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 - Smart Fortune Builder?

You always aim to progress in life to achieve your personal and financial goals. While you are working to achieve your personal goals, SBI Life – Smart Fortune Builder will take care of financial protection of your family as well as enhance your wealth creation opportunity through market linked returns.

- **Protection:** In case of any eventuality, financial needs of the family will be taken care-of.
- **Long Term Wealth Creation: Goal based savings can be done by getting simultaneous benefits of Guaranteed Additions[#] of up to 150% of annualized premium and Market Linked Returns.**
- **Get additional Guaranteed Addition on Maturity[$]**
- No Premium Allocation Charge from 11th year onwards
- **Flexibility:** The following are available under the product
    - Choice of paying premiums regularly or for a limited period or through one-time lumpsum payment
    - Choice of 14 fund options and option to 'switch' between these funds.
    - Taking death benefit as lumpsum or in periodic installments through 'Settlement Option". During the settlement period, the investment risk in the investment portfolio is borne by the beneficiary.
- **Liquidity:** Partial withdrawals from 6th policy year onwards or on attainment of age 18 by the life assured whichever is later.
- **Tax Savings**:** As per prevailing norms under the Income Tax Laws
- Enhanced Protection with Optional **SBI Life- Accident Benefit Rider- Linked^ & SBI Life - Waiver of Premium Rider- Linked[#]** available

[#]Guaranteed Additions at pre-specified percentage of Annualized Premium/Single Premium, would be made to the Fund Value at the end of 10th policy year and every 5th year thereafter, subject to policy being in-force as on date of proposed addition. Longer the policy term, higher the guaranteed addition. Maximum 150% of guaranteed additions available on selecting the policy term of 30 years under regular pay policies.
[$]Guaranteed Addition on Maturity at pre-specified percentage (depending on the premium band) of Annualized Premium/Single Premium would be made to the Fund Value at the end of the Policy Term, subject to policy being in-force.
**Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details.
^SBI Life – Accident Benefit Rider – Linked (UIN: 111A042V01), Option A: Accidental Death Benefit (ADB) and Option B: Accidental Partial Permanent Disability Benefit (APPD).
[#]SBI Life - Waiver of Premium Rider- Linked (UIN: 111A049V01)

Plan Details

Age[1] at Entry	**Minimum:** 2 years[$$]	**Maximum:** 55 years	
Age[1] at Maturity	**Minimum:** 18 years	**Maximum:** 70 years	
Plan Type	Regular Pay/ Limited Pay / Single Pay		
Premium Payment Term (PPT) and Corresponding Policy Term (PT)	**Plan Type**	**Policy Term (Years)**	**Premium Payment Term (Years)**
	Regular Pay	15 to 30 (both inclusive)	Same as policy term
	Limited Pay	15 to 30 (both inclusive)	7 / 10 / 12
		20 to 30 (both inclusive)	15
	Single Pay	5 to 30 (both inclusive)	One-time payment at policy inception
Premium Amount	**Plan Type**	**Minimum (₹)**	**Maximum (₹)**
	Regular Pay	₹40,000 p.a	₹2,50,000; Subject to Board Approved Underwriting Policy
	Limited Pay	₹50,000 p.a	
	Single Pay	₹65,000	

Premium Frequency	Single/Yearly	
Sum Assured	**Plan Type**	
	Regular Pay & Limited Pay	10 × Annualized Premium[2]
	Single Pay	1.25 × Single Premium[3]
Rider's	**SBI Life - Accident Benefit Rider - Linked (UIN: 111A042V01):** **Option A:** Accidental Death Benefit (ADB) **Option B:** Accidental Partial Permanent Disability Benefit (APPD) **SBI Life - Waiver of Premium Rider- Linked (UIN: 111A049V01)**	

[1]All the references to age are age as on last birthday.

[2]Where Annualized Premium is the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.

[3]Single Premium means the premium amount payable in lump sum at policy inception excluding taxes, rider premiums and underwriting extra premium on riders, if any.

[$$]In case of minor lives, policy term should be appropriately chosen so as to ensure that at the time of maturity life assured should be a major. In case of minor lives, date of commencement of policy and date of commencement of risk shall be same.

Various charges such as 'Premium Allocation Charges', 'Policy Administration Charges', 'Fund Management Charges' etc are deducted. All the charges except Premium Allocation Charges and 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.

Illustration: 1

Mr. Sanjay, a 35-year-old IT Developer wants to ensure that his family is able to maintain their lifestyle even when he is not around. He opts for SBI Life – Smart Fortune Builder for Annualized Premium of ₹50,000 and Sum Assured of ₹5 lakhs

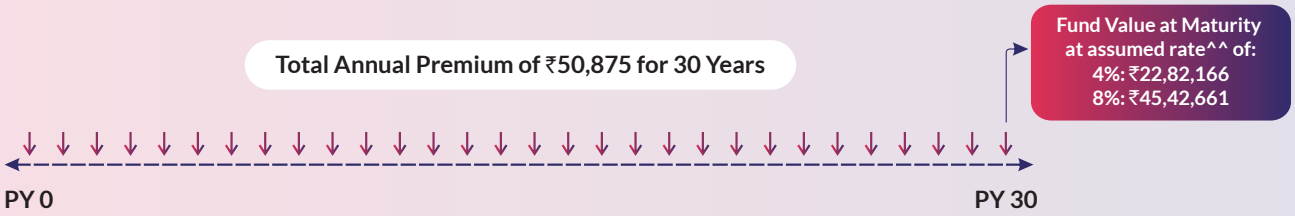
Mr. Sanjay has availed SBI Life - Smart Fortune Builder policy. The details are as below:		
Age – 35 years	Plan Type – Regular Pay Frequency - Yearly	Policy Term – 30 years Premium Payment Term (PPT) – 30 years
Annualized Premium – ₹50,000 p.a. (A)	Sum Assured – ₹5,00,000	Fund – 100% Flexicap Fund

Additionally, he 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:

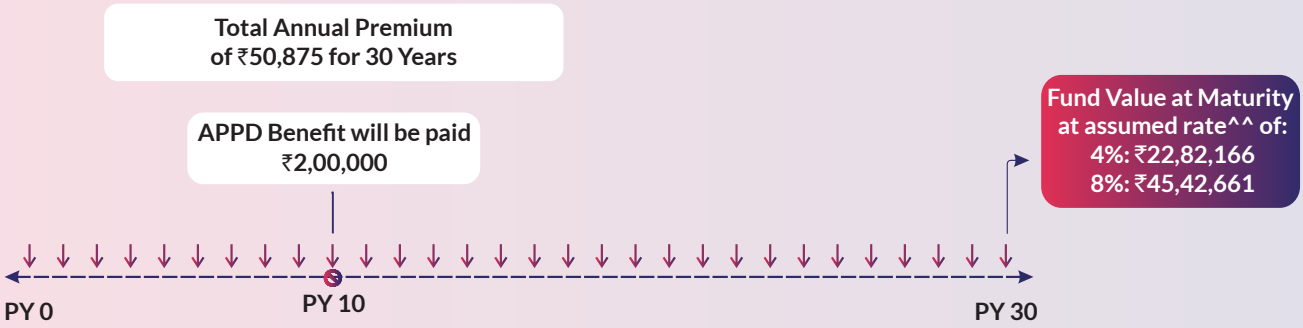
Rider Benefit		**Policy Term**	**Premium Payment Term**	**Sum Assured**	**Annual Premium**
Accident Benefit Rider – Linked	**Option A: Accidental Death Benefit**	30 Years	30 Years	₹15,00,000	₹705
	Option B: Accidental Partial Permanent Disability Benefit			₹5,00,000	₹170
Total Rider Annual Premium (B)		₹875			

Total Annual Premium = A + B = ₹50,000 + ₹875 = ₹50,875

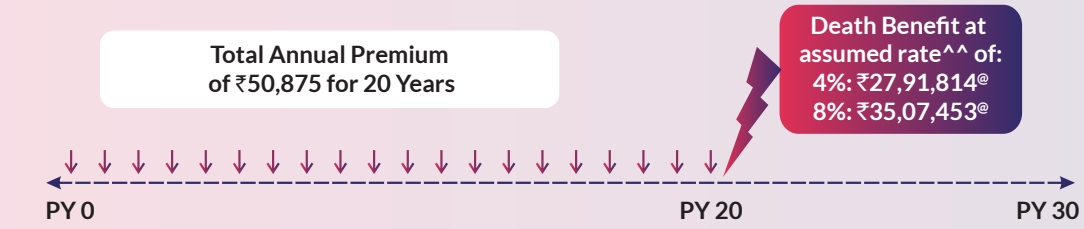
Scenario 1 (Maturity Benefit [lumpsum]):
On the maturity date, Mr. Sanjay's maturity benefit, based on the assumed investment returns, is given below:



Scenario 2: In case he meets with an accident and unfortunately had to go through Amputation of four fingers of left hand in 10th policy year, then ₹2.00 lacs will be paid (40% of APPD sum assured) and APPD benefit will continue with remaining APPD Sum Assured of ₹3.00 lacs, ADB will continue with Sum Assured of ₹15 Lakhs and life cover will continue with Sum Assured of ₹5 Lakh under base product. On the maturity date, Mr. Sanjay's maturity benefit, based on the assumed investment returns, is given below.



Scenario 3: In case of his unfortunate accidental death during 20th policy year, the death benefit, based on the assumed investment returns, as given below:



@Accidental Death benefit: Sum Assured of ₹15,00,000 **Plus** Death Benefit at assumed rate

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

Illustration: 2

Mr. Shiv, 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 Fortune Builder for Annualized Premium of ₹2.5 lakh and Sum Assured of ₹25 lakhs.

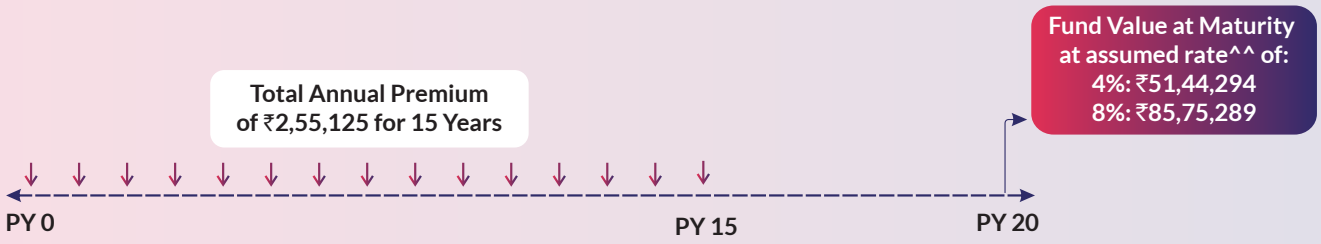
The details are as below:		
Age – 45 years	Plan Type – Limited Pay Frequency – Yearly	Policy Term – 20 years Premium Payment Term (PPT) – 15 years
Annualized Premium – ₹2,50,000 p.a. (A)	Sum Assured – ₹25,00,000	Fund –100% Balanced Fund

Additionally, he 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:

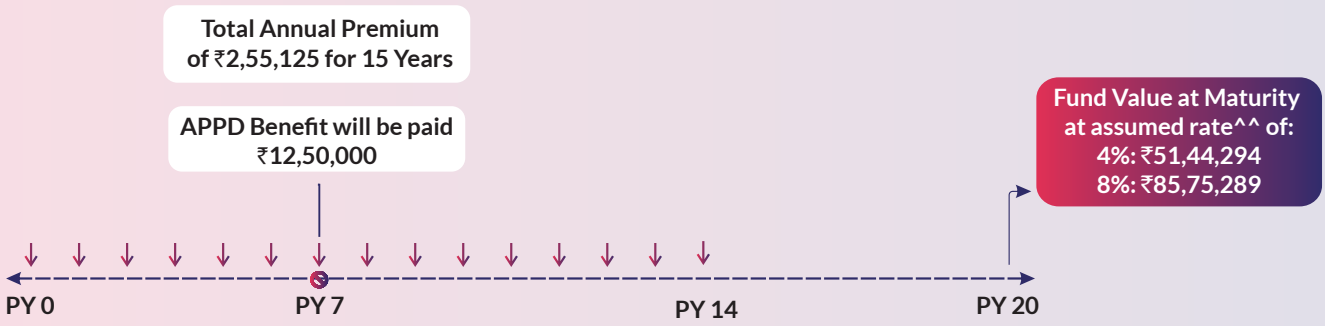
Rider Benefit		Policy Term	Premium Payment Term	Sum Assured	Annual Premium
Accident Benefit Rider – Linked	Option A: Accidental Death Benefit	20 Years	15 Years	₹75,00,000	₹4,125
	Option B: Accidental Partial Permanent Disability Benefit			₹25,00,000	₹1,000
Total Rider Annual Premium (B)		₹5,125			

Total Annual Premium = A + B = ₹2,50,000 + ₹5,125 = ₹2,55,125

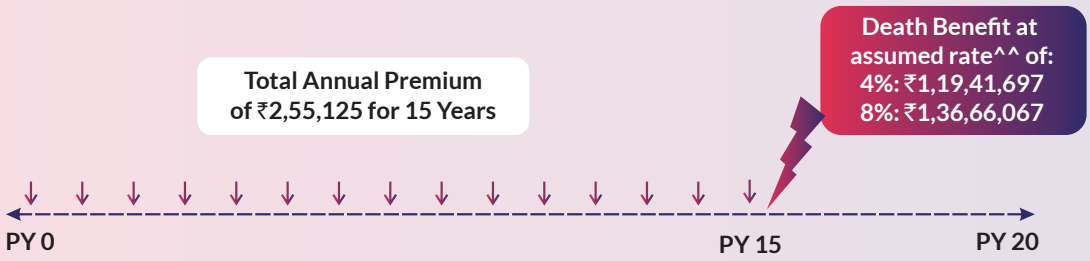
Scenario 1 (Maturity Benefit [lumpsum]):
On the maturity date, Mr. Shiv's maturity benefit, based on the assumed investment returns, is given below.



Scenario 2: In case he meets with an accident and unfortunately had to go through Amputation of left hand in 7th policy year, then ₹12.50 lacs (50% of APPD sum assured) and APPD benefit will continue with remaining APPD Sum Assured of ₹12.50 lacs, ADB will continue with Sum Assured of ₹75 Lakhs and life cover will continue with Sum Assured of ₹25 Lakh under base product. On the maturity date, Mr. Shiv's maturity benefit, based on the assumed investment returns, is given below.



Scenario 3: In case of his unfortunate accidental death during 15th policy year, the death benefit, based on the assumed investment returns, as given below:



@Accidental Death benefit: Sum Assured of ₹75,00,000 **Plus** Death Benefit at assumed rate

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

Illustration: 3

Mrs. Priya, 40 years old freelancer as a caring mother has taken a policy for her 8-year-old daughter Sonam future to ensure her financial goals remain protected under all circumstances.

Mrs. Priya opts for the SBI Life – Smart Fortune Builder for Annual Premium of ₹1,00,000 and Sum Assured of ₹10 lakhs

(A) Base Policy

SUM ASSURED	Policy Term (PT)	Premium Paying Term (PPT)	Premium Frequency	Installment Premium	Fund
₹10,00,000	15 years	7 years	Yearly	₹1,00,000	100% Large Cap Fund

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

This provide peace of mind that Sonam's future education, aspiration and financial security will remain safeguarded regardless of Mrs. Priya life uncertainties.

(B) SBI Life – Waiver of Premium Rider - Linked

Policy Term (PT)	Premium Paying Term (PPT)	Premium Frequency	Installment Premium
7 years	7 years	Yearly	₹2,303

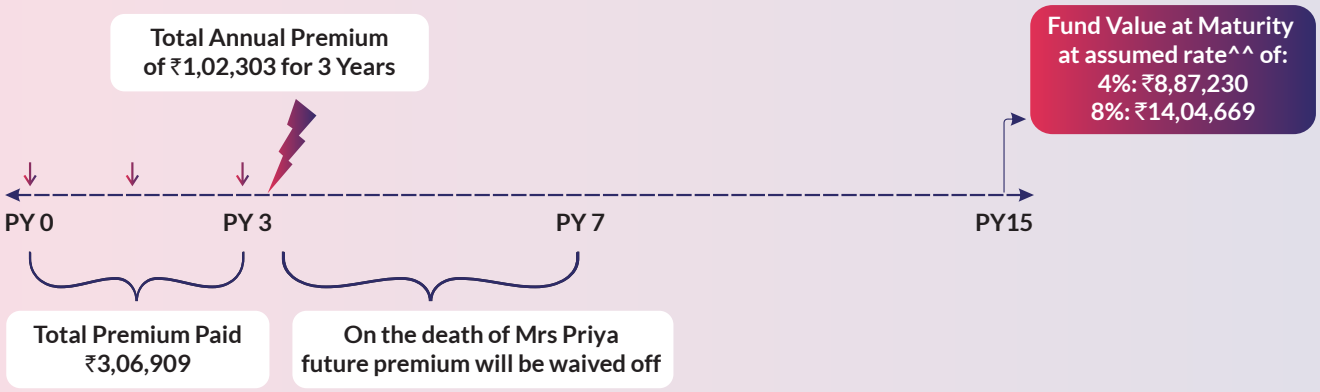
Total Annual Premium = A + B = ₹1,00,000 + ₹2,303 = ₹1,02,303

Scenario 1 (Maturity Benefit [lumpsum]):

On the maturity date, Sonam's maturity benefit, based on the assumed investment returns, is given below.



Scenario 2: In case of Mrs. Priya's unfortunate death during 3rd policy year, All future premium will be waived off from the date of occurrence of the event, while the policy continues uninterrupted, Ms Sonam will receive all policy benefits as per the terms & conditions of policy. The benefit, based on the assumed investment returns is as given below:



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

^^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.

Prohibition of Rebates

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

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.

Notes:

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 - Smart Fortune Builder 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.

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 policyholder/ insured is responsible for his/her decisions. SBI Life Insurance Company is only the name of the insurance company and SBI Life – Smart Fortune Builder 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 sales 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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