

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Master Policy Document Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Group Pension Plus UIN: << as allotted by system >>	Cover Page
2.	Master Policy Number	<< as allotted by system >>	Welcome Letter
3.	Type of Insurance Policy	SBI Life – Group Pension Plus, is a Unit-Linked, Non-Participating, Group, Pension, Savings Product.	Cover Page
4.	Basic Policy details	<ul style="list-style-type: none"> • Name of Master Policyholder : << allotted by system >> • Type of Benefit : << Superannuation >> • Nature of Scheme : << allotted by system, Defined Benefit / Defined Contribution / Hybrid >> • Sum Assured : << Not opted / Rs.10,000 per member >> • Risk Premium/Mortality Charge : << Not applicable / Rs. 10 per annum per member >> <p>For more details kindly refer Policy Schedule</p>	Policy Schedule
5.	Policy Coverage / benefits payable	<p>Death Benefit: In the event of death of the Member during the term of the Master Policy. We will pay the benefits as per the Scheme Rules plus the Sum Assured, if insurance cover opted by Master policyholder.</p> <p>Surrender Benefit: The Master Policyholder may Surrender the Master Policy anytime and We will pay Surrender Value as per section “Non-forfeiture benefits” of the Policy.</p> <p>Other benefits/options payable, specific to the Policy, if any: Scheme Benefit: On occurrence of death / maturity / disability / retirement / resignation / withdrawal / termination / vesting age or any other exit or circumstance as defined in the Scheme Rules. We will pay benefits as per the Scheme Rules.</p> <p>Loyalty Additions: At the end of every policy year, loyalty units will accrue on the fund under management for each scheme. Loyalty units accrued for each policy year will be credited to each scheme on the respective policy anniversary date except for policy year one (1). Loyalty units accrued during policy year 1 will be credited to the respective scheme along with loyalty units accrued for policy year 2 on the 2nd</p>	<p>Part C (II) (1)</p> <p>Part C (II) (4)</p> <p>Part C (II) (2)</p> <p>Part C (II) (3)</p>

		<p>policy anniversary. These units will be credited to MPA and/or GMA accounts (as the case may be).</p> <p>Lock-In Period: Not applicable</p>	
6.	Options available	<p>Switching: The Master Policyholder or the Member, wherever applicable as per the Scheme Rules, can switch funds opted to any of the fund options, free of any charge and subject to the terms and conditions of the Policy.</p> <p>Premium Re-direction: The Master Policyholder or the Member, wherever applicable as per the Scheme Rules, can Re-direct Premium among the available fund options, free of any charge and subject to the terms and conditions of the Policy. By default, new allocation percentage will apply to all future premiums and will not affect existing units.</p> <p>Top-Up provisions: No top-up or additional Premium/Contribution is allowed unless required to address underfunding of the scheme as per the extant accounting standard governing the measurement of long-term employee benefits.</p> <p>Partial Withdrawals: No partial withdrawal shall be allowed under this Policy. Except for exits as per the Scheme Rules, no other withdrawals will be allowed.</p>	<p>Part C (II) (12)</p> <p>Part C (II) (13)</p> <p>Part C (II) (4.2)</p>
7.	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	--
8.	Grace period	Not Applicable	--
9.	Free Look Period	30 days	Part C (IV) (1)
10.	Lapse, paid-up and revival of the Policy	<p>Lapse Not applicable</p> <p>Paid-up Not applicable</p> <p>Revival Not Applicable</p>	--
11.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services Download 'Turn Around Times' pdf • Helpline / Call Centre Number: Toll free no.: 1800 267 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: fundclaims.scan@sbilife.co.in • Link for downloading claim form and list of documents required including bank account details. 	Part C (III)

		<p>https://www.sbilife.co.in/en/services/download-center/claim-forms</p> <p>For details, please refer the Claims section of the Master Policy document.</p>	
12.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): https://www.sbilife.co.in/en/services Download ‘Turn Around Times’ pdf • Helpline/Call Centre Number: Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). • Our Contact Details: For any information / clarification, please contact: Your nearest SBI Life branch. • 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/en/services/download-center/policy-servicing-forms 	Part C (II) (10)
13.	Grievances /Complaints	<ul style="list-style-type: none"> • 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 - 400706 Telephone No. 022-6645 6200 Email: wecare@sbilife.co.in • Link for registering the grievance with the insurer’s portal: https://www.sbilife.co.in/en/grievances Contact details of Ombudsman: https://cioins.co.in/ombudsman 	Part C (V)

Declaration by the Master Policyholder

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

(Signature of the Master Policyholder)

Place:

Date:

Note:

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