

## Why SBI Life - Smart Swadhan Supreme?

Secure your family's future to ensure they lead a comfortable life without any financial hardship even when you are not around. Introducing **SBI Life - Smart Swadhan Supreme**, an Individual, Non- Linked, Non-Participating, Life insurance Savings product with Return of Premium that provides life cover at affordable premiums and also returns Total Premium Paid at the end of policy term, upon survival.

## Key Features

- **Protection:** Life Insurance Cover at an affordable cost to protect yourself
- **Convenience** of paying premium regularly or for a limited (7/10/15 years) period
- **Flexibility** to choose for policy term from 10 years to 30 years
- **Maturity Benefit:** Get 100% of Total Premiums Paid<sup>#</sup> as Maturity benefit.
- **Enhanced Protection:** Optional Accident Benefit Rider available
- **Tax Benefits<sup>§</sup>:** As per the prevailing norms under the Income Tax Laws

<sup>#</sup>Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium, and taxes, if collected explicitly.

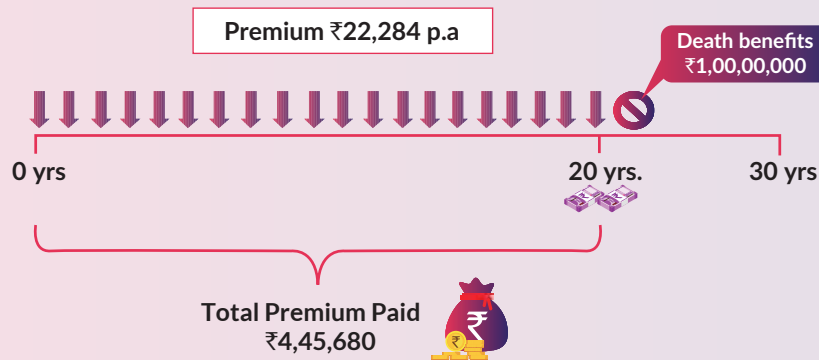
<sup>§</sup>You may be eligible for Income Tax benefits as per the applicable income tax laws in India, which are subject to change from time to time. You are advised to consult your tax advisor on applicable tax benefits under the policy.

This plan is available online.

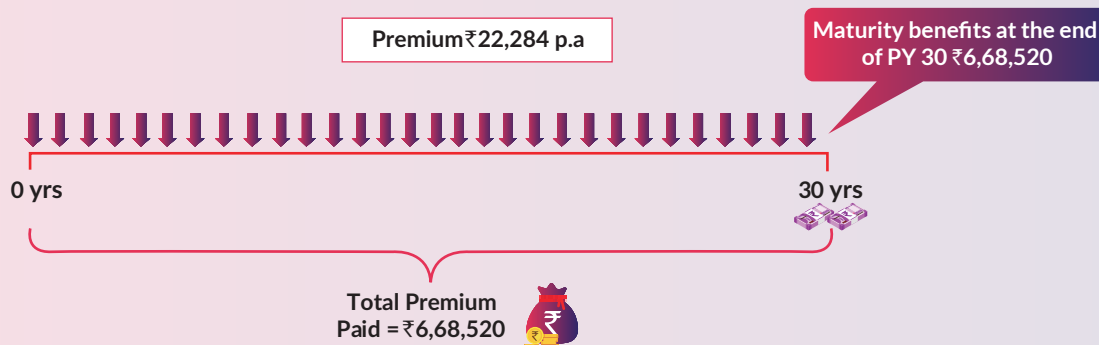
## Illustration I

Miss. Sharma a 30-year-old corporate employee wants to ensure that her family is able to maintain their lifestyle even when she is not around. She opts for SBI Life - Smart Swadhan Supreme for a Sum Assured of ₹1 Cr and policy term of 30 years with regular premium payment. Her premium for this life cover is ₹22,284 p.a

**Scenario 1:** In case of her unfortunate demise during 20<sup>th</sup> policy year ₹1 Cr is paid to her family.



**Scenario 2:** On her survival till the end of policy term, she would receive ₹6,68,520, which she can use to plan a vacation with her family



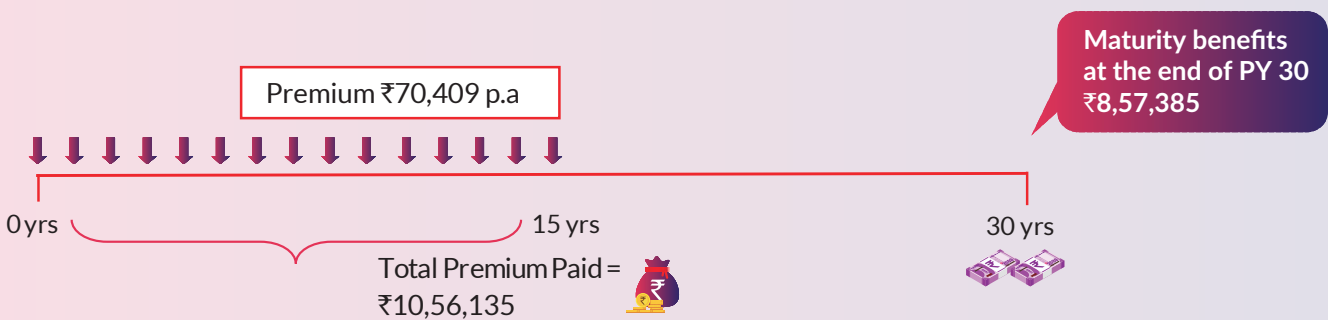
Note: W.e.f. September 22, 2025, the Individual Life Insurance Policies are exempted from GST.

## Illustration II

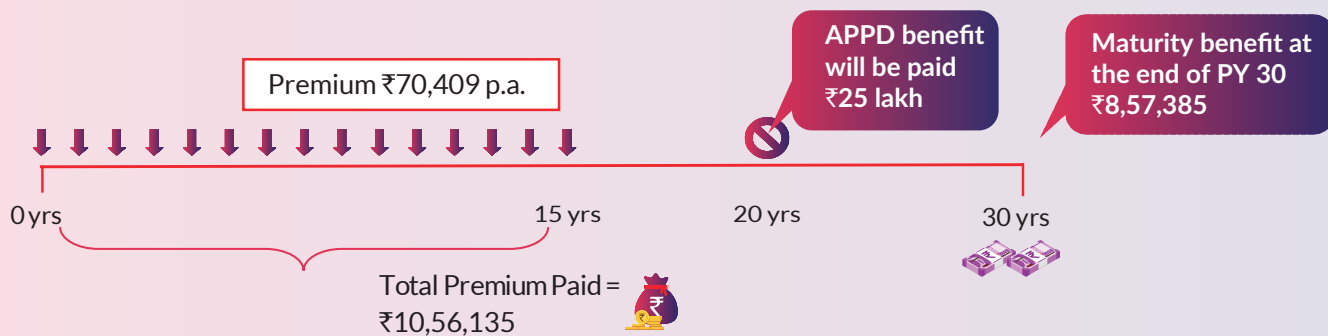
Mr. Verma, a 45-year-old banker wants to ensure that his family is able to maintain their lifestyle even when he is not around. He opts for SBI Life – Smart Swadhan Supreme for a Sum Assured of ₹50 lakh and SBI Life - Accident Benefit Rider with maximum available Sum Assured under Accidental Death Benefit (upto 3 times Sum Assured under base product) and Accidental Partial Permanent Disability Benefit (upto Sum Assured under base product) as below:

Benefit		Policy Term	Premium Payment Term	Sum Assured	Annual Premium
Smart Swadhan Supreme		30 Years	15 Years	₹50,00,000	₹57,159
Accident Benefit Rider	Option A: Accidental Death Benefit			₹1,50,00,000	₹10,650
	Option B: Accidental Partial Permanent Disability Benefit			₹50,00,000	₹2,600
Total Annual Premium		₹70,409			

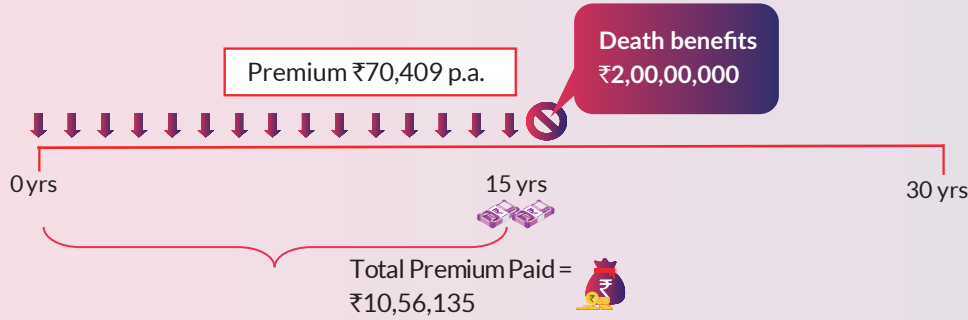
**Scenario 1:** On his survival till the end of policy term, he would receive ₹8,57,385 and live independently even at old age.



**Scenario 2:** In case he meets with an accident and unfortunately had to go through Amputation of left hand in 20<sup>th</sup> policy year, then ₹25 lakh will be paid (50% of APPD sum assured) and APPD benefit will continue with remaining APPD Sum Assured of ₹25 lakh, ADB will continue with Sum Assured of ₹1.5 Cr and death cover of ₹50 Lakh under base product and in case of his survival till the end of policy term ₹8,57,385 will be paid.



**Scenario 3:** In case of his unfortunate accidental death during 15<sup>th</sup> policy year ₹2 Cr will be paid to his family (₹50 lakh under base policy + ₹1.5 Cr under ADB)



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

## Who can avail this plan?

<b>Age* at Entry</b>	<b>Minimum:</b> 18 years	<b>Maximum:</b> 60 Years	
<b>Maximum Age* at Maturity</b>	75 years last birthday		
<b>Basic Sum Assured (in multiples of ₹50,000)</b>	<b>Minimum:</b> ₹25,00,000	<b>Maximum:</b> No Limit, subject to Board Approved Underwriting policy	
<b>Policy Term / Premium Payment Term</b>	<b>Premium Payment Options**</b>	<b>Policy Term</b>	
	LPPT-7 &10	15 to 30 years	
	LPPT-15	20 to 30 years	
	RP	10 to 30 years	
<b>Premium Frequency</b>	Yearly, Half-Yearly and Monthly		
<b>Premium Frequency Loading</b>	Half-Yearly: 51.00% of annual premium Monthly: 8.5% of annual premium		
<b>Premium Amount</b>		<b>Minimum</b>	<b>Maximum</b>
	Yearly	₹6,000	No limit; subject to Board approved underwriting policy.
	Half-yearly	₹3,060	
Monthly	₹510		
<b>Rider</b>	<b>SBI Life - Accident Benefit Rider: (UIN: 111B041V01)</b> <b>Option A:</b> Accidental Death Benefit (ADB) <b>Option B:</b> Accidental Partial Permanent Disability Benefit (APPD)		

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

\*\*LPPT: Limited Premium Payment Term; RP: Regular Premium.

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

## Prohibition of Rebates

**Section 41 of the 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.

