

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about Your Policy. You are also advised to go through Your Member Policy/Annuity Certificate.

Sl. No.	Title	Description in Simple Words (<i>Please refer to applicable Member Policy/Annuity Certificate Clause Number in next column</i>)	Member Policy/Annuity Certificate Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Swarna Jeevan Plus <<as allotted by system>>	Cover Page
2.	Annuity Certificate Number	<< as allotted by system >>	Cover Page
3.	Type of Insurance Policy	SBI Life – Swarna Jeevan Plus is a Non-Linked, Non-Participating, General Annuity Group product	Cover Page
4.	Basic Policy Details	<ul style="list-style-type: none"> • Annuity Option Chosen: <<as allotted by system>> • Premium: Rs. << as allotted by system, excluding taxes >> • Mode of Premium Payment: Single Premium • Annuity Benefit: Rs. <<as allotted by system >> <<yearly / half yearly / quarterly / monthly>> 	Annuity Policy details
5.	Policy Coverage/Benefits Payable	<p><u>Maturity Benefit:</u> Not Applicable</p> <p><u>Death Benefit:</u> For the following Annuity Options, no Death Benefit is payable:</p> <ol style="list-style-type: none"> 1. Life Annuity 2. Annuity certain for ‘N’ years and annuity for Life thereafter 3. Increasing Life Annuity (simple or compound increasing) 4. Joint Life (last survivor) Annuity 5. Joint Life Annuity Certain for “N” years and Joint Life (last survivor) Annuity thereafter 6. Increasing Joint Life (last survivor) Annuity (simple or compound increasing) <p>For the following Annuity Options, Death Benefit is payable as per terms and conditions of the Policy:</p> <ol style="list-style-type: none"> 7. Life Annuity with Refund of Purchase Price 8. Life Annuity with Refund of Balance Purchase Price 9. Joint Life (last survivor) Annuity with Refund of Purchase Price 10. NPS - Family Income 11. Deferred Life Annuity with refund of purchase price 12. Deferred Joint Life (last survivor) Annuity with refund of purchase price <p><u>Survival Benefit:</u> Annuity Installments are payable as specified based on Annuity Option chosen.</p>	Clause II (2)
			Clause II (1)
			Clause II (1)
			Clause II (4.2)

		<p>Surrender Benefit: Surrender Value (SV) is available only under Deferred Annuity Options. The Policy can be surrendered during the deferment period only. Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, is payable as Surrender Value.</p>	
6.	Options available	<p>There are 12 Annuity Options available under the Policy as mentioned below and once chosen the same cannot be changed after Free Look Period. The Annuity Option selected is mentioned above under “Basic Policy Details”.</p> <ol style="list-style-type: none"> 1. Life Annuity 2. Life Annuity with Refund of Purchase Price 3. Life Annuity with Refund of Balance Purchase Price 4. Annuity Certain for “N” years and annuity for Life thereafter 5. Increasing Life Annuity (Simple or Compound Increasing) 6. Joint Life (Last Survivor) Annuity 7. Joint Life (Last Survivor) Annuity with Refund of Purchase Price 8. Joint Life Annuity Certain for “N” years and Joint Life (last survivor) Annuity thereafter 9. NPS - Family Income 10. Increasing Joint Life (Last Survivor) Annuity (Simple or Compound Increasing) 11. Deferred Life Annuity with Refund of Purchase Price 12. Deferred Joint Life (Last Survivor) Annuity with Refund of Purchase Price 	Clause II (1)
7.	Riders opted, if any	Not Applicable	
8.	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	
9.	Waiting/lien Period, if any	Not Applicable	
10.	Grace Period	Not Applicable	
11.	Free Look Period	<p>30 days</p> <p>For non-compulsory schemes, if the Annuitant disagree(s) with any of the terms and conditions of the Master Policy, Member Policy/Annuity Certificate or otherwise, the Annuitant has an option to cancel the Member Policy/Annuity Certificate by sending a written request to Us, stating the reasons for his/her objection within the Free Look Period of 30 days beginning from the date of receipt of the Member Policy/Annuity Certificate. Upon Annuitant’s request and if no claim for Death Benefit has been made under the Member Policy/Annuity Certificate, We will refund the Premium paid after deducting the Annuity Installment paid, if any and the stamp duty paid to the employer or Master Policyholder or the trust or entity that has purchased the Master Policy (as the case maybe), irrespective of the reasons mentioned.</p> <p>For compulsory schemes, the Annuitant has an option to change the Annuity Option during the Free Look Period and continue the Member Policy/Annuity Certificate. The Annuitant will also have an option to purchase immediate annuity or deferred annuity from another insurer at</p>	Clause IV (1)

		the then prevailing annuity rates to the extent of percentage, as stipulated by the Authority from time to time, (currently 50% of the entire proceeds of the pension policy net of commutation is permitted).	
12.	Lapse, Paid-Up and Revival of the Policy	Not Applicable	
13.	Policy Loan, if applicable	Not Applicable	
14.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services Download ‘Turn Around Times’ pdf • Helpline/Call Centre Number: <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). ○ Helpline for NRI customers: +91-022 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 • Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/en/services/download-center/claim-forms <p>For details, please refer the Claims benefits of the Annuity Certificate.</p>	Clause III
15.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): https://www.sbilife.co.in/en/services Download ‘Turn Around Times’ pdf • Helpline/Call Centre Number: <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). ○ Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) • Our Contact Details: For any information/ clarification, please contact: Your nearest local SBI Life service branch • 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/en/services/download-center/policy-servicing-forms 	
16.	Grievances /Complaints	<ul style="list-style-type: none"> • 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 - hcr@sbilife.co.in • Link for registering the grievance with the insurer’s portal: https://www.sbilife.co.in/en/grievances • Contact details of Ombudsman: https://cioins.co.in/ombudsman 	Clause V

Declaration by the Annuitant

I have received the above and I have read and confirm having noted the details.

Place:

Date:

(Signature of the Annuitant)

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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