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.si Toll Free: 1800 2			_		: L99999MH2000PLC129113			
Benefit Illustr	ation (BI) : SBI Life -Smart Platina Plus (UIN : 111	N133V05)	An Individ	ual, Non-L	inked, Non-	-Participating, Life Insurance Savings Product			
roposal No.: Channel / Intermedia Others									
Introduction The main objective of the illustration is that the client is able	to appreciate the features of the product and the flow of	of benefits in	different cir	cumstances '	with some lev	wel of quantification. For further information on the product and its benefits, please refer to			
Proposer and Life Assured Details									
Name of the Prospect/Policyholder	Test case					Staff No			
Age of the Prospect / Policyholder (Years)	35								
Name of the Life Assured	Test case								
Age of the Life Assured (Years)	35								
Gender of the Life Assured	Male								
This benefit illustration is intended to show year-wise premit Policy Details	ums payable and benefits under the policy.								
Toney Details									
Policy Option (Income Option)	Guaranteed Income	Amount of	f Installmer	nt Premium	(Rs.)	50000.00			
Policy Term (Years)	23	Sum Assur			- ()	550000.00			
Premium Payment Term (Years) 7		Sum Assured on Death (at inception of the policy) (Rs.)				The Additional Additional Section (Control of Control o			
Mode / Frequency of Premium Payment Yearly			the state of the s	oplicable T	P	1. 4.5% in the 1st policy year and 2.25% from 2nd policy year onwards 2. Rider (if opted): 18% throughout			
C V A			a Todouso	(D -)		26110.00			
Guaranteed Income Payout Frequency Yearly			d Income	(Ns.)		25110.00 15 years			
			Payout Period 15 years						
Riders Details									
	Rider Name: SBI Life – Accident Benefit Rider (111B041V01)	Rider Policy Term (Years)	Rider Premium Paying Term (Years)	Rider Sum Assured (Rs.)	Rider Installme nt Premiums (Rs.)				
	Option A : Accidental Death Benefit (ADB)	7	7	50000	23.50				
	Option B : Accidental Partial Permanent Disability Benefit (APPD)		7	50000	17.00				
Premium Summary									

	Base Plan	Riders	Total Installment Premium
Installment Premium without GST	50000.00	40.50	50040.50
Installment Premium with 1st Year GST	52250.00	47.79	52297.79
Installment Premium with GST 2nd Year onwards	51125.00	47.79	51172.79

mounts i	n Rupees							
		·		Non- Guaranteed	<u> </u>			
Policy year	Annualized premium	Survival Benefits / Loyalty Additions / Guaranteed Income	Other Benefits if any	Maturity Benefit	Death benefit	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Value Payable
1	50,000	0	0	0	5,50,000	0	30,384	30384
2	50,000	0	0	0	5,50,000	30,000	60,768	60768
3	50,000	0	0	0	5,50,000	52,500	98,070	98070
4	50,000	0	0	0	5,50,000	1,00,000	1,40,693	140693
5	50,000	0	0	0	5,50,000	1,25,000	1,89,240	189240
6	50,000	0	0	0	5,50,000	1,50,000	2,44,367	244367
7	50,000	0	0	0	5,50,000	1,75,000	3,06,876	306876
8	-	0	0	0	5,50,000	1,85,500	3,30,297	330297
9	42	25,510	0	0	5,50,000	1,92,500	3,55,529	355529
10	_	25,510	0	0	5,50,000	1,77,490	3,56,903	356903
11	-	25,510	0	0	5,50,000	1,62,480	3,58,267	358267
12	(=	25,510	0	0	5,50,000	1,43,970	3,59,726	359726
13	1=	25,510	0	0	5,50,000	1,28,960	3,61,210	361210
14	-	25,510	0	0	5,50,000	1,13,950	3,62,741	362741
15		25,510	0	0	5,50,000	95,440	3,64,409	364409
16	4	25,510	0	0	5,50,000	80,430	3,66,020	366020
17	-	25,510	0	0	5,50,000	65,420	3,67,765	367765
18	-	25,510	0	0	5,50,000	46,910	3,69,518	369518
19	5.	25,510	0	0	5,50,000	31,900	3,71,362	371362
20	III III	25,510	0	0	5,50,000	16,890	3,73,349	373349
21	-	25,510	0	0	5,50,000	0	3,75,420	375420
22	(=)	25,510	0	0	5,50,000	0	3,77,611	377611
23	12	25,510	0	3,85,000	5,50,000	0	3,80,056	380056
	-	0	0	0	0	-	0	0
	-	0	0	0	0	-	0	0
	i.e.	0	0	0	0	-	0	0
	(I=)	0	0	0	0	-	0	0
	-	0	0	0	0	-	0	0
	-	0	0	0	0	-	0	0
	121	0	0	0	0		0	0
	_	0	0	0	0	-	0	0
	-	0	0	0	0		0	0
	i.e.	0	0	0	0	-	0	0
	i=	0	0	0	0	-	0	0
	-	0	0	0	0	-	0	0
	-	0	0	0	0		0	0

-	0	0	0	0		0	0
130	0	0	0	0		0	0
149	0	0	0	0	=	0	0

Notes:

- 1. Annualized premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
- 2. All Benefit amounts are derived on the assumption that the policies are "in-force"
- 3. The illustration is for an healthy individual with age as mentioned above.
- 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 assured.
- 5. Guaranteed 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 be made subject to prior approval
- 6. 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 policy year, subject to payment of first
- 7. 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 year etc. The policyholder is advised to
- 8. The Maturity Benefit and Death Benefit mentioned in above table is at the end of the Policy year.
- 9. 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).

10. TDS shall be deducted from the b	benefit proceeds (i.e. maturity, surrender etc) , as applicable, which are considered as ta	xable under the Income Tax Lav	vs.
11. Tax laws are subject to change fro	om time to time. Please consult your tax advisor for further details.		
12. Goods and Service Tax (GST)/ C	Cess and / or any other statutory levy/duty/surcharge at the rate notified by the Centra	al Government / State Governm	ent / Union territory of India from time to time, shall be levied on premium / charges (as applicable) as
Important :			
You may receive a Welcome Call fror	m our representative to confirm your proposal details like Date of Birth, Nominee Nan	ne, Address, Email ID, Sum Ass	ured, Premium amount, Premium Payment Term etc.
Vou may have to undergo Medical to	ests based on our underwriting requirements.		
Tou may have to undergo Medicar te	is is based on our underwinding requirements.		
I,	(name), have explained the premiums and benefits under the product fully	I	(name), having received the information with respect to the above, have understood
to the prospect/policyholder.			re entering into the contract.
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Place		Place	
Date:	Signature of Agent/ Intermediary/ Official of the Insurer	Date:	Signature of Prospect/Policyholder
	·		<u> </u>