,000 4,85,000	2,765	6,987	720	0	0	0	1,750	0	48,000	0	58,203	0	0	15,17,014	18,580	14,98,434 20,24,266	0	14,93,714	35,00,000
4	5,00,000	15,000	4,85,000	2,144	8,046 9,122	720	0	0	0	1,750	0	24,000	0	78,575 99,483	0	0	20,49,350 25,95,706	25,084 31,758	20,24,266	0	20,21,906 25,63,948	35,00,000 35,00,000
6	5,00,000	0	5,00,000	637	7,549	720	0	0	0	1,750	0	0	0	1,21,648	0	0	31,74,940	38,834	31,36,106	0	31,36,106	35,00,000
7	5,00,000	0	5,00,000	18	8,745	720	0	0	0	1,750	0	0	0	1,44,395	0	0	37,69,269	46,095	37,23,173	0	37,23,173	37,23,173
8	5,00,000	0	5,00,000	0	10,082	720	0	0	0	1,750	0	0	0	1,67,719	0	0	43,78,340	53,541	43,24,799	0	43,24,799	43,24,799
9	5,00,000	0	5,00,000	0	11,455	720	0	0	0	1,750	0	0	0	1,91,621	0	0	50,02,495	61,171	49,41,324	0	49,41,324	49,41,324
10	5,00,000	0	5,00,000	0	12,863	720	0	0	0	1,750	0	0	0	2,16,115	0	0	56,42,106	68,990	55,73,115	0	55,73,115	55,73,115
11	0	0	0	0	13,164	720	0	0	0	1,750	0	0	0	2,21,351	0	0	57,78,832	70,662	57,08,170	0	57,08,170	57,08,170
12	0	0	0	0	13,472	720	0	0	0	1,750	0	0	0	2,26,716	0	0	59,18,945	72,375	58,46,570	0	58,46,570	58,46,570
13	0	0	0	0	13,788	720	0	0	0	1,750	0	0	0	2,32,215	0	0	60,62,527	74,130	59,88,397 61,33,736	0	59,88,397	59,88,397
14	0	0	0	0	14,112 14,444	720	0	0	0	1,750	0	0	0	2,37,849	0	0	62,09,664 63,60,445	75,929 77,772	61,33,736	0	61,33,736 62,82,673	61,33,736 62,82,673
15	0	0	0	0	14,444	720	0	0	0	1,750	0	0	0	2,43,623	0	0	65,14,960	79,661	64,35,300	0	64,35,300	62,82,673
10	0	0	0	0	14,784	720	0	0	0	1,750	0	0	0	2,49,540	0	0	66,73,302	81,597	65,91,705	0	65,91,705	65,91,705
18	0	0	0	0	15,489	720	0	0	0	1,750	0	0	0	2,61,818	0	0	68,35,564	83,580	67,51,984	0	67,51,984	67,51,984
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19	0	0	0	0	15,855	720	0	0	0	1,750	0	0	0	2,68,186	0	0	70,01,845	85,613	69,16,232	0	69,16,232	69,16,232
20	0	0	0	0	16,230	720	0	0	0	1,750	0	0	0	2,74,711	0	0	71,72,243	87,696	70,84,547	0	70,84,547	70,84,547
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
<<* Specify detai	<* Specify details, if any.>>																					

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

Please read this benefit illustration in conjunction with Sales Brochure and the Policy Document to understand all Terms, Conditions & Exclusions carefully. 2)

Kindly note that above is only an illustration and does not in any wave create any rights and or obligations. The actual especience 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 3) terms and conditions please read sales brochure carefully.

The unit values may go up as well as down and past performance is no indication of future performance on the part of SEI Life Instrumence Co. Ltd. We would request you to appreciate the associated task under this plan vis-k-vis the likely future attuants before taking your investment decision. 4)

Place

Date:

- It is assumed that the policy is in force throughout the term. 5)
- Fund management charge is based on the specific investment strategy / fund option(s) chosen 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. 6
- Acceptance of proposal is subject to Underwriting decision. Mortality charges are for a healthy person. 8)
- Applicable Taxes (including surcharge/cess etc), at the rate notified by the Central Government/ State Government / Union Tentoties 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. 9)
- This policy provides guaranteed death benefit of Rs. 3500000
- 10)
- 11) Net Yield have been calculated after applying all the charges (except GST, mortality charges).

Definition of Various Charges:

Important :

Place

Date:

- 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. 1)
- Premium Allocation Charge : is the percentage of premium that would not be utilised to purchase units. 2)
- 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. 3)
- 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.

You may receive 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 have to undergo Medical tests based on our underwriting requirements.

Your SBI Life - Smart Elite (111L/072V04) is a Limited Premium Policy and you are required to pay yearly premium of Rs.500000. Your Policy Tenn is 20 years , Premium Payment Tennis 10 years and Stun Assured is Rs. 3500000

If premium is greater than Rs 1Lakh. You have to submit Proof of source of Fund

l,(name)	, have explained the premiums,	, charges and benefits under the policy	fully to the
prospect/policyholder.			

(name), have received the information with respect to the above and have understood the above statement before entering into a contract.

Signature of Agent/ Intermediary/ Official

Signature of Prospect/Policyholder