	Ro	egistered & Corporate IRDAI Registration	No. 111 Website: ww	w.sbilife.co.in Ema		CIN: L99999MH2000		
	Benefit Illustration	n (BI) : SBI Life -Smar	Platina Assure (UIN	: 111N126V06) An	Individual, Non-Linke	d, Non-Participating	Life Insurance savings product	
oposal No. : <u>XXXX</u>	XX			Channel	/ Intermediary :			
troduction he main objective of th	he illustration is that th	e client is able to appreci	ate the features of the p	roduct and the flow of	benefits in different circ	cumstances with some le	evel of quantification. For further inf	ormation on the
oposer and Life Assu	ured Details							
ame of the Prospect/	Policyholder	Si	d	1	Staff			Ňo
the Prospect / I		4			Stati		ľ	NO
ame of the Life Assu		de						
e of the Life Assured		4 M						
nder of the Life Assu		ar-wise premiums payabl		e policy.				
licy Details								
licy Option		N	ot Applicable	Amount	of Installment Premiur	n (Rs)	4.00.4	000.00
blicy Term (Years)			15	Sum Assu				000.00 0,000
emium Payment Ter		5. 6	7	Sum Assu	red on Death (at ince		s.) 10,0	0,000
ode / Frequency of I	Premium Payment		Yearly	GST Rate	(Rate of Applicable T	ax)	1. 4.5% in the 1st polic	y year and 2.25%
ider Details								
		Option B: 2	Accidental Partial Perma	nent 0	0 0	0.00		
emium Summary							otal Installment Premium]
emium Summary		nt Premium without G		100	000.00	ders T .00	1,00,000.00]
emium Summary	Installmen		ar GST	100 104	000.00 0 500.00 0	0.00]
remium Summary	Installmen Installmen	nt Premium without G nt Premium with 1st Ye	ar GST	100 104 102	000.00 0 500.00 0	.00	1,00,000.00 1,04,500.00 1,02,250.00]
	Installmen Installmen	nt Premium without G nt Premium with 1st Ye	ar GST	100 104	000.00 0 500.00 0	.00	1,00,000.00 1,04,500.00	Surrender Value Payable
Amounts in Policy year	Installmen Installmen n Rupees Annualized premium 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400	Guamnteed Maturity Benefit	000.00 0 500.00 0 250.00 0 Death benefit 10,05,400	Guaranteed Surrender Value (GSV) 0	1,00,000.00 1,04,500.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480	Value Payable 63,480
Amounts in Policy year 1 2	Installmen Installmen n Rupees Annualized premium 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200	100 104 102 Guamnteed Maturity Benefit 0 0	000.00 C 500.00 C 250.00 C Death benefit 10,05,400 10,16,200	Guaranteed Surrender Value (GSV) 0 60,000	1,00,000.00 1,04,500.00 1,02,250.00 Special Surrender Value (SSV) 63,480 1,24,246	Value Payable 63,480 1,24,246
Amounts in Policy year 1 2 3	Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400	100 104 102 Guamnteed Maturity Benefit 0 0 0 0 0 0	000.00 C 500.00 C 250.00 C Death benefit 10,05,400 10,16,200 10,32,400	Guaranteed Surrender Value (GSV) 0 0000 1,05,000	1,00,000.00 1,04,500.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749	Value Payable 63,480 1,24,246 2,04,749
Amounts in Policy year 1 2	Installmen Installmen n Rupees Annualized premium 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200	100 104 102 Guamnteed Maturity Benefit 0 0	000.00 C 500.00 C 250.00 C Death benefit 10,05,400 10,16,200	Guaranteed Surrender Value (GSV) 0 60,000	1,00,000.00 1,04,500.00 1,02,250.00 Special Surrender Value (SSV) 63,480 1,24,246	Value Payable 63,480 1,24,246
Amounts in Policy year 1 2 3 4 5 6	Installmer Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 54,000 81,000 1,13,400	Guamnteed Guamnteed Maturity Benefit 0 0 0 0 0 0 0 0 0	Death benefit 10,05,400 10,05,400 10,32,400 10,54,000 10,54,000 10,54,000 11,13,400	Guaranteed Surrender Value (GSV) 0 0,000 1,05,000 2,00,000 3,00,000	1,00,000.00 1,04,500.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531
Amounts in Policy year 1 2 3 4 5 6 7	Installmer Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 11,3,400 1,51,200	100 104 102 Guamnteed Maturity Benefit 0	Death benefit 10,05,400 10,05,400 10,16,200 10,32,400 10,84,000 10,13,400 11,13,400 11,151,200	Guaranteed Surrender Value (GSV) 0 00,000 1,05,000 2,50,000 3,50,000	1,00,000.00 1,04,500.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622
Amounts in Policy year 1 2 3 4 5 6 6 7 8	Installmen Installmen Installmen Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 1,13,400 1,51,200 1,89,000	100 104 102 Guaranteed Maturity Benefit 0	Death benefit 10,05,400 10,32,400 10,34,000 11,13,400 11,13,200 11,31,200 11,38,000 11,38,000	Guaranteed Surrender Value (GSV) 0 60,000 1,05,000 2,00,000 2,50,000 3,00,000 3,50,000 3,92,000	1,00,000.00 1,04,500.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347
Amounts in Policy year 1 2 3 4 5 6 7	Installmer Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 11,3,400 1,51,200	100 104 102 Guamnteed Maturity Benefit 0	Death benefit 10,05,400 10,05,400 10,16,200 10,32,400 10,84,000 10,13,400 11,13,400 11,151,200	Guaranteed Surrender Value (GSV) 0 00,000 1,05,000 2,50,000 3,50,000	1,00,000.00 1,04,500.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190
Amounts in Policy year 1 2 3 4 5 6 6 7 8 9 10 11	Installmer Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 1,13,400 1,51,200 1,89,000 2,26,800	100 104 102 Guaranteed Maturity Benefit 0	Death benefit 10,05,400 10,52,400 10,54,000 10,54,000 10,54,000 10,54,000 10,54,000 10,54,000 10,54,000 10,54,000 10,54,000 10,54,000 11,51,200 11,25,26,800	Guaranteed Surrender Value (GSV) 0 60,000 1,05,000 2,00,000 2,50,000 3,50,000 3,50,000 3,50,000 4,27,000	1,00,000.00 1,04,500.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725
Amounts in Policy year 1 2 3 4 5 6 7 8 9 10 11 11 12	Installmen Installmen Installmen Annualized premium 1,00,000 1,00000000	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ar GST And Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 1,3400 1,13,400 1,13,400 1,13,400 2,26,800 2,26,800 2,64,600 3,202,400 3,40,200	Guamnteed Guamnteed Maturity Benefit 0 0 0 0 0 0 0 0 0 0 0 0 0	Death benefit 10,05,400 10,52,400 10,54,000 10,54,000 10,54,000 10,54,000 10,54,000 10,51,200 11,13,400 11,52,6800 12,26,800 13,02,400 13,02,400 13,02,400	Guaranteed Surrender Value (GSV) 0 60,000 1,05,000 2,00,000 2,50,000 3,50,000 3,50,000 3,50,000 4,27,000 4,27,000 5,53,000	1,00,000.00 1,04,500.00 1,02,250.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,550 3,89,676 4,93,531 6,005,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665
Amounts in Policy year 1 2 3 4 5 6 6 7 8 9 10 11 12 13	Installmen Installmen Installmen Annualized premium 1,00,000 1,000 1,0000 1,00000000	nt Premium without G nt Premium with 1st Ye nt Premium with SST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 54,000 54,000 81,000 1,13,400 1,51,200 1,89,000 2,26,800 2,264,600 3,02,400 3,78,000	Guamnteed Guamnteed 0 Maturity Benefit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Death benefit 10,05,400 10,05,400 10,05,400 10,32,400 10,32,400 10,32,400 11,13,400 11,13,400 11,226,800 12,26,800 13,02,400 13,40,200 13,40,200 13,40,200	Guaranteed Surrender Value (GSV) 0 1,05,000 2,00,000 2,50,000 3,00,000 3,50,000 3,50,000 3,50,000 3,51,000 3,51,000 5,53,000 5,58,000	1,00,000.00 1,04,500.00 1,02,250.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536
Amounts in Policy year 1 2 3 4 5 6 7 7 8 9 10 11 12 13 14	Installmer Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 - - - - - - - - - - -	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST And Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 1,13,400 1,51,200 1,89,000 2,26,800 2,26,800 3,02,400 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,000 3,4	I00 104 102 Guamnteed Maturity Benefit 0	Death benefit 10,05,400 10,05,400 10,16,200 10,32,400 10,32,400 10,32,400 11,13,400 11,51,200 11,26,800 12,26,800 13,72,6400 13,78,000 14,15,800	Guaranteed Surrender Value (GSV) 0 2,00,000 2,50,000 2,50,000 3,50,000 3,50,000 3,50,000 5,53,000 5,53,000 5,88,000 6,30,000	1,00,000.00 1,04,500.00 1,02,250.00 1,02,250.00 Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46536 10,51,064	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064
Amounts in Policy year 1 2 3 4 5 6 6 7 8 9 10 11 12 13	Installmen Installmen Installmen Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 - - - - - - - - - - - -	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 1,13,400 1,13,400 1,13,400 1,51,200 2,26,800 2,26,400 3,02,400 3,78,000 4,15,800 4,53,600	I00 104 102 Guamnteed Maturity Benefit 0 <	Death benefit 10,05,400 10,16,200 10,32,400 10,32,400 10,32,400 11,13,400 11,26,800 12,26,800 13,40,200 13,78,000 14,15,800 14,15,800 14,15,800 14,15,800	Guaranteed Surrender Value (GSV) 0 60,000 1,05,000 2,00,000 2,50,000 3,50,000 3,50,000 3,50,000 3,52,000 5,53,000 5,53,000 5,58,000 6,30,000	1,00,000.00 1,04,500.00 1,02,250.00 1,02,250.00 Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064 11,66,402	Value Payable 63,480 1,242,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064 11,66,402
Amounts in Policy year 1 2 3 4 5 6 6 7 8 9 10 11 11 12 13 14 15	Installmer Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 - - - - - - - - - - -	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST And Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 1,13,400 1,51,200 1,89,000 2,26,800 2,26,800 3,02,400 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,200 3,40,000 3,4	I00 104 102 Guamnteed Maturity Benefit 0	Death benefit 10,05,400 10,05,400 10,16,200 10,32,400 10,32,400 10,32,400 11,13,400 11,51,200 11,26,800 12,26,800 13,72,6400 13,78,000 14,15,800	Guaranteed Surrender Value (GSV) 0 2,00,000 2,50,000 2,50,000 3,50,000 3,50,000 3,50,000 5,53,000 5,53,000 5,88,000 6,30,000	1,00,000.00 1,04,500.00 1,02,250.00 1,02,250.00 Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46536 10,51,064	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064
Amounts in Policy year 1 2 3 4 5 6 6 7 7 8 9 10 11 11 12 13 14 15 16 17 18	Installmer Installmer Installmer Annualized premium 1,00,000 1,000 1,00000000	nt Premium without G nt Premium with 1st Ye nt Premium with GST 1 Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 16,200 32,400 54,000 81,000 1,13,400 1,51,200 1,89,000 2,26,800 2,26,800 3,02,400 3,02,400 3,02,400 3,02,400 3,78,000 4,15,800 0 0 0 0 0 0	I00 104 102 Guamnteed Maturity Benefit 0	Death benefit 10,05,400 10,05,400 10,16,200 10,32,400 10,32,400 10,32,400 11,13,400 11,13,400 11,26,800 12,26,800 13,78,000 14,15,800 14,53,600 0 0	Guaranteed Surrender Value (GSV) 0 2,00,000 1,05,000 2,00,000 2,50,000 3,50,000 3,50,000 3,50,000 5,53,000 5,53,000 6,30,000 0 0 0	1,00,000.00 1,04,500.00 1,02,250.00 1,02,250.00 Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064 11,66,402 0 0 0 0	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,88,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064 11,66,402 0 0
Amounts in Policy year 1 2 3 4 5 6 6 7 8 9 10 11 11 12 13 14 15 16 17	Installmer Installmer Installmer Annualized premium 1,00,000 1,00,000 1,00,000 1,00,000 1,00,000 - - - - - - - - - - - - - - - -	nt Premium without G nt Premium with 1st Ye nt Premium with GST : Survival Benefits / Loyalty Additions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ar GST 2nd Year onwards Other Benefits if any (Guaranteed Additions) 5,400 54,000 54,000 1,13,400 1,51,200 1,51,200 1,51,200 2,26,800 2,26,800 2,264,600 3,02,400 3,75,000 4,15,800 4,53,600 0 0 0 0	Guamnteed Guamnteed Guamnteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Death benefit 10,05,400 10,05,400 10,05,400 10,16,200 10,32,400 10,32,400 11,31,200 11,34,000 12,26,800 13,40,200 13,78,000 14,53,600 0	Guaranteed Surrender Value (GSV) 0 0 0 0 0 0 0 0 0000 1,05,000 2,00,000 2,50,000 3,00,000 3,50,000 3,50,000 3,50,000 5,53,000 5,53,000 6,30,000 0 0	1,00,000.00 1,04,500.00 1,02,250.00 1,02,250.00 Non- Guaranteed Special Surrender Value (SSV) 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064 11,66,402 0 0	Value Payable 63,480 1,24,246 2,04,749 2,93,560 3,89,676 4,93,531 6,05,622 6,49,347 6,96,190 7,46,013 7,98,725 8,54,665 9,46,536 10,51,064 11,66,402 0 0

1. Annualized premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

All Benefit amounts are derived on the assumption that the policies are "in-force".
 All Benefit amounts are derived on the assumption that the policies are "in-force".
 Cuaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, is the Surrender Value Payable. SSV mentioned above is not guaranteed and any change in surrender value calculation method shall
 Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) mentioned in above table are at beginning of the Policy year except for Year 1. Where in year 1, surrender benefit is payable at the end of the first
 The surrender values may be different than those illustrated above on account of multiple factors such as policy month in which surrender taking place, non-payment of all the installment premiums payable in that policy

7. The Guaranteed Additions, Maturity Benefit and Death Benefit mentioned in above table are at the end of the Policy year.

8. In any case, the total death benefit during the policy term shall not be less than 105% of the total premiums paid (excluding GST, extra premium and rider premiums, if any).

9. TDS shall be deducted from the benefit proceeds (i.e. maturity, surrender etc), as applicable, which are considered as taxable under the Income Tax Laws		
9. TDS shall be deducted from the benefit proceeds (i.e. maturity, surrender etc), as applicable, which are considered as taxable under the income 1 ax Laws		

10. Tax laws are subject to change from time to time. Please consult your tax advisor for further details.

11. Goods and Service Tax (GST)/ Cess and / or any other statutory levy/duty/surcharge at the rate notified by the Central Government / State G	Government / Union territory of India from time to time, shall be levied on
premium / charges (as applicable) as per the provisions of the prevalent tax law.	

Place

Date:

I	
I	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.
I	

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

Important :

Place

Date:

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

Signature of Agent/ Intermediary/ Official of the Insurer

Signature of Prospect/Policyholder