IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

"The Unit Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of fifth year"

Why SBI Life – eWealth Plus?

To move forward in life, it is necessary to have an assurance of financial security. With SBI Life – eWealth Plus, an Individual, Unit-Linked, Non-Participating Life Insurance Savings product, you can now grow your wealth in a few simple steps by buying the plan online and pursue your aspirations while protecting your family for life.

Key Features

- Twin benefits of Life Insurance Cover throughout the policy term and Market Linked Returns
- Choice of two Investment Strategies - Growth Strategy based on overall exposure to Equity, Debt and Money Market instruments and Active Strategy – to invest within Fourteen fund options as per your risk appetite
- Hassle free investment management through Automatic Asset Allocation under Growth strategy
- Premiums starting as low as ₹3,000 per month
- No Premium Allocation Charges, thereby enhancing your Fund Value
- Easy and Simple 3 Step Online Buying Process
- Liquidity through Partial Withdrawal(s) from 6th policy year onwards
- option to enhance coverage by opting for SBI Life -Accident Benefit Rider -Linked and SBI Life -Waiver of Premium Rider -Linked on payment of additional premium.
- Tax Savings* - As per prevailing norms under the Income Tax Laws

*Tax benefits, are as per the Income Tax laws & are subject to change from time to time. Please consult your tax advisor for details.

Illustration - I

Ms. Tina, an ambitious graphic designer, wants to build a stable corpus that will fuel her entrepreneurial journey in future. She wants a decent life cover along with generating market-linked returns without the hassle of tracking the funds' performance regularly. She has availed SBI Life- eWealth Plus policy the details of which are as below:

Age – 30 years	Plan Type – Regular Frequency - Yearly	Policy Term – 20 years Premium Payment Term (PPT) – 20 years
Premium – ₹1,00,000 p.a. (A)	Sum Assured – ₹10,00,000	Fund Management Strategy - Growth Strategy

Additionally, Tina has purchased SBI Life - Accident Benefit Rider – Linked, 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:

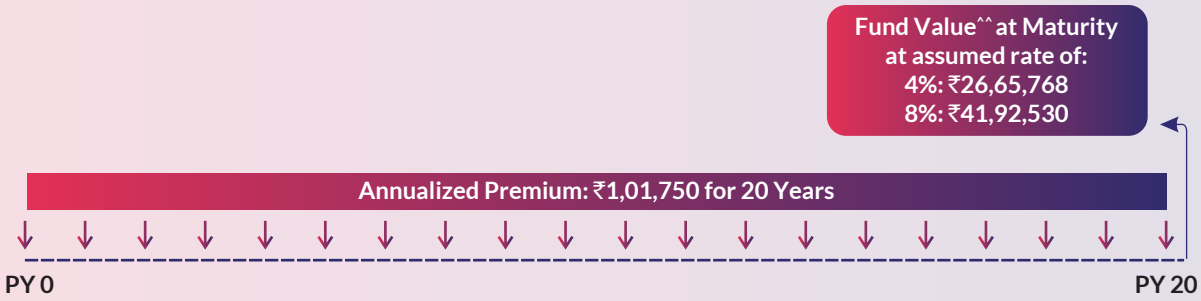
Rider Benefit		Policy Term	Premium Payment Term	Sum Assured	Annual Premium
Accident Benefit Rider - Linked	Option A: Accidental Death Benefit	20 Years	20 Years	₹30,00,000	₹1,410
	Option B: Accidental Partial Permanent Disability Benefit			₹10,00,000	₹340
Total Rider Annual Premium (B)		₹1,750			

Total Annual Premium = A + B = 1,00,000 + 1,750 = 1,01,750

1. **Maturity Benefit**

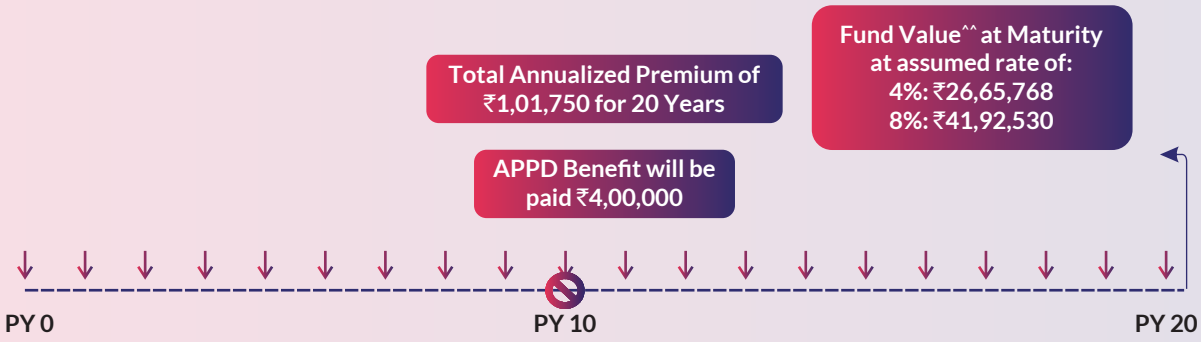
Scenario 1: (Lump sum)

On the maturity date, Tina's maturity benefit, based on the assumed investment returns, is as per the table given below:



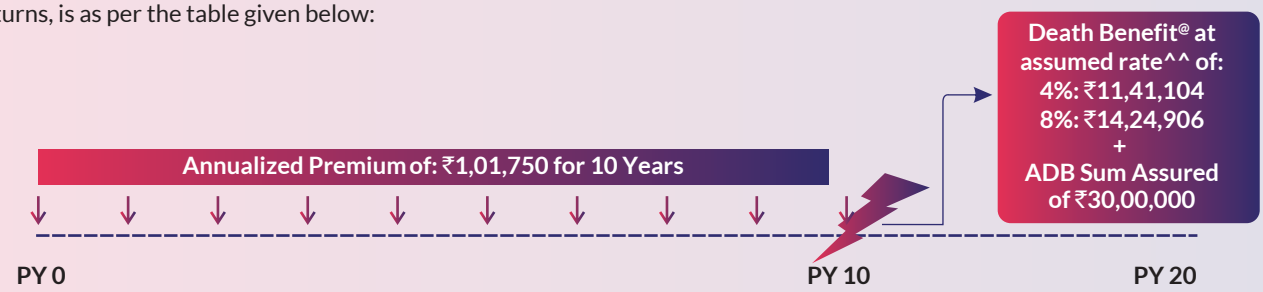
Scenario 2: Accidental Partial Permanent Disability Benefit

Tina had an accident leading to amputation of four fingers of left hand in the 10th policy year, then ₹4 lakhs is paid (40% of APPD Sum Assured) and APPD benefit will continue with remaining APPD Sum Assured of ₹6 lakhs. ADB will continue with Sum Assured of ₹30 Lakhs and life cover will continue with Sum Assured of ₹10 Lakhs under base product. On the maturity date, Tina's maturity benefit, based on the assumed investment returns, is given below.



2. **Death Benefit (Lumpsum)**

In case of Tina's unfortunate death due to accident during 10th policy year, the death benefit, based on the assumed investment returns, is as per the table given below:



@Accidental Death Benefit Sum Assured of ₹30,00,000 Plus Death Benefit at assumed rate.

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

Illustration - II

Mr. Jay, 40 year old, is a financial analyst with sound knowledge of global financial markets. He wishes to actively invest a portion of his earnings in unit-linked funds to secure his family's financial future, including that of his 5 year old son (Aryan). He has opted for SBI Life - eWealth Plus policy for his son.

(A) Base Policy		
Age – 5 years	Plan Type – Limited Pay Frequency - Yearly	Policy Term – 25 years Premium Payment Term (PPT) – 10 years
Premium – ₹2,00,000 p.a.	Sum Assured – ₹20,00,000	Fund Management Strategy - Active Strategy
		Funds invested: Flexicap Fund - 50% Corporate Bond Fund – 30% Pure Fund – 10% Large Cap Fund – 10%

Additionally, he has purchased SBI Life – Waiver of Premium Rider - Linked

This provides peace of mind that Aryan's future education, aspiration and financial security will remain safeguarded regardless of Jay's life uncertainties.

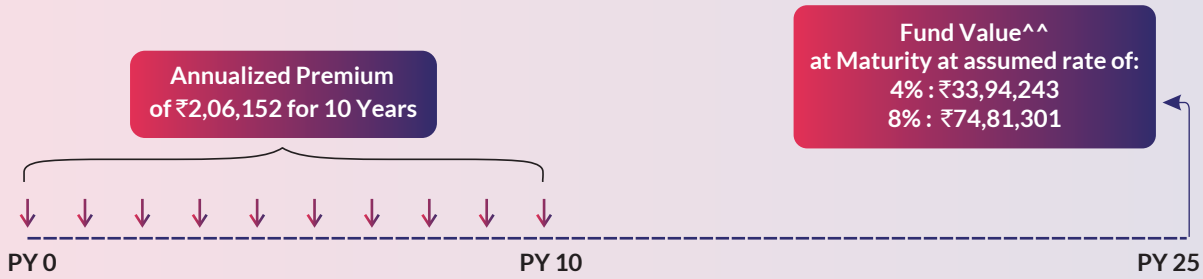
(B) SBI Life – Waiver of Premium Rider -Linked			
Policy Term (PT)	**Premium Payment Term (PPT)**	**Premium Frequency**	**Installment Premium**
10 years	10 years	Yearly	₹6,152

Total Annual Premium = A + B = 2,00,000 + 6,152= 2,06,152

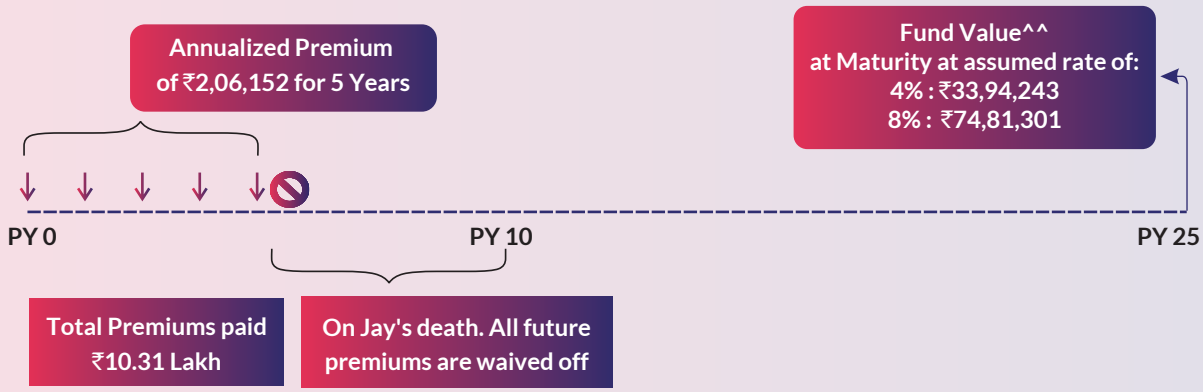
1. **Maturity Benefit**

Scenario 1 : (Lumpsum)

On the maturity date, Aryan's maturity benefit, based on the assumed investment returns, is as per the table given below:

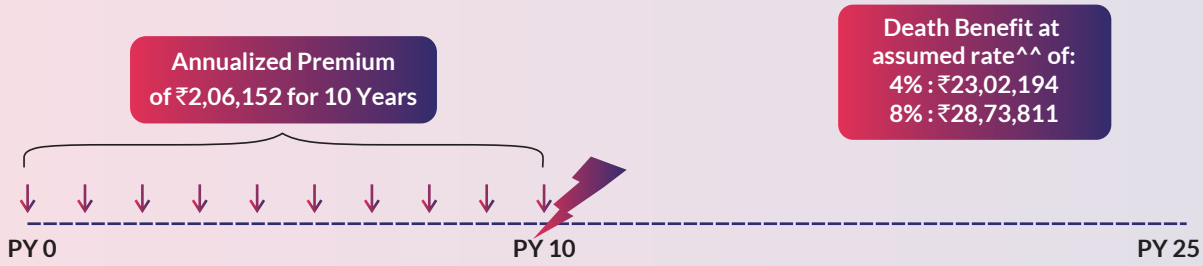


Scenario 2: In case of Jay's unfortunate death during 5th policy year, all future premiums are waived off, while the policy continues uninterrupted. Aryan will receive all policy benefits as per the terms & conditions of policy. The benefit, based on the assumed investment returns, is as given below:



2. **Death Benefit (Lumpsum)**

In case of Aryan's unfortunate death during 10th policy year, the death benefit, based on the assumed investment returns, is as per the table given below:



^^Figures are for illustrative purposes & for healthy life. Please note that the above mentioned assumed rates of returns @4% and @8% p. a., are only illustrative scenarios, after considering all applicable charges. These are not guaranteed and they are not higher or lower limits of returns. Unit Linked Life Insurance products are subject to market risks. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans and their future prospects or returns. For more information, please request for your policy specific benefit illustration.

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

Plan at a Glance

Age# at Entry	**Minimum:** 5 Years	**Maximum:** 50 years
Age# at Maturity	**Minimum:** 18 Years	**Maximum:** 65 years
Policy Term	**Minimum:** Regular Pay -10 Years/ Limited Pay - 15 Years	**Maximum:** 30 Years
Premium Payment Mode	Regular Pay /Limited Pay	
Premium Payment Frequency	Yearly & Monthly	
Premium Payment Term	Regular Pay: Same as Policy Term// Limited Pay: 7 & 10 Years	

Premium Range

Premium Payment Frequency	Premium Range	
	Minimum	Maximum
Yearly	₹36,000 per annum	No Limit, Subject to board approved underwriting policy
Monthly	₹3,000 per month	No Limit, Subject to board approved underwriting policy

Basic Sum Assured	Annualized Premium^ X 10
Rider	1. SBI Life -Accident Benefit Rider - Linked (UIN : 111A042V01) Option A: Accidental Death Benefit (ADB) Option B : Accidental Partial Permanent Disability Benefit (APPD) 2. SBI Life - Waiver of Premium Rider- Linked (UIN: 111A049V01)

#All the references to age are age as on last birthday.
^Annualized Premium is the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.

Note:

1. In case life assured is a minor, policy term should be chosen appropriately so that the life assured is at least a major as on the maturity date.
2. In case life assured is minor, date of commencement of policy and date of commencement of risk shall be same and the policyholder/proposer can be parents, grandparents or legal guardian. This shall be as per our Board approved underwriting policy.
3. Top up premiums are not allowed under the product.

Prohibition of Rebates:

Section 41 of the Insurance Act 1938, as amended from time to time

a) 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.

b) 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.

Toll free No.: 1800 267 9090
(Customer Service Timing: 24X7)

NRI Helpline No. : +91 22 6928 9090
(Customer Service Timing: 24X7)

SMS **'LIBERATE'** to 56161
Email: info@sbilife.co.in

SBI Life – eWealth Plus, is an Individual, Unit-Linked, Non-Participating Life Insurance Savings Product.

SBI Life Insurance Company Limited and SBI are separate legal entities.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Various charges such as 'Fund Management Charges' etc. are deducted. All the charges except Mortality Charges are subject to revision as per the prevalent Regulations. For the complete list of charges and their workings, please refer the Sales Brochure.
Unit Linked Life Insurance products are different from the traditional insurance products and are subject to market risks. The premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. SBI Life Insurance Company is only the name of the insurance company and SBI Life – eWealth Plus is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects or returns. Past performance of the Funds is not indicative of future performance. All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on Riders, terms and conditions, exclusions, please read rider brochure Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered and Corporate Office: Natraj, M. V. Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069. | **IRDAI Regn. No. 111.** | CIN: L99999MH2000PLC129113.

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