CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about Your Policy. You are also advised to go through Your Policy Document

Sl. No.	Title	Description in Simple Words *(Please refer to applicable Policy Clause Number in next column)*	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – eWealth Plus (UIN:111L147V01)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule
3.	Type of Insurance Policy	SBI Life – eWealth Plus is an Individual, Unit-Linked, Non-Participating, Life Insurance, Savings Product In this Policy, the investment risk in investment portfolio is borne by the Policyholder. The Premium paid in unit linked insurance policies are subject to investment risks associated with capital markets and NAVs of the Units may go up or down based on the performance of the Chosen Funds and factors influencing the capital markets and the Policyholder is responsible for his / her decisions.	Cover Page
4.	Basic Policy Details	• Investment Strategy: << as allotted by system >> • Policy Term: << as allotted by system >> • Premium Payment Term: << as allotted by system >> • Installment Premium: << as allotted by system >> • Premium Frequency: << as allotted by system >> • Sum Assured: << as allotted by system >> • Accident Benefit Sum Assured: << as allotted by system >>	Policy Schedule
5.	Policy Coverage/ Benefits payable	**Maturity Benefit**: Fund Value as on the Date of Maturity is payable as lump sum amount. **Death Benefit:** In case of death of the Life Assured during the Policy Term, when the Policy is In-Force, We will pay the highest of the following: • Fund Value as on the date of intimation of the death claim to the Company or • Sum Assured less Applicable Partial Withdrawals (APW)#, if any or • 105% of the Total Premiums Paid^ upto the date of death. #APW equals Partial Withdrawals, if any, in the last 2 years immediately preceding the death of the Life Assured. ^Total Premiums Paid means total of all the premiums received under the base product including top-ups premium paid, if any. **Surrender Benefit**: We will pay You the Surrender Value depending on whether the Date of Discontinuance is within or after the Lock-In Period.	Part C (II) (2) Part C(II) (1)

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		Please see Part C - Policy Terms & Conditions of the Policy Document for further details. **Lock-In Period**: 5 years from the Date of Commencement of Policy.	Part C (II) (6) Part B Definition 34
6.	Options available	**Investment of Money:** 14 Unit Linked Segregated Funds are offered as investment choice. **Investment Strategy:** This Policy offers two Investment Strategies, and they are: (a) **Growth Strategy**: It is a planned passive fund management strategy with an automatic Allocation of funds in accordance with the Policy terms and conditions. (b) **Active Strategy**. It is an active fund management strategy where You have the option to select Your preferred Allocation Percentage from the available Segregated Funds under the Policy, based on Your risk appetite. Investment Strategy needs to be chosen at the time of Policy inception. Investment Strategy once chosen and specified in the Policy Schedule, cannot be changed during the Policy Term. **Partial Withdrawal:** Available from the 6th Policy Year or on attainment of Age 18 by the Life Assured, whichever is later. **Switches:** Switches are available only for Active Strategy at any point of time during the Policy Term. Two Switches are allowed free of charge in a Policy Year. A Switching Charge of Rs.100 will be levied per Switch in excess of free Switches in the same Policy Year. **Premium Redirection:** Premium Re-direction will be available only for Active Strategy from the 1st Policy Year onwards. Unlimited Premium redirections are allowed free of charge, throughout the Policy Term.	Part C (II) (15) Part C (II) (5) Part C (II) (10) Part C (II) (9)
7.	Rider opted, if any	<< NA / SBI Life - Accident Benefit Rider - Linked (UIN: 111A042V01) / SBI Life - Waiver of Premium Rider - Linked (UIN: 111A049V01) >>	Part C
8.	Exclusions (events where insurance coverage is not payable), if any.	If the Life Assured, commits suicide, within 12 months, from the Date of Commencement of the Policy or Date of Revival of the Policy, as applicable, We will pay Your Fund Value as on the date of intimation of death of Life Assured and the risk cover under the Policy will cease. Any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the Fund Value as on the date of intimation of death.	Part C (II) (18)

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9.	Grace period	30 days from the due date for payment of Premium for yearly mode and 15 days for monthly mode.	Part C (II) (4)
10.	Free Look Period	30 days	Part C (IV) (1)
11.	Paid-Up and Revival of the Policy	**Paid-Up**: The Policy acquires Reduced Paid-Up status upon expiry of Grace Period on non-payment of Premium after Lock-In Period and reduced benefits are payable in accordance with the terms and condition of the Policy. Please see Policy Benefits section of the Policy Document for further details. **Revival**: On Discontinuance of Policy, You can revive the Policy within the Revival Period of 3 consecutive complete years from the date of first unpaid Premium.	Part C (II) (1) (1.2) Part C (II) (8)
12.	Claims/Claims Procedure	• Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/services -> Download Turn Around Times pdf • Helpline / Call Center Number: o Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). o Helpline for NRI Customers: +91-22 6928 9090 (Customer Service Timing: 24X7) • Our Contact details: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 **Email:** claims@sbilife.co.in Senior citizens can also write to Us on claims.seniorcitizen@sbilife.co.in • Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/customer-services/download-centre/claim-forms For details, please refer the Claims section of the Policy Document.	Part C (III)
13.	Policy Servicing	• Turn Around Time (TAT): https://www.sbilife.co.in/services > Download Turn Around Times pdf. Helpline/Call Center Number: o Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7) o Helpline for NRI Customers: +91-22 6928 9090 (Customer Service Timing: 24X7) • Our Contact Details: For any information/ clarification, please contact: Your local SBI Life service branch: << SBI Life branch address >> • Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: https://www.sbilife.co.in/customer-services/download-centre/policy-servicing-forms	Part C (II) (14)

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14.	Grievances /Complaints	Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited, Central Processing Centre, 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai – 400 706 Telephone No. 022-6645 6200 **Email** - wecare@sbilife.co.in Senior citizens can also write to Us on wecare.seniorcitizen@sbilife.co.in • Link for registering the grievance with Our portal: https://www.sbilife.co.in/grievances • Contact details of Ombudsman: https://cioins.co.in/ombudsman • Contact details of Ombudsman of your region: <<Address, Telephone and Email>>	Part C (V)

Declaration by the Policyholder

I have received the above and I have read and confirm having noted the details.

Place:
Date:
(Signature of the Policyholder)

Note:

i. Product related documents including the Customer Information Sheet are available on Our website www.sbilife.co.in
ii. In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.

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