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 – Smart Annuity Income <<as allotted by system>>	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule, 1
3.	Type of Insurance Policy	SBI Life – Smart Annuity Income is an Individual, Non-linked, Non-Participating, General Annuity product	Cover Page
4.	Basic Policy Details	• Annuity Option Chosen: <<as allotted by system>> • Single Premium: << as allotted by system >> • Mode of Premium Payment: Single Premium • Annuity Benefit: <<Rs as allotted by system >> <<yearly / half yearly / quarterly / monthly>>	Policy Schedule
5.	Policy Coverage / Benefits Payable	**Maturity Benefit:** Not Applicable **Death Benefit:** Based-on Annuity Option chosen 1. **Single Life Annuity:** No benefit is payable 2. **Single Life Annuity with Return of Purchase Price:** Purchase Price is paid to the Claimant. 3. **Joint Life Annuity:** No benefit is payable 4. **Joint Life Annuity with Return of Purchase Price:** On death of last surviving Annuitant, Purchase Price is paid to the Claimant 5. **NPS - Family Income**: In case no such family member exists upon the death of the last survivor, Purchase Price is paid to the Nominee. **Survival Benefit:** Annuity Installment is payable as specified based on Annuity Option chosen **Surrender Benefits:** The policy can be surrendered any time after six months from the date of commencement. Surrender Value is only available for Single Life / Joint Life Annuity with Return of Purchase Price. On the payment of the surrender value, the policy shall terminate, and all other benefits shall cease. If an annuity policy is taken from NPS corpus, then surrender or cancellation of such policy shall be subject to specific guidelines issued by PFRDA from time to time. Please refer non – forfeiture benefits of the policy	Part C Clause II

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6.	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	
7.	Option available	There are 5 Annuity Options available under the Policy as mentioned below and once chosen the same cannot be changed. The Annuity Option selected by You is mentioned above under "Basic Policy Details". 1. Single Life Annuity 2. Single Life Annuity with Return of Purchase Price 3. Joint Life Annuity 4. Joint Life Annuity with Return of Purchase Price 5. NPS - Family Income	Part C Clause II (2)
8.	Grace Period	Not Applicable	
9.	Free Look Period	30 days	Part C Clause IV (1)
10.	Lapse, Paid-Up and Revival of the Policy	Not Applicable	
11.	Rider Opted for	Not Applicable	
12.	Waiting Period	Not Applicable	
13.	Policy Loan, if applicable	Loan facility is only available for Single/Joint Life Annuity with Return of Purchase Price. Loan can be availed at any time after 6 months from the Date of Commencement of Policy in accordance with the terms and conditions of the Policy.	Part C Clause II (4.2)
14.	Claims/Claims Procedure	• 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: 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/en/services/download-center/claim-forms For details, please refer the Claims section of the Policy document.	Part C Clause III
15.	Policy Servicing	• Turn Around Time (TAT): https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf	Part C Clause II (6)

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		• Helpline/Call Centre 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/en/services/download-center/policy-servicing-forms	
16.	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 - 400706 Telephone No. 022-6645 6200 **Email** - wecare@sbilife.co.in • Link for registering the grievance with the our portal: https://www.sbilife.co.in/en/grievances • Contact details of Ombudsman: https://cioins.co.in/ombudsman • Contact details of Ombudsman of your region: << Address, Telephone and Email >>	Part C Clause 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 at 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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