

## Why SBI Life – eShield Insta?

SBI Life – eShield Insta is an Individual, Non-Linked, Non-Participating, Life Insurance Pure Risk/Savings product with Return of Premium. A digital term plan available at your fingertips, anytime, anywhere, which is effortless to buy, and provides financial protection to you and your loved ones.

## Key Features:

- Provides insurance coverage through your earning years at an affordable cost
- **Choice of 2 Plan Options:**
  - Plan A:** Pure Term Insurance; and
  - Plan B:** Term Insurance with Return of Premium: In case of survival till maturity, returns 100% of Total Premiums Paid<sup>#</sup> under the Policy
- Easy enrolment through instant and swift processing of policy
- Convenience of paying Premium regularly for a period of 10 years
- Get tax benefits<sup>\$</sup> as per the prevailing norms under the Income Tax Laws

<sup>#</sup>Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

<sup>\$</sup>You may be eligible for Income Tax benefits as per the applicable income tax laws in India, which are subject to change from time to time. You are advised to consult your tax advisor on applicable tax benefits under the policy.

## Plan Details

<b>Age<sup>^</sup> at Entry</b>	<b>Minimum: 18 Years</b>		<b>Maximum: 50 Years</b>			
<b>Maximum Age<sup>^</sup> at Maturity</b>	60 Years					
<b>Sum Assured</b>	₹10,00,000/ ₹15,00,000/ ₹20,00,000/ ₹25,00,000/ ₹30,00,000/ ₹35,00,000/ ₹40,00,000/ ₹45,00,000/ ₹50,00,000/ ₹55,00,000/ ₹60,00,000 The Maximum Sum assured shall be subject to Board approved underwriting policy					
<b>Premium Frequency</b>	Yearly & Monthly					
<b>Premium Frequency Loading</b>	Monthly: 8.50% of yearly premium					
<b>Policy Term (in years)</b>	10 Years					
<b>Premium Payment Term (in years)</b>	Same as Policy Term (Regular Premium)					
<b><sup>\$\$</sup>Premium (in ₹)</b>	<b>Premium Frequency</b>	<b>Minimum Premium: Pure Term Insurance</b>	<b>Minimum Premium: Term Insurance with Return of Premium</b>	<b>Premium Frequency</b>	<b>Maximum Premium: Pure Term Insurance</b>	<b>Maximum Premium: Term Insurance with Return of Premium</b>
	Yearly	2,259/-	10,735/-	Yearly	43,208/-	1,83,233/-
	Monthly	192/-	912/-	Monthly	3,673/-	15,575/-

<sup>^</sup>All the references to age are age as on last birthday

<sup>\$\$</sup>Premium shown above are excluding underwriting extra.

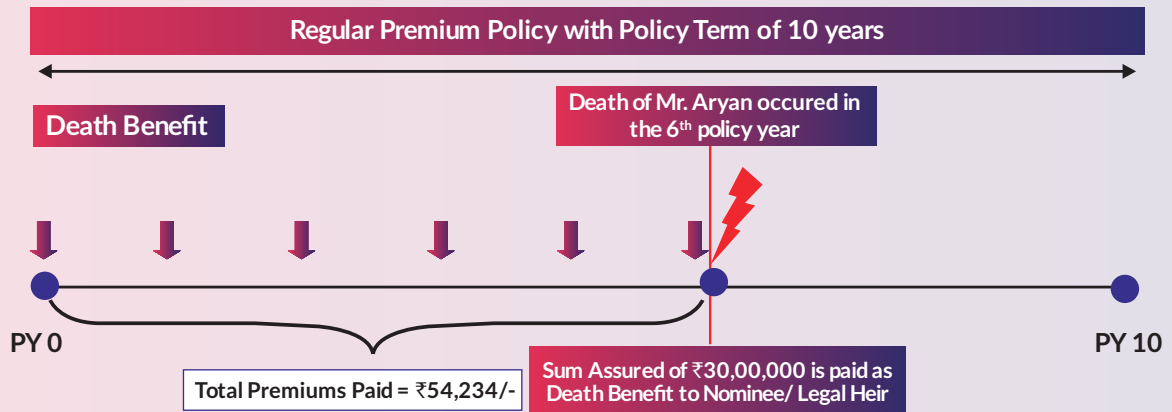
## Illustration:

### Scenario - 1

Mr. Aryan Verma, age 40 year old Brand Manager, wants to ensure that his wife and three-year-old son's future financial requirements are secure in case of any unfortunate eventuality. He has chosen SBI Life – eShield Insta – Pure Term Insurance option for Sum Assured of ₹30 lakhs with cover till age of 50. Now, Aryan is secure & worry-free for the next 10 years.

His premium for this life cover is ₹9,039/- per annum.

In case of death of Mr. Aryan Verma in the 6th policy year sum assured of Rs. 30 lakhs will be paid to his Nominee/Legal Heir, provided the policy is in-force.



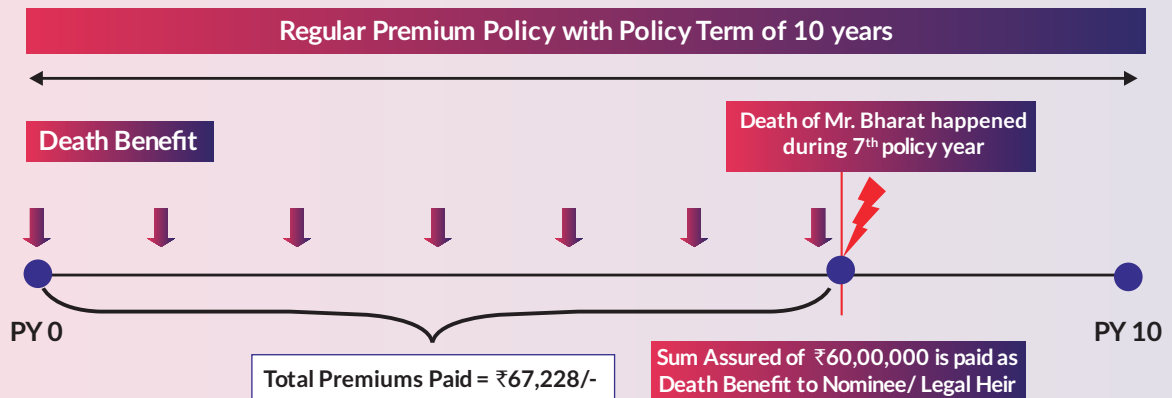
Note: W.e.f. September 22, 2025, the Individual Life Insurance Policies are exempted from GST

### Scenario - 2

Mr. Bharat, age 30 years old technician in a BPO, opts for SBI Life - eShield Insta - Pure Term Insurance option for Sum Assured of ₹ 60 lakhs cover till the age of 40.

His premium for this life cover is ₹9,604/- per annum.

Now, Mr. Bharat is secure & worry-free for the next 10 years. In case of death of Mr. Bharat during 7<sup>th</sup> policy year Sum Assured on Death of ₹60 lakhs will be paid to his Nominee/Legal Heir, provided the policy is in-force.



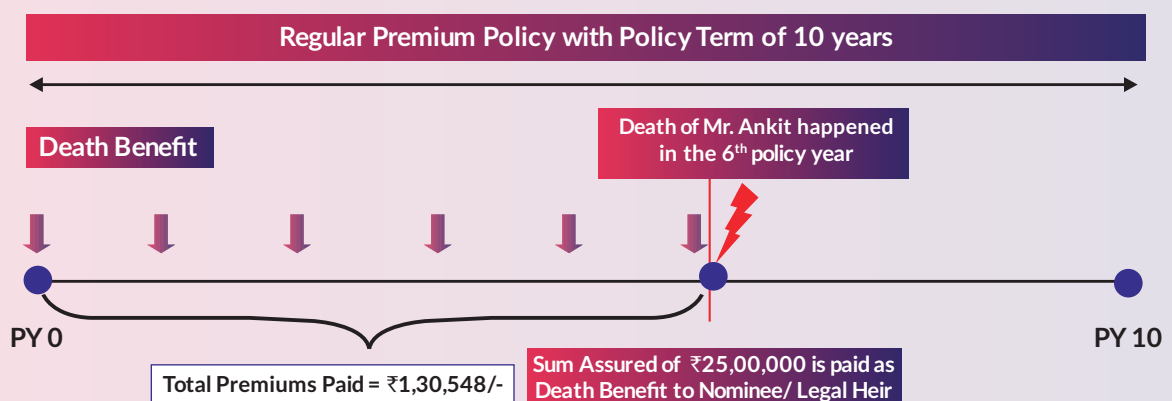
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### Scenario - 3

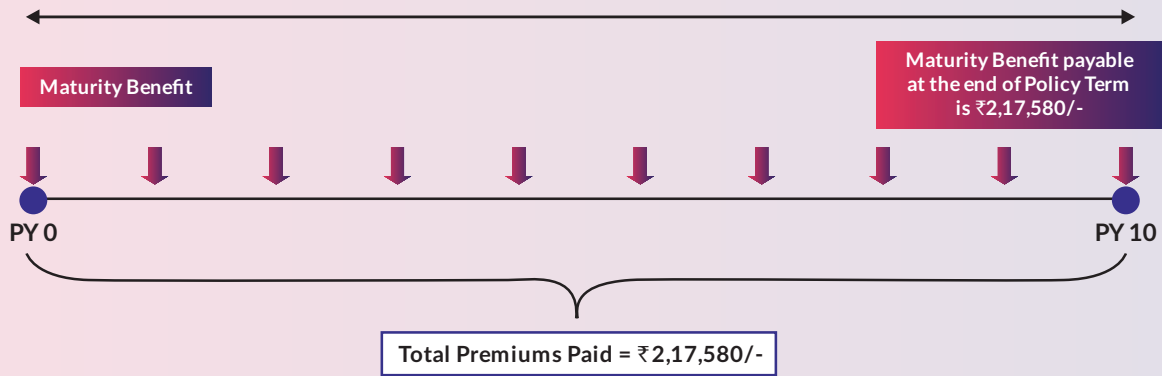
Mr. Ankit, age 30 year old Business man opts for SBI Life - eShield Insta - Term Insurance with Return of Premium option for Sum Assured of ₹25 Lakhs cover till the age of 40.

His premium for this life cover is ₹21,758/- per annum.

In case Mr. Ankit's death occurs on the 6<sup>th</sup> policy year, the sum assured on death of ₹25 lakhs will be paid to his Nominee/Legal Heir, provided the policy is in-force.



In case Mr. Ankit survives till end of policy term, he will get the Maturity benefit of 100% of the total premium paid# i.e ₹2,17,580/-, provided the policy is in-force.



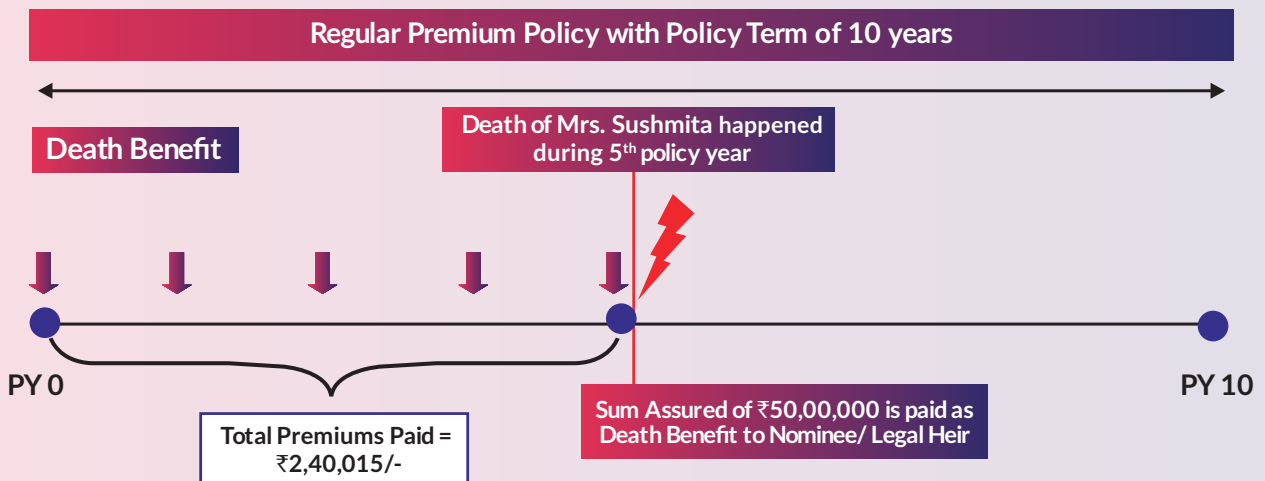
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**Scenario - 4**

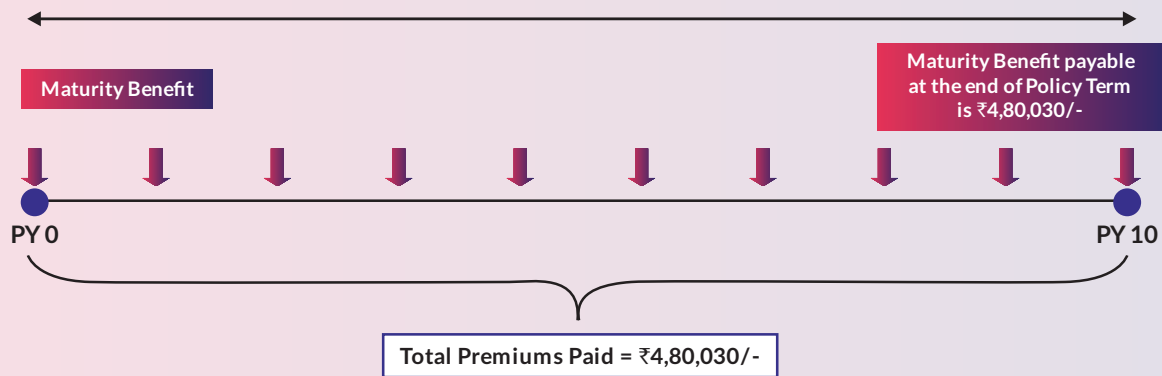
Mrs. Sushmita, age 35 years old working as a content writer in a News Channel, wants to ensure that her family is able to maintain their lifestyle even when she is not around. She opts for SBI Life - eShield Insta -Term Insurance with Return of Premium option for Sum Assured of ₹50 Lakhs cover till the age 45.

Her premium for this life cover is ₹48,003/- per annum.

In case Mrs Sushmita's death occurs during 5<sup>th</sup> policy year, the Sum Assured on Death of ₹50 lakhs will be paid to her Nominee/ Legal Heir, provided the policy is in-force.



In case Mrs. Sushmita survives till end of policy term, she will get the Maturity benefit of 100% of the total premium paid# i.e. ₹4,80,030/- and she can live independently even at old age, provided the policy is in-force.



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