### SBI Life Insurance Co. Ltd

Registered & 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)

Benefit Illustration (BI): SBI Life -Smart Platina Plus (UIN: 111N133V04)| An Individual, Non-Linked, Non-Participating, Life Insurance Savings Product

Proposal No. :	Channel / Intermediary :

#### Introduction

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

## Proposer and Life Assured Details

Name of the Prospect/Policyholder	dev
Age (Years)	35
Gender	Male
State	

Name of the Life Assured	dev
Age (Years)	35
Gender	Male
Staff	No

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

#### Policy Details

Policy Option (Income Option)	Life Income		
Policy Term (Years)	26		
Premium Payment Term (Years)	10		
Mode / Frequency of Premium Payment	Yearly		
Guaranteed Income Payout Frequency	Yearly		

Amount of Installment Premium (Rs.)	100000.00
Sum Assured (Rs.)	11,00,000.00
Sum Assured on Death (at inception of the policy) (Rs.)	11,00,000
Rate of Applicable Taxes	1. 4.5% in the 1st policy year and
Guaranteed Income (Rs.)	93790.00
Payout Period	15 years

### Riders

Rider Name: SBI Life – Accident Benefit Rider (111B041V01)	Rider Policy Term (Years)	Rider Premium Paying Term	Rider Sum Assured (Rs.)	Rider Premium s (Rs.)
Option A: Accidental Death	2	100	195	i i
Option B : Accidental Partial	5	-	:50	1.5

#### Premium Summary

	Base Plan	Riders	Total Installment Premium
Installment Premium without Applicable Taxes (Rs.)	100000.00	0.00	100000.00
Installment Premium with 1st Year Applicable Taxes (Rs.)	104500.00	0.00	104500.00
Installment Premium with Applicable Taxes 2nd Year onwards	102250.00	0.00	102250.00

Please Note:

# Benefit Illustration for SBI Life - Smart Platina Plus

Amounts in Rupees  Policy Annualized Guaranteed Non- Guar									
year	premium	Guaranteed Income	Guaranteed Income Other Benefits Maturity Benefit Death benefit Minimum						
year 1	1,00,000	0	- Cinci Benefits	-	11,00,000	0	Special Surrender Value 55,744		
2	1,00,000	0	123		11,00,000	60,000	1,11,489		
3	1,00,000	0	20	12	11,00,000	1,05,000	1,80,035		
4	1,00,000	0				12	11,00,000	2,00,000	2,58,395
5	1,00,000	0		-	11,00,000	2,50,000	3,47,790		
5		7505000 - 0			11,00,000 2,30,000		4,49,396		
6		0	- 20	121					
/	1,00,000		- 20	121	11,00,000	3,50,000	5,64,517		
8	1,00,000	0	127	. 2	11,00,000	4,16,000	6,94,904		
9	1,00,000	0	(2)		11,36,085	4,86,000	8,42,038		
10	1,00,000	0	-	15	12,11,674	5,70,000	10,09,227		
11	-	0	-	8.5	12,92,208	5,90,000	10,89,907		
12	-	93,790	-	15	13,78,122	6,10,000	11,77,094		
13	-	93,790	-	15	13,69,744	5,36,210	11,74,047		
14	-	93,790	(=)	1.5	13,60,812	4,72,420	11,70,692		
15	-	93,790	-	1.5	13,51,270	3,98,630	11,66,855		
16	-	93,790		15	13,41,149	3,24,840	11,62,810		
17	=	93,790	-	15	13,30,281	2,51,050	11,58,438		
18	E/1	93,790	=	15	13,18,760	1,77,260	11,53,770		
19	=	93,790	8	15	13,06,400	1,13,470	11,48,737		
20	-	93,790	-	15	12,93,277	39,680	11,43,176		
21	-	93,790	-	-	12,79,257	0	11,37,341		
22	-	93,790	-	-	12,64,298	0	11,30,983		
23	-	93,790	-	-	12,48,348	0	11,24,167		
24	-	93,790	-	-	12,31,308	0	11,17,158		
25	_	93,790	-	-	12,13,088	0	11.09.588		
26	-	93,790	-	11,00,000	11,93,790	0	11,01,513		
	-	0		-	0	-	-		
	-	0	-	-	0	-	-		
		0		-	0	Lil.	2		
	_	0			0	C C			
	_	0	(2)		0				
		0			0				
		0			0	-	16		
		0			0				
		0			0				

15	0	-	-	0		-
10.0	0			0	-	_
157	0		П	0		-
15.1	0	151		0		_

- Notes:

  1. Annualized premium is the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loading's for modal premiums. Refer sales literature for explanation of terms

  2. All Benefit amount are derived on the assumption that the policies are "in-force"

  3. Death Benefit shown above is at the end of the policy year.

  4. In life Income option, Guaranteed income would stop on death of the life assured. In Guaranteed Income Option, Guaranteed income would continue during the payout period even after the death of the life ass

  5. Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) mentioned in above table is at beginning of the Policy year except for Year 1.

  6. Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) will be payable on Surrender.

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6. Higher of Guaranteed Surrender value (G.	ov) of Special Sufferider value (35 v) will be payable on Sufferide	1.	
Important:			
You may receive a Welcome Call from our re	presentative to confirm your proposal details like Date of Birth, l	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,(nan	ne), have explained the premiums and benefits under the	I,	(name), having received the information with
product fully to the prospect/policyholder.		respect to the above, have	understood the above statement before entering into the contract.
Place		Place	
Date:	Signature of Agent/Intermediary/Official	Date:	Signature of Prospect/Policyholder