

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

Proposer	: VAMSHI	Age : 27	Gender : Male
Life Insured	: VAMSHI	Age : 27	Gender : Male
Policy Detail	: UIN 109L025V01	Premium Allocation Percentage	
Guaranteed Maturity Benefit	: Rs.3,201,000	Policy Term	: 24 years
Guaranteed Maturity Option	: 100% GMB	Premium Paying Period	: 24 years
Basic Sum Assured	: Rs.1,763,751	Premium Frequency	: Annual
Enhanced Sum Assured	: Rs.0	Policy Premium (Annual)	: Rs. 99,999
Total Sum Assured	: Rs.1,763,751	Protector	: 0%
		Builder	: 0%
		Enhancer	: 100%

NON GUARANTEED Policy Values @ 6% Gross Return

Policy Year	Policy Age	Policy Premium	Premium Allocation Charge	Net Invested Premium	Policy Admin Charge	Mortality Charge	Fund Mgmt Charge	Total Charges	Fund Value	Surrender Value	Death Benefit
1	27	99,999	0	99,999	26,793	3,153	1,126	31,072	73,930	4,085	1,837,681
2	28	99,999	0	99,999	26,793	3,153	2,119	32,065	151,277	81,432	1,915,028
3	29	99,999	0	99,999	26,793	3,153	3,157	33,103	232,197	162,353	1,995,948
4	30	99,999	0	99,999	1,560	3,153	4,426	9,138	342,719	342,719	2,106,470
5	31	99,999	0	99,999	1,560	3,153	5,910	10,622	458,347	458,347	2,222,098
6	32	99,999	0	99,999	1,560	3,153	7,462	12,174	579,320	579,320	2,343,071
7	33	99,999	0	99,999	1,560	3,153	9,086	13,798	705,882	705,882	2,469,633
8	34	99,999	0	99,999	1,560	3,153	10,785	15,498	838,294	838,294	2,602,045
9	35	99,999	0	99,999	1,560	3,153	12,563	17,275	976,824	976,824	2,740,575
10	36	99,999	0	99,999	1,560	3,153	14,423	19,135	1,121,756	1,121,756	2,885,507
11	37	99,999	0	99,999	1,560	3,153	16,368	21,081	1,273,386	1,273,386	3,037,137
12	38	99,999	0	99,999	1,560	3,153	18,404	23,116	1,432,023	1,432,023	3,195,774
13	39	99,999	0	99,999	1,560	3,153	20,534	25,246	1,597,992	1,597,992	3,361,743
14	40	99,999	0	99,999	1,560	3,153	22,762	27,474	1,771,630	1,771,630	3,535,381
15	41	99,999	0	99,999	1,560	3,153	25,093	29,805	1,953,292	1,953,292	3,717,043
16	42	99,999	0	99,999	1,560	3,153	27,532	32,244	2,143,349	2,143,349	3,907,100
17	43	99,999	0	99,999	1,560	3,153	30,083	34,796	2,342,189	2,342,189	4,105,940
18	44	99,999	0	99,999	1,560	3,153	32,753	37,465	2,550,219	2,550,219	4,313,970
19	45	99,999	0	99,999	1,560	3,153	35,546	40,258	2,767,861	2,767,861	4,531,612
20	46	99,999	0	99,999	1,560	3,153	38,468	43,180	2,995,562	2,995,562	4,759,313
21	47	99,999	0	99,999	1,560	3,153	41,524	46,237	3,233,785	3,233,785	4,997,536
22	48	99,999	0	99,999	1,560	3,153	44,723	49,435	3,483,017	3,483,017	5,246,768
23	49	99,999	0	99,999	1,560	3,153	48,069	52,781	3,743,767	3,743,767	5,507,518
24	50	99,999	0	99,999	1,560	3,153	51,569	56,282	4,016,567	4,016,567	5,780,318

Your illustrated yield to maturity (gross of mortality charges) based on 6% gross return is 4.16%

NON GUARANTEED Policy Values @ 10% Gross Return

Policy Year	Policy Age	Policy Premium	Premium Allocation Charge	Net Invested Premium	Policy Admin Charge	Mortality Charge	Fund Mgmt Charge	Total Charges	Fund Value	Surrender Value	Death Benefit
1	27	99,999	0	99,999	26,793	3,153	1,109	31,055	77,294	7,449	1,841,045
2	28	99,999	0	99,999	26,793	3,153	2,129	32,075	161,251	91,406	1,925,002
3	29	99,999	0	99,999	26,793	3,153	3,238	33,184	252,446	182,602	2,016,197
4	30	99,999	0	99,999	1,560	3,153	4,620	9,332	377,901	377,901	2,141,652
5	31	99,999	0	99,999	1,560	3,153	6,276	10,988	514,172	514,172	2,277,923
6	32	99,999	0	99,999	1,560	3,153	8,075	12,787	662,190	662,190	2,425,941
7	33	99,999	0	99,999	1,560	3,153	10,029	14,742	822,970	822,970	2,586,721
8	34	99,999	0	99,999	1,560	3,153	12,152	16,864	997,611	997,611	2,761,362
9	35	99,999	0	99,999	1,560	3,153	14,457	19,170	1,187,308	1,187,308	2,951,059
10	36	99,999	0	99,999	1,560	3,153	16,962	21,674	1,393,360	1,393,360	3,157,111
11	37	99,999	0	99,999	1,560	3,153	19,682	24,394	1,617,175	1,617,175	3,380,926
12	38	99,999	0	99,999	1,560	3,153	22,637	27,349	1,860,287	1,860,287	3,624,038
13	39	99,999	0	99,999	1,560	3,153	25,846	30,559	2,124,357	2,124,357	3,888,108
14	40	99,999	0	99,999	1,560	3,153	29,332	34,045	2,411,194	2,411,194	4,174,945
15	41	99,999	0	99,999	1,560	3,153	33,119	37,832	2,722,760	2,722,760	4,486,511
16	42	99,999	0	99,999	1,560	3,153	37,232	41,945	3,061,186	3,061,186	4,824,937
17	43	99,999	0	99,999	1,560	3,153	41,700	46,413	3,428,789	3,428,789	5,192,540
18	44	99,999	0	99,999	1,560	3,153	46,553	51,266	3,828,084	3,828,084	5,591,835
19	45	99,999	0	99,999	1,560	3,153	51,825	56,537	4,261,804	4,261,804	6,025,555
20	46	99,999	0	99,999	1,560	3,153	57,550	62,263	4,732,915	4,732,915	6,496,666
21	47	99,999	0	99,999	1,560	3,153	63,770	68,483	5,244,642	5,244,642	7,008,393
22	48	99,999	0	99,999	1,560	3,153	70,526	75,238	5,800,487	5,800,487	7,564,238
23	49	99,999	0	99,999	1,560	3,153	77,864	82,576	6,404,252	6,404,252	8,168,003
24	50	99,999	0	99,999	1,560	3,153	85,835	90,547	7,060,069	7,060,069	8,823,820

Your illustrated yield to maturity (gross of mortality charges) based on 10% gross return is 8.08%

The Fund Values has guaranteed values as well as non-guaranteed values. The guaranteed value is the accumulation of all your policy premiums paid at 3% p.a. less policy charges and maturity benefits when due.

Policy Year	Age	GUARANTEED		NON - GUARANTEED Fund Value		TOTAL Fund Value	
		Fund Value	Maturity Benefit	@ 6%	@ 10 %	@ 6 %	@ 10 %
1	27	75,055	0	0	2,239	73,930	77,294
2	28	152,361	0	0	8,890	151,277	161,251
3	29	231,987	0	210	20,459	232,197	252,446
4	30	337,249	0	5,470	40,652	342,719	377,901
5	31	445,668	0	12,679	68,503	458,347	514,172
6	32	557,341	0	21,979	104,850	579,320	662,190
7	33	672,363	0	33,519	150,607	705,882	822,970
8	34	790,836	0	47,458	206,775	838,294	997,611
9	35	912,863	0	63,961	274,445	976,824	1,187,308
10	36	1,038,551	0	83,205	354,808	1,121,756	1,393,360
11	37	1,168,010	0	105,376	449,165	1,273,386	1,617,175
12	38	1,301,352	0	130,671	558,934	1,432,023	1,860,287
13	39	1,438,695	0	159,297	685,662	1,597,992	2,124,357
14	40	1,580,158	0	191,472	831,036	1,771,630	2,411,194
15	41	1,725,865	0	227,427	996,895	1,953,292	2,722,760
16	42	1,875,943	0	267,406	1,185,243	2,143,349	3,061,186
17	43	2,030,523	0	311,666	1,398,266	2,342,189	3,428,789
18	44	2,189,741	0	360,478	1,638,344	2,550,219	3,828,084
19	45	2,353,735	0	414,126	1,908,069	2,767,861	4,261,804
20	46	2,522,649	0	472,913	2,210,266	2,995,562	4,732,915
21	47	2,696,631	0	537,154	2,548,011	3,233,785	5,244,642
22	48	2,875,832	0	607,185	2,924,655	3,483,017	5,800,487
23	49	3,060,409	0	683,358	3,343,843	3,743,767	6,404,252
24	50	0	3,250,523	4,016,567	7,060,069	4,016,567	7,060,069

The Surrender Value shown in the last policy year will be paid out to you at the end of that year. This value has been illustrated at 6% and 10% gross return.

In "Your Sales Illustration" Policy Values are as of year end and assume:

- Premiums are paid when due.
- No withdrawal is made.
- No riders and underwriting extra.
- Current rates of taxes, levies and policy charges remain unchanged.
- Service tax and levies have been considered as per the current tax laws and prevailing practices of the Company.

Some benefits are guaranteed and some benefits are variable with returns based on future performance of the Investment Funds managed by BSLI. For the purpose of this illustration, we have used 10% and 6% as the higher and lower rates of investment returns respectively, in the calculations. Hence the table of policy values shows benefits at two different rates of assumed future investment returns. These assumed rates of return are in accordance with the guidelines issued by the Life Insurance Council and are not guaranteed. 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 investment performance.

All Unit Linked life insurance plans are different from Traditional insurance plans and are subject to different risk factors. The name of the investment funds and that of this plan do not in any way indicate the quality of the plan or future returns. Investment funds are subject to investment risks associated with the capital markets and unit prices may go up or down reflecting the market value of the underlying assets. Past performance is no guarantee of future results.

DECLARATION OF THE PROPOSER

I have read the product brochure and understand that the values indicated under columns "Non-Guaranteed Policy Values" in this illustration will vary depending on the actual performance of the Investment Funds and should be treated as hypothetical only and neither as an estimate nor a guarantee of future performance.

I ALSO UNDERSTAND THAT WHILST 100% OF MY FIRST YEAR PREMIUM WILL BE INVESTED IN UNIT LINKED INVESTMENT FUNDS THERE ARE CHARGES DURING THE FIRST POLICY YEAR AS GIVEN IN THE BENEFIT .

Date : -----

DECLARATION OF THE ADVISOR

I certify that this illustration has been fully explained to the Proposer and that I have explained "Non-Guaranteed Policy Values" will vary from those shown based on the future performance of the Investment Funds supporting the policy. I have made no statements that are inconsistent with this illustration or the product brochure.

Code of the Agent/ Specified Person/
Unit Manager/ Corporate Agent/ Broker -----

Signature or Thumb Impression of the PROPOSER

Name of Agent / Specified Person / Unit Manager

Name & Signature of Witness (in case of Thumb Impression)

Signature of Agent / Specified Person / Unit Manager