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Retirement Plans

SBI Life - Smart Annuity Income
UIN: 111N149V07

25 YEARS Protecting Lives, Securing Future

SBI Life
Apne liye. Apno ke liye.

SBI Life - Annuity Rates (in terms of amount per lakh per month) for a corpus of ₹ 10 lakhs | Primary Annuitant = 60 years & Second Annuitant = 56 years

	Annuity for life without return of purchase price on death (Single Life without return of purchase price)		Annuity for life with return of purchase price on death (Single Life with return of purchase price)		Annuity payable for life with 100% annuity payable to spouse on death of annuitant without return on purchase price (Joint Life without return of purchase price)		Annuity payable for life with 100% annuity payable to spouse on death of annuitant with return on purchase of annuity (Joint Life with return of purchase price)	
	Annuity Rate	% Return	Annuity Rate	% Return	Annuity Rate	% Return	Annuity Rate	% Return
Non - NPS - SBI Life - Smart Annuity Plus (UIN: 111N134V10)	6,441	7.73%	5,310	6.37%	5,733	6.88%	5,253	6.30%
NPS - SBI Life - Smart Annuity Income (UIN:111N149V07)	6,708	8.05%	5,761	6.91%	6,090	7.31%	5,741	6.89%
Difference in %	**4.15%**		**8.49%**		**6.23%**		**9.29%**	

Note:

1. These Rates are as of November 2026
2. Please note that these are indicative rates and are subject to change.
3. For Family Income Option, if the First subscriber is not married then Single Life Annuity with Return of Purchase Price is applicable , otherwise Joint Life Annuity with Return of Purchase Price is applicable.
4. For Joint Life the annuity rates may differ due to the age difference of the annuitants.

Toll-free No.: 1800 267 9090 (Customer Service Timing: 24X7) | **NRI Helpline Numbe**r: +91-22 6928 9090 (Customer Service Timing: 24 X 7)
Website: www.sbilife.co.in | SMS **'LIBERATE'** to 56161 | **Email: info@sbilife.co.in**

SBI Life – Smart Annuity Plus, is an Individual, Non-Linked, Non-Participating, General Annuity Product.

SBI Life – Smart Annuity Income, an Individual, Non-Linked, Non-Participating, General Annuity product.

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SBI Life Insurance Company Limited and SBI are separate legal entities.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

For more details on risk factors, terms & conditions, please read sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered & Corporate Office: Natraj, M.V. Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069 | **IRDAI Regn. No. 111.** | CIN: L99999MH2000PLC129113

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