

Why SBI Life - Saral Swadhan Supreme?

Embark on a journey of financial security and your family's protection with SBI Life - Saral Swadhan Supreme and get return of total premium paid at the end of policy term, upon survival, that will not only safeguard your loved ones, but also creates a financial safety net that circles back to you. With SBI Life - Saral Swadhan Supreme, now you can navigate the dual paths of simplicity with an ease of issuance, crafting a shielded future that aligns seamlessly with your priorities

Key Features:

- **Protection:** Life Insurance cover with ease of issuance
- **Convenience:** Pay premium regularly or for a limited (7/10/15 years) period
- **Flexibility:** You can choose policy term from 10 years to 30 years
- **Maturity Benefit:** Get 100% of Total Premiums Paid[#] as Maturity benefit.
- **Enhanced Protection:** Optional SBI Life - Accident Benefit Rider and SBI Life - Waiver of Premium Rider available.
- **Tax Benefits[§]:** As per the prevailing norms under the Income Tax Laws

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

[§]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:

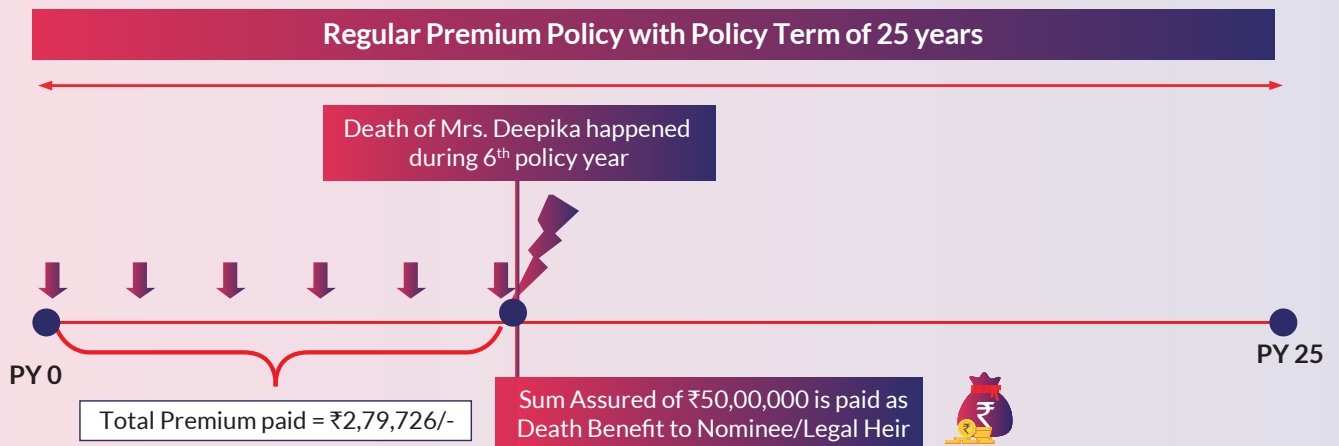
Mrs. Deepika, age 40-year-old, working as Professor in a prestigious college, she wants to ensure that her husband and three-year-old son's future financial requirements are secure in case of any unfortunate eventuality. She has chosen SBI Life - Saral Swadhan Supreme for Sum Assured of ₹50 lakhs cover till age of 65 and added a safety cushion for herself and for her family with SBI Life - Waiver of Premium Rider. Now, Deepika is secure & worry-free for the next 25 years.

SBI Life - Saral Swadhan Supreme (A)				
Policy Term (PT)	Premium Payment Term (PPT)	Premium Frequency	Sum Assured (₹)	Annual Premium (₹)
25 Years	25 Years	Yearly	50,00,000	42,998
SBI Life – Waiver of Premium Rider (B)				
Policy Term (PT)	Premium Paying Term (PPT) (₹)	Premium Frequency	Annual Premium (₹)	
25 Years	25 Years	Yearly	3,623	
Total Annual Premium (A+B) (₹)	46,621			

Scenario 1

In case of death of Mrs. Deepika on the 6th policy year, sum assured of ₹50 lakhs will be paid to her Nominee/Legal Heir subject to all due premium under the policy being paid. By taking a life cover at the right time Deepika's son now need not has to sacrifice on his education and can fulfil his dreams.

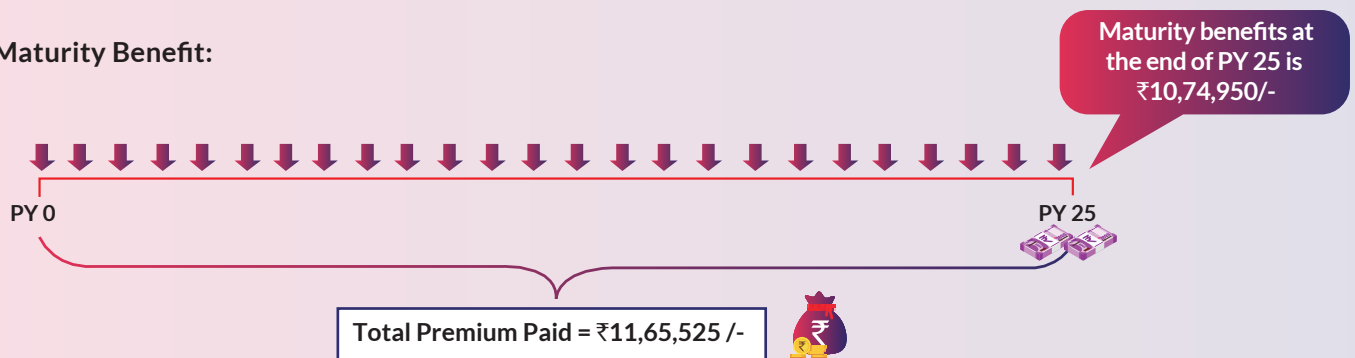
Death Benefit:



Scenario 2

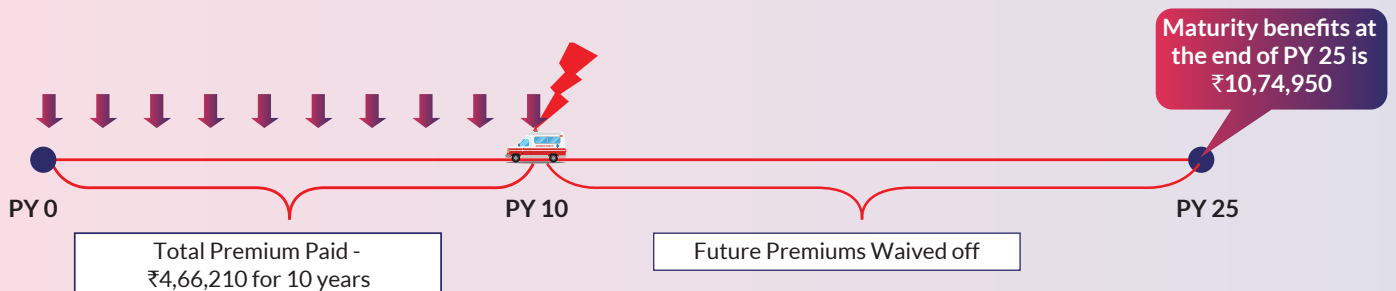
In case of Mrs. Deepika survives the policy term of 25 years, she will get the Maturity benefit of 100% of the total premium paid[#], provided the policy is in-force. Maturity amount can help Deepika to enjoy her retirement life by going on vacation or she can use the maturity amount as corpus for better life.

Maturity Benefit:



Scenario 3

In case Mrs. Deepika meets with an accident during 10th policy year and suffered with Accidental Total Permanent Disability. Her future premiums payable under the policy will be waived off from the date of occurrence of event and policy benefit continues.



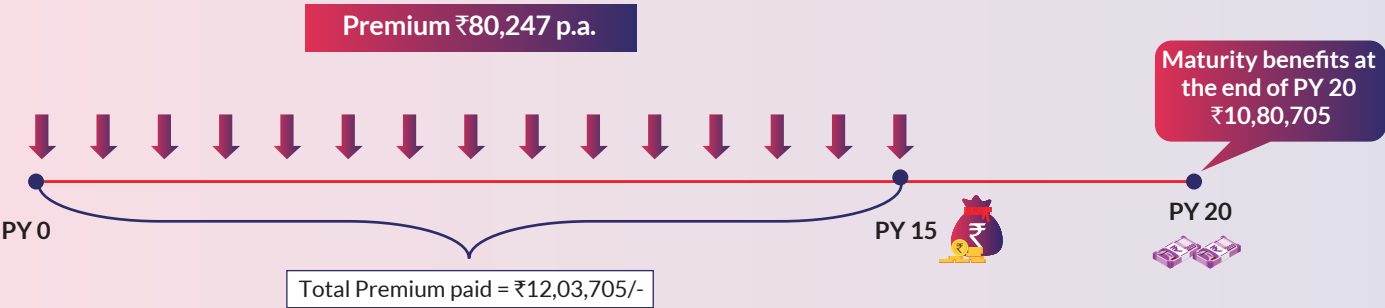
Note: W.e.f. September 22, 2025, the Individual Life Insurance Policies are exempted from GST

Illustration II:

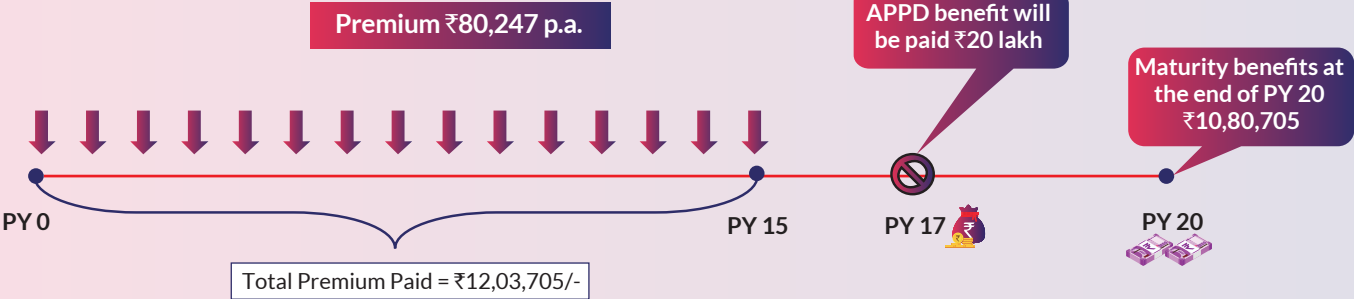
Mr. Verma, a 45-year-old banker wants to ensure that his family is able to maintain their lifestyle even when he is not around. He opts for SBI Life - Saral Swadhan Supreme for Sum Assured of ₹40 lakh and SBI Life - Accident Benefit Rider with maximum available Sum Assureds under Accidental Death Benefit (upto 3 times Sum Assured under base product) and Accidental Partial and Permanent Disability Benefit (upto Sum Assured under base product) as below:

Benefit		Policy Term	Premium Payment Term	Sum Assured (₹)	Annual Premium (₹)
SBI Life - Saral Swadhan Supreme		20 Years	15 Years	40,00,000	72,047
SBI Life - Accident Benefit Rider	Option A: Accidental Death Benefit			1,20,00,000	6,600
	Option B: Accidental Partial Permanent Disability Benefit			40,00,000	1,600
Total Annual Premium (₹)		80,247			

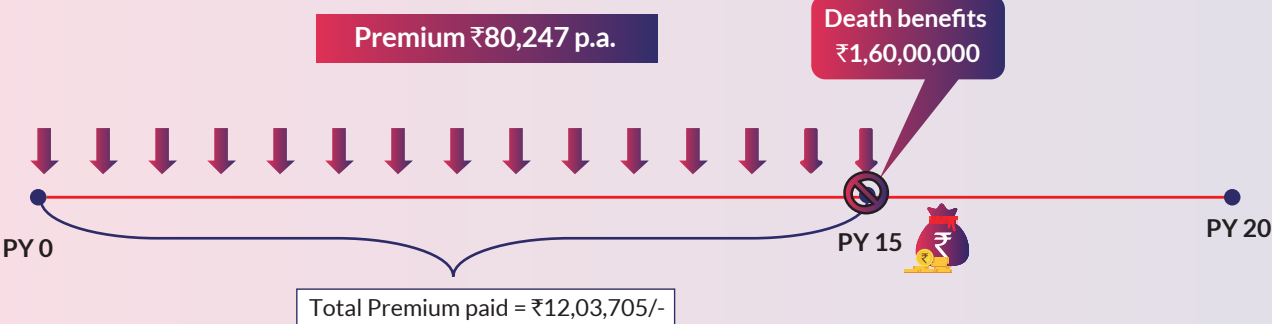
Scenario 1: On his survival till the end of policy term, he would receive ₹10,80,705 and live independently even at old age.



Scenario 2: In case he meets with an accident and unfortunately had to go through Amputation of left hand in 17th policy year, then ₹20 lacs will be paid (50% of APPD sum assured) and APPD benefit will continue with remaining APPD Sum Assured of ₹20 lacs, ADB will continue with Sum Assured of ₹1.2 Crores and death cover of ₹40 Lakh under base product and in case of his survival till the end of policy term ₹10,80,705 will be paid



Scenario 3: In case of his unfortunate accidental death during 15th policy year ₹1.60 Cr will be paid to his family (₹40 Lakh under base policy + ₹1.2 Crore under ADB).



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

Plan Details

Age* at Entry	Minimum: 18 years	Maximum: 50 Years	
Maximum Age* at Maturity	65 years		
Basic Sum Assured (in multiples of ₹50,000)	Minimum: ₹25,00,000	Maximum: ₹50,00,000	
Policy Term / Premium Payment Term	Premium Payment Options**	Policy Term	
	LPPT-7 & 10	15 to 30 years	
	LPPT-15	20 to 30 years	
	RP	10 to 30 years	
Premium Frequency	Yearly, Half-Yearly and Monthly		
Premium Frequency Loading	Half-Yearly: 51.00% of annual premium Monthly: 8.5% of annual premium		
Premium Amount	Premium Frequency	Minimum	Maximum
	Yearly	₹8,050	₹2,18,500
	Half-yearly	₹4,106	₹1,11,435
	Monthly	₹684	₹18,573
Rider	1. SBI Life - Accident Benefit Rider: (UIN: 111B041V01) ● Option A: Accidental Death Benefit (ADB) ● Option B: Accidental Partial Permanent Disability Benefit (APPD) 2. SBI Life – Wavier of Premium Rider (UIN: 111B048V01)		

* All the references to age are age as last birthday.

** LPPT - Limited Premium Payment Term / RP - Regular Premium

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.

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NRI Helpline No. : +91 22 6928 9090
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SBI Life - Saral Swadhan Supreme is an Individual, Non- Linked, Non-Participating, Life Insurance Savings product with Return of Premium.

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



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