

Proposal No. : XXXXX Channel / Intermediary : Corporate Agents

**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 on the product and its benefits, please refer to the sales brochure and/ or policy document

**Proposer and Life Assured Details**

Name of the Prospect/Policyholder	Nilesh	Name of the Life Assured	Nilesh
Age (Years)	35	Age (Years)	35
Gender	Male	Gender	Male
Premium Payment Option	Regular Premium	State	MAHARASHTRA
		Smoker	Non Smoker

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

**Policy Details**

Policy Option	Not Applicable	Amount of Installment Premium (Rs.)	35880.00
Policy Term (Years)	10	Sum Assured (Rs.)	30,00,000
Premium Payment Term (Years)	10	Sum Assured on Death (at inception of the policy) (Rs.)	30,00,000
Mode / Frequency of Premium Payment	Yearly	Rate of Applicable Taxes	4.5% in the 1st policy year and 2.35% from 2nd

**Premium Summary**

	Base Plan	Riders	Total Installment Premium
Installment Premium without Applicable Taxes (Rs.)	35880.00	Not Applicable	35880.00
Installment Premium with 1st Year Applicable Taxes (Rs.)	37495.23	Not Applicable	37495.23
Installment Premium with Applicable Taxes 2nd Year onwards	36687.91	Not Applicable	36687.91

**Please Note:**

**Benefit Illustration for SBI Life - Smart Swadhan Supreme**

Policy year	Annualized premium	Guaranteed				Non-Guaranteed	
		Survival Benefits / Other Benefits, if any	Maturity Benefit	Death benefit	Minimum	Special Surrender Value	
1	35,881	0	0	30,00,000	0	0	
2	35,881	0	0	30,00,000	21,529	34,561	
3	35,881	0	0	30,00,000	37,675	56,211	
4	35,881	0	0	30,00,000	71,762	81,283	
5	35,881	0	0	30,00,000	89,703	1,10,155	
6	35,881	0	0	30,00,000	1,07,643	1,43,337	
7	35,881	0	0	30,00,000	1,25,584	1,81,368	
8	35,881	0	0	30,00,000	2,00,934	2,24,816	
9	35,881	0	0	30,00,000	2,90,636	2,74,360	
10	35,881	0	3,58,810	30,00,000	3,22,929	3,30,715	
11	-	0	0	-	0	0	
12	-	0	0	-	0	0	
13	-	0	0	-	0	0	
14	-	0	0	-	0	0	
15	-	0	0	-	0	0	
16	-	0	0	-	0	0	
17	-	0	0	-	0	0	
18	-	0	0	-	0	0	
19	-	0	0	-	0	0	
20	-	0	0	-	0	0	
21	-	0	0	-	0	0	
22	-	0	0	-	0	0	
23	-	0	0	-	0	0	
24	-	0	0	-	0	0	
25	-	0	0	-	0	0	
26	-	0	0	-	0	0	
27	-	0	0	-	0	0	
28	-	0	0	-	0	0	
29	-	0	0	-	0	0	
30	-	0	0	-	0	0	

**Notes :**

- Annualized premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, underwriting extra premiums and loading for modal premiums, if any. Refer sales literature for explanation of terms used in this illustration.
- All Benefit amount are derived on the assumption that the policies are "in-force"

**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.

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

Place  
Date: Signature of Agent/ Intermediary/ Official

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

Place  
Date: Signature of Prospect/Policyholder