



Non-linked Participating Individual Insurance Product
(UIN: 111N096V01)



Premium Table Ready Reckoner

Premium Frequency: Yearly

Premium Frequency Loading:

Half Yearly: 52% of Annual Premium • Quarterly: 26.5% of Annual Premium • Monthly: 8.9% of Annual Premium

Age/ Term	SA -Rs. 1,00,000				SA - Rs. 2,00,000				SA - Rs. 3,00,000				SA - Rs. 6,00,000			
	Policy Term				Policy Term				Policy Term				Policy Term			
	12	15	20	25	12	15	20	25	12	15	20	25	12	15	20	25
14	NA	NA	6,799	5,432	NA	NA	13,392	10,658	NA	NA	19,778	15,677	NA	NA	38,938	30,736
15	11,168	8,993	6,801	5,432	22,130	17,779	13,396	10,658	32,885	26,360	19,785	15,677	65,151	52,100	38,950	30,736
16	11,168	8,993	6,805	5,438	22,130	17,779	13,404	10,670	32,885	26,360	19,797	15,696	65,151	52,100	38,975	30,773
17	11,168	8,999	6,805	5,438	22,130	17,792	13,404	10,670	32,885	26,378	19,797	15,696	65,151	52,137	38,975	30,773
18	11,179	8,999	6,805	5,445	22,150	17,792	13,404	10,683	32,916	26,378	19,797	15,715	65,213	52,137	38,975	30,810
19	11,179	8,999	6,812	5,445	22,150	17,792	13,417	10,683	32,916	26,378	19,815	15,715	65,213	52,137	39,012	30,810
20	11,179	8,999	6,812	5,451	22,150	17,792	13,417	10,695	32,916	26,378	19,815	15,733	65,213	52,137	39,012	30,847
21	11,179	8,999	6,812	5,455	22,150	17,792	13,417	10,703	32,916	26,378	19,815	15,745	65,213	52,137	39,012	30,872
22	11,179	9,007	6,819	5,459	22,150	17,808	13,431	10,712	32,916	26,403	19,837	15,758	65,213	52,187	39,055	30,897
23	11,179	9,007	6,819	5,464	22,150	17,808	13,431	10,722	32,916	26,403	19,837	15,773	65,213	52,187	39,055	30,927
24	11,179	9,007	6,825	5,469	22,150	17,808	13,443	10,732	32,916	26,403	19,856	15,789	65,213	52,187	39,092	30,958
25	11,189	9,007	6,825	5,476	22,171	17,808	13,443	10,745	32,947	26,403	19,856	15,807	65,275	52,187	39,092	30,996
26	11,189	9,016	6,834	5,483	22,171	17,825	13,462	10,759	32,947	26,428	19,883	15,829	65,275	52,236	39,148	31,039
27	11,189	9,016	6,839	5,492	22,171	17,825	13,472	10,778	32,947	26,428	19,899	15,857	65,275	52,236	39,179	31,095
28	11,189	9,024	6,846	5,501	22,171	17,841	13,485	10,796	32,947	26,452	19,917	15,885	65,275	52,286	39,216	31,150
29	11,201	9,024	6,854	5,513	22,196	17,841	13,501	10,819	32,984	26,452	19,942	15,919	65,349	52,286	39,265	31,218
30	11,201	9,034	6,862	5,524	22,196	17,862	13,518	10,841	32,984	26,483	19,967	15,953	65,349	52,348	39,315	31,286
31	11,213	9,034	6,872	5,538	22,218	17,862	13,538	10,870	33,018	26,483	19,998	15,996	65,417	52,348	39,377	31,373
32	11,213	9,048	6,884	5,554	22,218	17,889	13,561	10,901	33,018	26,523	20,032	16,042	65,417	52,428	39,445	31,466
33	11,227	9,057	6,896	5,570	22,247	17,907	13,586	10,934	33,061	26,551	20,069	16,092	65,504	52,484	39,519	31,565
34	11,236	9,067	6,911	5,589	22,266	17,928	13,615	10,971	33,089	26,582	20,112	16,147	65,560	52,545	39,606	31,676
35	11,247	9,079	6,926	5,610	22,286	17,951	13,645	11,013	33,120	26,616	20,159	16,209	65,621	52,614	39,698	31,800
36	11,259	9,092	6,945	5,632	22,311	17,977	13,683	11,058	33,157	26,656	20,214	16,277	65,696	52,694	39,810	31,936
37	11,273	9,107	6,964	5,656	22,340	18,008	13,722	11,105	33,201	26,703	20,273	16,349	65,782	52,787	39,927	32,078
38	11,290	9,124	6,986	5,683	22,373	18,041	13,765	11,159	33,250	26,752	20,338	16,429	65,881	52,886	40,057	32,239
39	11,308	9,143	7,009	5,713	22,410	18,078	13,810	11,219	33,306	26,808	20,406	16,519	65,993	52,997	40,193	32,418
40	11,329	9,164	7,034	5,744	22,451	18,122	13,862	11,281	33,368	26,873	20,483	16,611	66,116	53,127	40,348	32,604
41	11,353	9,187	7,063	5,779	22,499	18,167	13,920	11,351	33,439	26,941	20,570	16,717	66,259	53,263	40,521	32,814
42	11,380	9,212	7,093	5,816	22,552	18,217	13,980	11,425	33,519	27,015	20,660	16,828	66,419	53,411	40,700	33,037
43	11,408	9,239	7,126	5,857	22,610	18,272	14,045	11,507	33,606	27,099	20,759	16,952	66,593	53,578	40,898	33,284
44	11,441	9,269	7,162	5,901	22,676	18,332	14,118	11,596	33,705	27,188	20,867	17,085	66,790	53,758	41,115	33,550
45	11,427	9,301	7,200	5,949	22,647	18,396	14,194	11,691	33,661	27,284	20,981	17,227	66,704	53,950	41,344	33,835
46	11,459	9,336	7,243	NA	22,711	18,466	14,278	NA	33,757	27,389	21,108	NA	66,896	54,160	41,597	NA
47	11,493	9,373	7,288	NA	22,779	18,540	14,369	NA	33,859	27,501	21,244	NA	67,100	54,383	41,869	NA
48	11,529	9,414	7,336	NA	22,851	18,621	14,466	NA	33,968	27,621	21,390	NA	67,316	54,624	42,160	NA
49	11,567	9,456	7,388	NA	22,928	18,705	14,569	NA	34,082	27,748	21,544	NA	67,545	54,877	42,469	NA
50	11,608	9,501	7,445	NA	23,010	18,796	14,683	NA	34,206	27,884	21,714	NA	67,792	55,150	42,810	NA
51	11,651	9,550	NA	NA	23,095	18,893	NA	NA	34,333	28,030	NA	NA	68,046	55,440	NA	NA
52	11,697	9,602	NA	NA	23,188	18,998	NA	NA	34,472	28,187	NA	NA	68,324	55,756	NA	NA
53	11,746	9,658	NA	NA	23,284	19,109	NA	NA	34,617	28,354	NA	NA	68,615	56,090	NA	NA
54	11,798	9,718	NA	NA	23,390	19,229	NA	NA	34,775	28,534	NA	NA	68,931	56,448	NA	NA
55	11,855	9,784	NA	NA	23,503	19,361	NA	NA	34,945	28,732	NA	NA	69,271	56,844	NA	NA

NA - Not available for combination

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Note:
 • The premium as stated above is inclusive of Service Tax (Current rate for Service Tax is 3.09% applicable for first year premium only, from 2nd year onwards service tax will be 1.545%) • The premium as stated above is inclusive of High Sum Assured rebate • The above premium is based on specific Term/Sum Assured • These rates are indicative premium, some fractional changes can occur due to error in rounding up • In case of Sum assured upto Rs. 1.99 lacs refer to Rs. 1 lac slab, Rs. 2.00-2.99 lacs refer to Rs. 2 lacs slab, Rs. 3.00-5.99 lacs refer to Rs. 3 lacs slab and for sum assured of Rs. 6 lacs and above refer to the Rs. 6 lac slab • For e.g. to calculate premium for age 20 yrs, term 15 yrs and sum assured Rs. 3.5 lacs, refer the applicable premium for Rs. 3 lacs, for same age/term. The premium will be (26378*3.5/3)=Rs. 30774.33=Rs. 30775

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