

1	100000	2970	9958	2327	88290	82039	1000000	2970	9984	2332	91807	85307	1000000	5500
2	100000	3280	9689	2334	180101	175381	1000000	3280	9789	2353	190893	186173	1000000	3000
3	100000	3640	10942	2625	273644	270104	1000000	3640	11170	2666	295774	292234	1000000	3000
4	100000	4060	11727	2842	369492	367132	1000000	4060	12141	2917	407369	405009	1000000	2500
5	100000	4530	13035	3162	467036	467036	1000000	4530	13696	3281	525413	525413	1000000	2500
6	100000	5060	11415	2965	569867	569867	1000000	5060	12390	3142	654000	654000	1000000	1000
7	100000	5630	12817	3321	674439	674439	1000000	5630	14182	3567	789983	789983	1000000	1000
8	100000	6260	14243	3691	780722	780722	1000000	6260	16077	4021	933753	933753	1000000	1000
9	100000	6920	15693	4070	897028	897028	1000000	6920	18080	4501	1095634	1095634	1000000	1000
10	100000	8001	17275	4550	1006473	1006473	1050000	8001	20333	5101	1256513	1256513	1050000	1000
11	0	8757	14793	4239	1018399	1018399	1050000	8757	18572	4920	1323549	1323549	1050000	0
12	0	9545	14949	4409	1039852	1039852	1050000	9545	19502	5229	1407112	1407112	1050000	0
13	0	10353	15236	4606	1050658	1050658	1050000	10353	20662	5583	1481677	1481677	1050000	0
14	0	11193	15376	4783	1060714	1060714	1050000	11193	21697	5921	1559910	1559910	1050000	0
15	0	12075	15506	4965	1080562	1080562	1050000	12075	22782	6275	1657627	1657627	1050000	0

* 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, _____, have explained the premiums, charges and benefits under the product fully to the prospect/policyholder		I, _____, having received the information with respect to the above, have understood the above statement before entering into the contract.	
Place :	Signature of Agent/Intermediary/ Officer	Place :	Signature of Prospect/Policyholder
Date :		Date :	

PART B																
Amount in Rs.				Gross Yield 8% pa							Net Yield '6.17 %					
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicable Taxes	Policy Admin charge	PPWB charges	Add. ADB & ATPD Charges	Other charges*	Additions to the fund*	Guaranteed Addition	Fund before FMC	FMC	Fund at End of year	Surrender Value	Death benefit
1	100000	6000	94000	2970	2332	600	1636	500	0	7092	0	93055	1249	91807	85307	1000000
2	100000	4500	95500	3280	2353	600	1636	500	0	14507	0	193446	2553	190893	186173	1000000
3	100000	4500	95500	3640	2666	600	1636	500	0	22358	0	299708	3935	295774	292234	1000000
4	100000	4000	96000	4060	2917	600	1636	500	0	30712	0	412774	5405	407369	405009	1000000
5	100000	4000	96000	4530	3281	600	1636	500	0	39550	0	532373	6960	525413	525413	1000000
6	100000	1000	99000	5060	3142	600	1636	500	0	49179	0	662654	8655	654000	654000	1000000
7	100000	1000	99000	5630	3567	600	1636	500	0	59361	0	800429	10447	789983	789983	1000000
8	100000	1000	99000	6260	4021	600	1636	500	0	70128	0	946094	12341	933753	933753	1000000
9	100000	1000	99000	6920	4501	600	1636	500	0	81511	9870	1109978	14345	1095634	1095634	1000000
10	100000	1000	99000	8001	5101	600	1636	500	0	94312	0	1273110	16597	1256513	1256513	1050000
11	0	0	0	8757	4920	600	0	500	0	99285	0	1341021	17472	1323549	1323549	1050000
12	0	0	0	9545	5229	600	0	500	0	104568	13269	1425514	18402	1407112	1407112	1050000
13	0	0	0	10353	5583	600	0	500	0	111163	0	1501239	19563	1481677	1481677	1050000
14	0	0	0	11193	5921	600	0	500	0	117042	0	1580507	20597	1559910	1559910	1050000
15	0	0	0	12075	6275	600	0	500	0	123211	15638	1679309	21683	1657627	1657627	1050000
Amount in Rs.				Gross Yield 4% pa												
Policy Year	Annualized Premium (AP)	Premium Allocation Charge (PAC)	Annualized Premium - Premium Allocation Charge	Mortality charge	Applicable Taxes	Policy Admin charge	PPWB charges	Add. ADB & ATPD Charges	Other charges*	Additions to the fund*	Guaranteed Addition	Fund before FMC	FMC	Fund at End of year	Surrender Value	Death benefit
1	100000	6000	94000	2970	2327	600	1636	500	0	3545	0	89512	1223	88290	82039	1000000
2	100000	4500	95500	3280	2334	600	1636	500	0	7113	0	182553	2453	180101	175381	1000000
3	100000	4500	95500	3640	2625	600	1636	500	0	10750	0	277350	3707	273644	270104	1000000
4	100000	4000	96000	4060	2842	600	1636	500	0	14477	0	374483	4992	369492	367132	1000000
5	100000	4000	96000	4530	3162	600	1636	500	0	18271	0	473335	6300	467036	467036	1000000
6	100000	1000	99000	5060	2965	600	1636	500	0	22271	0	577545	7679	569867	569867	1000000
7	100000	1000	99000	5630	3321	600	1636	500	0	26340	0	683520	9082	674439	674439	1000000
8	100000	1000	99000	6260	3691	600	1636	500	0	30476	0	791229	10508	780722	780722	1000000
9	100000	1000	99000	6920	4070	600	1636	500	0	34680	8309	908985	11957	897028	897028	1000000
10	100000	1000	99000	8001	4550	600	1636	500	0	39271	0	1020012	13540	1006473	1006473	1050000
11	0	0	0	8757	4239	600	0	500	0	39715	0	1032091	13693	1018399	1018399	1050000
12	0	0	0	9545	4409	600	0	500	0	40169	10187	1053701	13849	1039852	1039852	1050000
13	0	0	0	10353	4606	600	0	500	0	41000	0	1064794	14136	1050658	1050658	1050000
14	0	0	0	11193	4783	600	0	500	0	41408	0	1074990	14277	1060714	1060714	1050000

15	0	0	0	12075	4965	600	0	500	0	41785	10609	1094968	14407	1080562	1080562	1050000
----	---	---	---	-------	------	-----	---	-----	---	-------	-------	---------	-------	---------	---------	---------

Notes :
1) Refer the sales literature for explanation of terms used in this illustration.
2) Please read this benefit illustration in conjunction with Sales Brochure and the Policy Document to understand all Terms, Conditions & Exclusions carefully.
3) Kindly note that above is only an illustration and does not in any way create any rights and/or obligations. The actual experience on the contract may be different from what is illustrated. The nonguaranteed 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, terms and conditions please read sales brochure carefully.
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 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. 10,00,000
11) Net Yield have been calculated after applying all the charges (except GST, mortality charges).

Definition of Various Charges:

1) 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.
2) Premium Allocation Charge :	is the percentage of premium that would not be utilised to purchase units.
3) Mortality Charges :	are the charges recovered for providing life insurance cover, deducted applied at the beginning of each policy month by cancelling units for equivalent amount.
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.
5) Premium Payor Waiver Benefit charges :	a level charge of a fixed sum which is applied at the beginning of each policy month by cancelling units for equivalent amount.
6) Accident Benefit charges :	a charge of a fixed sum based on the sum assured chosen, which is applied at the beginning of each policy month by cancelling units for equivalent amount.

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 - SBI Life- Smart Scholar (UIN : 111L073V04) is a Limited premium policy and you are required to pay Yearly Premium of Rs 100000 .Your Policy Term is 15 years, Premium Payment Term is 10 years and Sum Assured is Rs. 10,00,000

I, ____, have explained the premiums, charges and benefits under the product fully to the prospect/policyholder		I, ____, having received the information with respect to the above, have understood the above statement before entering into the contract.	
Place :	Signature of Agent/Intermediary/ Officer	Place :	Signature of Prospect/Policyholder
Date :		Date :	