Part A

WELCOME LETTER

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 Fortune Builder (UIN:111L142V01)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule, 1
3.	Type of Insurance Policy	SBI Life – Smart Fortune Builder 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 fund and factors influencing the capital markets and the Policyholder is responsible for his / her decisions.	Cover Page
4.	Basic Policy Details	• Instalment Premium: << as allotted by system >> • Premium Frequency: << as allotted by system >> • Sum Assured: << as allotted by system >> • Premium Payment Term: << as allotted by system >> • Policy Term: << 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. APW will not be applicable in case the Life Assured is Minor (less than 18 years of age) at the time of death.	Part C Clause II - 2 Part C Clause II – 1

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		^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. Please see the Non-Forfeiture section of the Policy Document for further details. **Other Benefits/options payable, specific to the Policy, if any:** Guaranteed Additions available on completion of specific durations. **Lock-In Period**: 5 years from the Date of Commencement of Policy.	Part C Clause II - 8 Part C Clause II – 4 Part B Definition 36
6.	Options available	**1 - Investment of Money:** 14 Unit linked funds offered as investment choice **2 - Premium Redirection:** Unlimited Premium redirections are allowed free of charge, throughout the Policy Term. The facility is available from 2nd Policy Year onwards. **3 - Switches:** Two Switches are allowed free of charge in a Policy Year. A charge of Rs.100 will be levied per switch in excess of free Switches in the same Policy Year. **4 - Partial Withdrawal:** Available from the 6th Policy Year or on attainment of Age 18 by the Life Assured whichever is later. **5 - Settlement Option:** A facility made available to receive the Death Benefit in instalments in accordance with the terms and conditions of the Policy.	Part C Clause II – 17,18,19 & 20 Part C Clause II – 15 Part C Clause II – 16 Part C Clause II – 7 Part C Clause II – 6
7.	Riders opted, if any	**Rider Name & UIN:** << 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 Clause II – 35
9.	Grace Period	30 days from the Premium Due Date This is applicable to Regular Pay and Limited Pay policies only.	Part C Clause II – 5
10.	Free Look Period	30 days	Part C Clause IV – 1
11.	Reduced Paid-Up and Revival of the Policy	**Reduced 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 Benefit section of the Policy Document for further details.	Part C Clause II – 9

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		Revival: On Discontinuance of Policy, You can revive the Policy within a period of 3 consecutive complete years from the date of first unpaid Premium.	Part C Clause II – 10
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 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/services/download-center/claim-forms For details, please refer the Claims section of the Policy Document.	Part C Clause III – 1,2 & 3
13.	Policy Servicing	• Turn Around Time (TAT): https://www.sbilife.co.in/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: +91-022 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/services/download-center/Policy-servicing-forms	Part C Clause II – 14
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 - 400706 Telephone No. 022-6645 6200 **Email** – wecare@sbilife.co.in Senior citizens can also write to Us on wecare.seniorcitizen@sbilife.co.in	Part C Clause V

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		• 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 >>	

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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