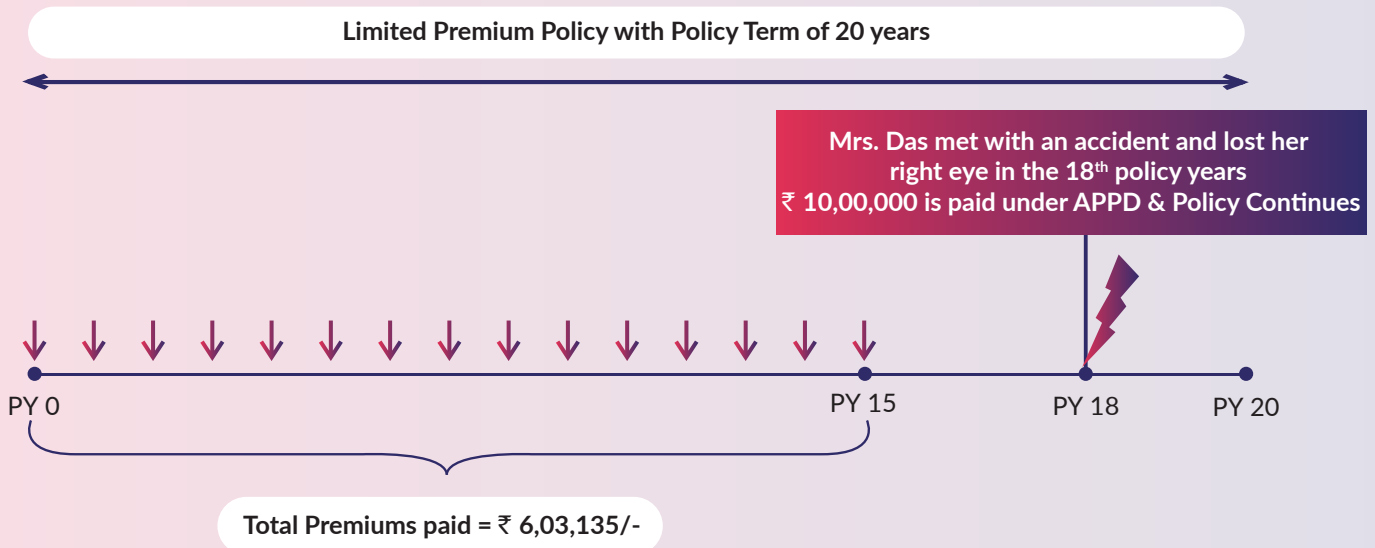
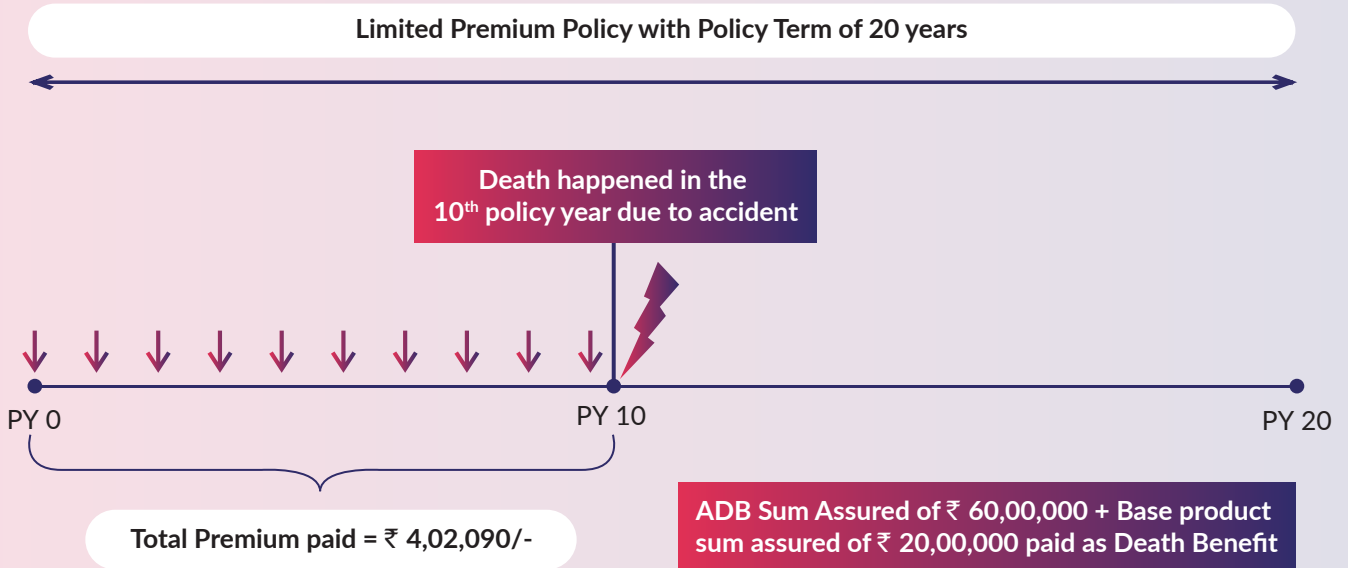


Scenario 2: In case she meets with an accident which leads to a loss of right eye in 18th policy year, then ₹10 lakhs will be paid (50% of APPD sum assured) and policy will continue with remaining APPD Sum Assured of ₹10 lakhs, ADB will continue with Sum Assured of ₹60 lakhs and death cover of ₹20 lakhs under the base product. In case of her survival till the end of the policy term ₹5,41,635 will be paid.



Scenario 3: In case of her unfortunate accidental death during 10th policy year, ₹ 80 Lakhs will be paid to her family (₹ 20 Lakhs under base policy + ₹ 60 Lakhs under ADB).



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

*Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premiums and taxes, if collected explicitly.

Who can avail this Plan?

Age* at Entry	Minimum: 18 years	Maximum: For POSPs and CPSC-SPV: 50 years For other channels: 60 years		
Maximum Age* at Maturity (Cover Expiry Age)	For POSPs and CPSC-SPV: 65 years, For other channels: 75 years			
Sum Assured	Minimum: ₹ 5,00,000	Maximum: ₹ 24,90,000 The Sum assured should be in the multiple of For POSPs and CPSC-SPV: ₹ 50,000, For other Channels: ₹ 10,000		
Policy Term	Minimum: 15 Years	Maximum: 30 Years		
Policy Term / Premium Payment Term	Premium Payment Options		Policy Term (Inclusive of Both Years)	
	Single Premium		15 – 30 Years	
	LPPT – 7		15 – 30 Years	
	LPPT – 10		15 – 30 Years	
	LPPT – 15		20 – 30 Years	
	Regular Premium		15 – 30 Years	
Premium Frequency	Single, Yearly, Half – Yearly and Monthly ^{**}			
Premium Frequency Loading	Half – Yearly – 51.00% of annual premium Monthly ^{**} – 8.50% of annual premium			
Premium	Premium Frequency		Minimum (₹)	Maximum (₹)
	Single		19,000	7,79,000
	Yearly		5,000	1,80,000
	Half – Yearly		2,550	91,800
	Monthly ^{**}		425	15,300
Rider	SBI Life - Accident Benefit Rider: (UIN: 111B041V01) Option A: Accidental Death Benefit (ADB) Option B: Accidental Partial Permanent Disability Benefit (APPD)			

*Age mentioned in this document is age last birthday on the date of proposal

**Monthly mode of premium will be accepted if payment is made by Electronic Clearing System (ECS), Salary Savings Scheme or Standing Instructions (where payment is made either by direct debit of bank account or credit card).

The Riders cannot be attached to the policies sold through POSPs and CPSC-SPV channel.

For more details on Riders, terms and conditions, exclusions, please read rider brochure.

Prohibition of Rebates

Section 41 of Insurance Act 1938, as amended from time to time, states:

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

