

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Proposal No. : _____	Channel / Intermediary : _____
<p>Insurance Regulatory & Development Authority of India (IRDAI) requires all life insurance companies operating in India to provide official illustrations to their customers. The illustrations are based on the investment rates of return set by the Insurance Regulatory and Development Authority of India (Unit Linked Insurance Products) Regulations, 2019 and is not intended to reflect the actual investment returns achieved or which may be achieved in future by SBI life Insurance Company Limited.</p> <p>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, its benefits and applicable charges please refer to the sales brochure and/or policy document. Further information will also be available on request.</p> <p>Some benefits are guaranteed and some benefits are variable with returns based on the future fund performance of SBI Life Insurance Company Limited. If your policy offers guaranteed returns then the same will be clearly marked as 'guaranteed' in the illustration. If your policy offers variable returns then the illustration will be based on two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future fund investment performance.</p>	

Proposer, Life Assured and Plan Details	
Name of Proposer	yhu
Age of Proposer	55
Name of the Life Assured	yhu
Age of Life Assured	55
Policy Term	10
Premium Payment Term	same as policy term
Amount of Installment Premium	50000
Mode/Frequency of Premium Payment	Monthly
Sum Assured	4200000

Rate of Applicable Taxes		18%	
Fund Name (SFIN Name)	%Allocation	FMC	Risk Level
Equity Fund (SFIN : ULIF001100105EQUITY111)	100%	1.35%	High
Equity Optimiser Fund (SFIN : ULIF010210108EQTYOPTFND111)	0%	1.35%	High

Growth Fund (SFIN : ULIF003241105GROWTH-FND111)	0%	1.35%	Medium to High
Balanced Fund (SFIN: ULIF004051205BALANCFDND111)	0%	1.25%	Medium
Bond Fund (SFIN: ULIF002100105BONDULPFND111)	0%	1 %	Low to Medium
Top 300 Fund (SFIN: ULIF016070110TOP300- FND111)	0	1.35%	High
Pure Fund (SFIN: ULIF030290915PUREULPFD111)	0	1.35%	High
MidCap Fund (SFIN: ULIF031290915MIDCAPFND111)	0	1.35%	High
Bond Optimiser Fund (SFIN: ULIF032290618BONDOPTFND111)	0	1.15%	Low to Medium
Money Market Fund (SFIN: ULIF005010206MONYMKTFFND111)	0	0.25%	Low
Corporate Bond Fund (SFIN: ULIF033290618CORBONDFND111)	0	1.15%	Low to Medium

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross return of 8% p.a. or 4% p.a. These rates, i.e. 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, underwriting extra, if any, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, underwriting extra etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read the sales literature carefully.

Part A of this statement presents a summary view of year- by- year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed break-up of the charges, and other values.

PART A														
Amount in Rs														
	At 4% p.a. Gross Investment Return							At 8% p.a. Gross Investment Return						
Policy Year	Annualized Premium	Mortality Charge	Other Charges*	Applicable Taxes	Fund at End of the Year	Surrender Value	Death Benefit	Mortality Charges	Other Charges*	Applicable Taxes	Fund at End of the Year	Surrender Value	Death Benefit	Commission payable to intermediary (Rs)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	600000	32060	19017	9194	551381	544300	4200000	32032	19077	9200	562860	555780	4200000	15000
2	600000	29674	26585	10127	1118598	1112697	4200000	29451	26964	10155	1164278	1158378	4200000	15000
3	600000	26505	34377	10959	1702960	1698240	4200000	25828	35400	11021	1807952	1803232	4200000	15000
4	600000	22457	42412	11676	2305923	2303562	4200000	20985	44436	11776	2498029	2495669	4200000	15000
5	600000	17367	50710	12254	2929168	2929167	4200000	14659	54134	12383	3239235	3239235	4200000	15000
6	600000	11007	44426	9978	3625480	3625479	4200000	6491	49695	10113	4092093	4092093	4200000	6000
7	600000	3287	54028	10317	4314557	4314556	4410000	62	61683	11114	4969750	4969750	4969750	6000
8	600000	888	63490	11588	5022743	5022742	5040000	0	73948	13311	5902709	5902709	5902708	6000
9	600000	47	73193	13183	5748616	5748615	5748615	0	86986	15657	6894370	6894370	6894369	6000
10	600000	0	83131	14964	6645383	6645383	6645383	0	100844	18152	8134926	8134926	8134926	6000

*See Part B for details

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE

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

Place: _____

Date: ___/___/___ Signature of Agent/ Intermediary/ Official

I, yhu, have received the information with respect to the above and have understood the above statements before entering into the contract.

Place: _____

Date: ___/___/___ Signature of Prospect/Policyholder

PART B														
Amount in Rupees					Gross Yeild 8% p.a							Net Yeild	6.82%	
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicable Taxes	Policy Admin charge	Other charges *	Additions to the fund*	Guaranteed Addition	Fund before FMC	FMC	Fund at End of year	Surrender Value	Death benefit
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	600000	15000	585000	32032	9200	0	0	23167	0	566937	4077.0	562860	555780	420000
2	600000	15000	585000	29451	10155	0	0	67988	0	1176242	11964.0	1164278	1158378	420000
3	600000	15000	585000	25828	11021	0	0	115923	0	1828352	20400.0	1807952	1803232	420000
4	600000	15000	585000	20985	11776	0	0	167273	0	2527465	29436.0	2498029	2495669	420000
5	600000	15000	585000	14659	12383	0	0	222382	0	3278369	39134.0	3239235	3239235	420000
6	600000	0	600000	6491	10113	0	0	282395	36762	4141788	49695.0	4092093	4092093	420000
7	600000	0	600000	62	11114	0	0	350517	0	5031433	61683.0	4969750	4969750	4969750
8	600000	0	600000	0	13311	0	0	420218	0	5976657	73948.0	5902709	5902709	5902708
9	600000	0	600000	0	15657	0	0	494304	0	6981356	86986.0	6894370	6894370	6894369
10	600000	0	600000	0	18152	0	0	573053	186500	8235770	100844.0	8134926	8134926	8134926

Amount in Rupees			Gross Yeild 4% p.a												
Policy Year	Annualized Premium Charge (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicable Taxes	Policy Admin charge	Other charges*	Additions to the fund*	Guaranteed Addition	Fund before FMC	FMC	Fund at End of year	Surrender Value	Death benefit	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
1	600000	15000	585000	32060	9194	0	0	11651	0	555397	4017	551381	544300	4200000	
2	600000	15000	585000	29674	10127	0	0	33603	0	1130182	11585	1118598	1112697	4200000	
3	600000	15000	585000	26505	10959	0	0	56204	0	1722337	19377	1702960	1698240	4200000	
4	600000	15000	585000	22457	11676	0	0	79507	0	2333334	27412	2305923	2303562	4200000	
5	600000	15000	585000	17367	12254	0	0	103575	0	2964877	35710	2929168	2929167	4200000	
6	600000	0	600000	11007	9978	0	0	128859	32865	3669905	44426	3625480	3625479	4200000	
7	600000	0	600000	3287	10317	0	0	156709	0	4368584	54028	4314557	4314556	4410000	
8	600000	0	600000	888	11588	0	0	184151	0	5086232	63490	5022743	5022742	5040000	
9	600000	0	600000	47	13183	0	0	212296	0	5821808	73193	5748616	5748615	5748615	
10	600000	0	600000	0	14964	0	0	241120	153741	6728514	83131	6645383	6645383	6645383	
<<*Specify details, if any>>															

Notes:

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

5) It is assumed that the policy is in force throughout the term.

6) Fund management charge is based on the specific investment strategy/fund option(s) chosen.

7) 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.

8) Acceptance of proposal is subject to Underwriting decision. Mortality charges are for a healthy person.

9) 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.

10) This policy provides guaranteed death benefit of Rs.4200000

11) Net Yield have been calculated after applying all the charges (except GST, mortality charges).

Definition of Various Charges :

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 maintaing the policy.

Premium Allocation Charge : is the percentage of premium that would not be utilised to purchase units.

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.

Fund Management Charge (FMC) : is the deduction made from the fund at a stated percentage before the computation of the NAV of the fund.

Important :

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.

Your SBI LIFE - Smart Privilege (111L107V03) is a Regular premium policy and you are required to pay Monthly premium of Rs.50000. Your Policy Term is 10 years, Premium Payment Term is same as policy term years and Sum Assured is Rs.4200000

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

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

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

Place: _____
Date: __/__/__ Signature of Agent/ Intermediary/ Official

Place: _____ Date: __/__/__ Signature of Prospect/Policyholder