

## Why SBI Life – eShield Insta?

**SBI Life – eShield Insta** is an Individual, Non-Linked, Non-Participating, Life Insurance Pure Risk/Savings Product with Return of Premium. A digital term plan available at your fingertips, anytime, anywhere, which is effortless to buy, and provides financial protection to you and your loved ones.

## Key Features

- Provides insurance coverage through your earning years at an affordable cost
- **Choice of 2 Plan Options:**
  - Plan A:** Pure Term Insurance; and
  - Plan B:** Term Insurance with Return of Premium: In case of survival till maturity, returns 100% of Total Premiums Paid<sup>#</sup> under the Policy
- Easy enrolment through instant and swift processing of policy
- Convenience of paying Premium regularly for a period of 10 years
- Get tax benefits<sup>§</sup> as per the prevailing norms under the Income Tax Act, 1961

<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.

## Plan Details

Age^ at Entry	Minimum: 18 Years			Maximum: 50 Years		
Maximum Age^ at Maturity	60 Years					
Sum Assured	₹10,00,000/ ₹15,00,000/ ₹20,00,000/ ₹25,00,000/ ₹30,00,000/ ₹35,00,000/ ₹40,00,000/ ₹45,00,000/ ₹50,00,000/ ₹55,00,000/ ₹60,00,000 The Maximum Sum assured shall be subject to Board approved underwriting policy					
Premium Frequency	Yearly & Monthly					
Premium Frequency Loading	Monthly: 8.50% of yearly premium					
Policy Term (in years)	10 Years					
Premium Payment Term (in years)	Same as Policy Term (Regular Premium)					
\$\$Premium (in ₹)	Premium Frequency	Minimum Premium: Pure Term Insurance	Minimum Premium: Term Insurance with Return of Premium	Premium Frequency	Maximum Premium: Pure Term Insurance	Maximum Premium: Term Insurance with Return of Premium
	Yearly	2,259/-	10,735/-	Yearly	43,208/-	1,83,233/-
	Monthly	192/-	912/-	Monthly	3,673/-	15,575/-

<sup>^</sup>All the references to age are age as on last birthday

<sup>\$\$</sup>Premium shown above are excluding underwriting extra.

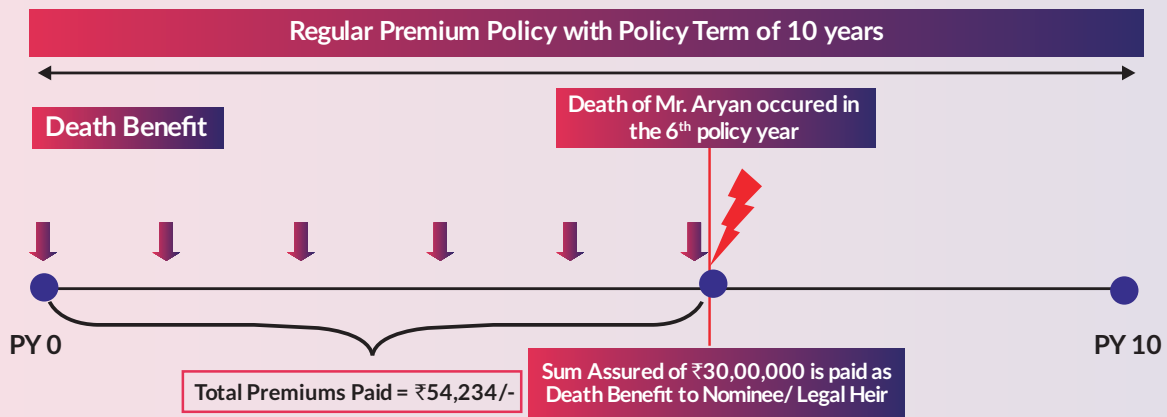
## Illustration

### Scenario - 1

Mr. Aryan Verma, age 40 year old Brand Manager, wants to ensure that his wife and three-year-old son's future financial requirements are secure in case of any unfortunate eventuality. He has chosen SBI Life – eShield Insta – Pure Term Insurance option for Sum Assured of ₹30 lakhs with cover till age of 50. Now, Aryan is secure & worry-free for the next 10 years.

His premium for this life cover is ₹9,039/- per annum.

In case of death of Mr. Aryan Verma in the 6<sup>th</sup> policy year, Sum Assured on Death of ₹30 lakhs will be paid to his Nominee/Legal Heir, provided the policy is in-force.



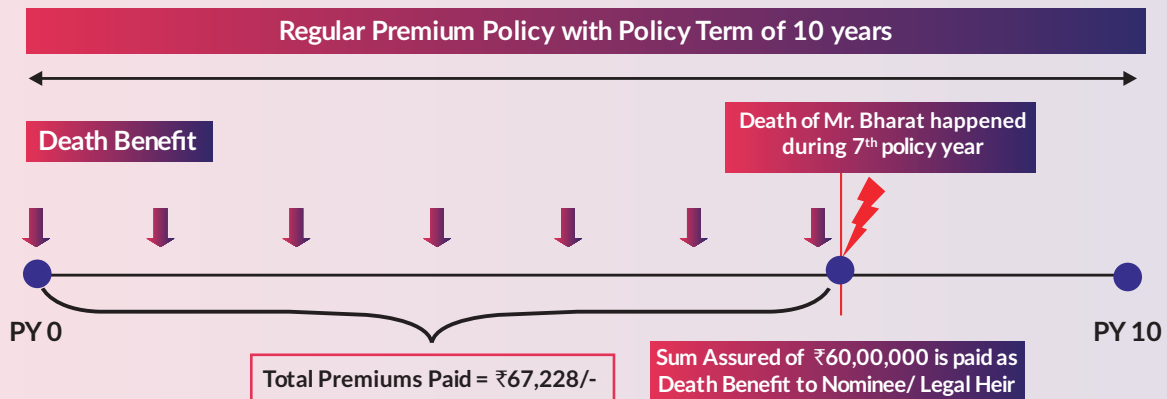
Note: W.e.f. September 22, 2025, the Individual Life Insurance Policies are exempted from GST

#### Scenario - 2

Mr. Bharat, age 30 years old technician in a BPO, opts for SBI Life - eShield Insta – Pure Term Insurance option for Sum Assured of ₹ 60 lakhs cover till the age of 40.

His premium for this life cover is ₹9,604/- per annum.

Now, Mr. Bharat is secure & worry-free for the next 10 years. In case of death of Mr. Bharat during 7<sup>th</sup> policy year Sum Assured on Death of ₹60 lakhs will be paid to his Nominee/Legal Heir, provided the policy is in-force.



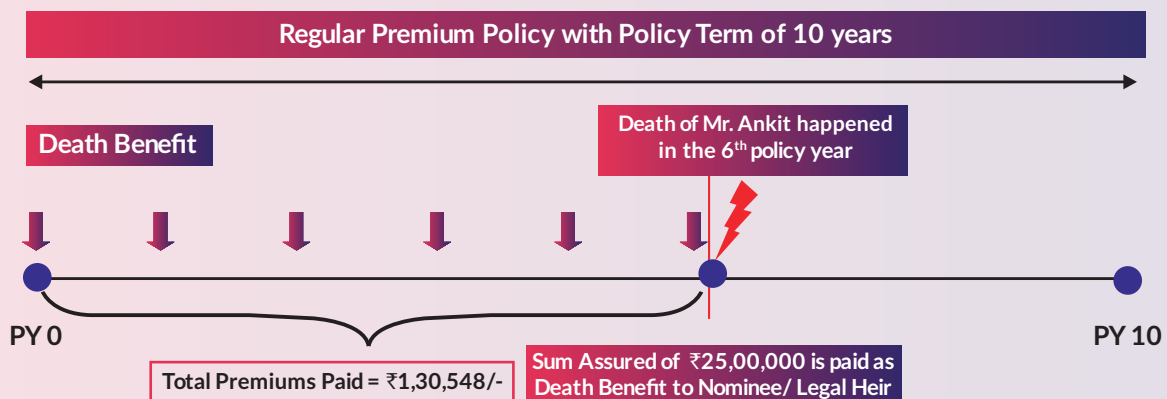
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#### Scenario - 3

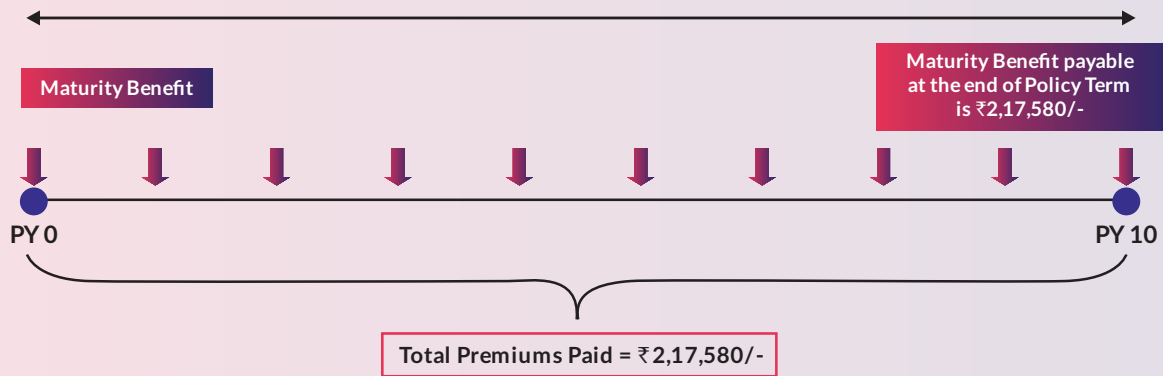
Mr. Ankit, age 30 year old Business man opts for SBI Life - eShield Insta - Term Insurance with Return of Premium option for Sum Assured of ₹25 Lakhs cover till the age of 40.

His premium for this life cover is ₹21,758/- per annum.

In case Mr. Ankit's death occurs on the 6<sup>th</sup> policy year, the sum assured on death of ₹25 lakhs will be paid to his Nominee/Legal Heir, provided the policy is in-force.



In case Mr. Ankit survives till end of policy term, he will get the Maturity benefit of 100% of the total premium paid# i.e ₹2,17,580/-, provided the policy is in-force.



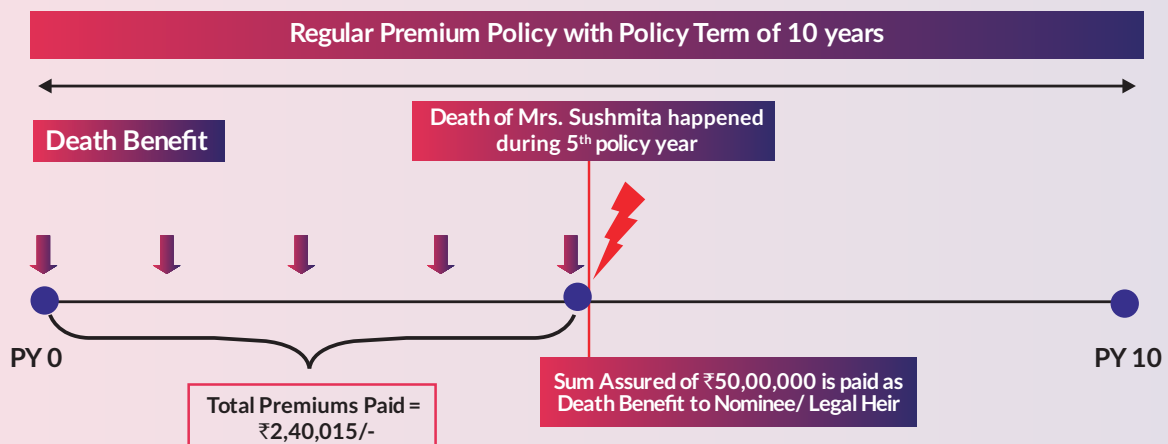
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#### Scenario - 4

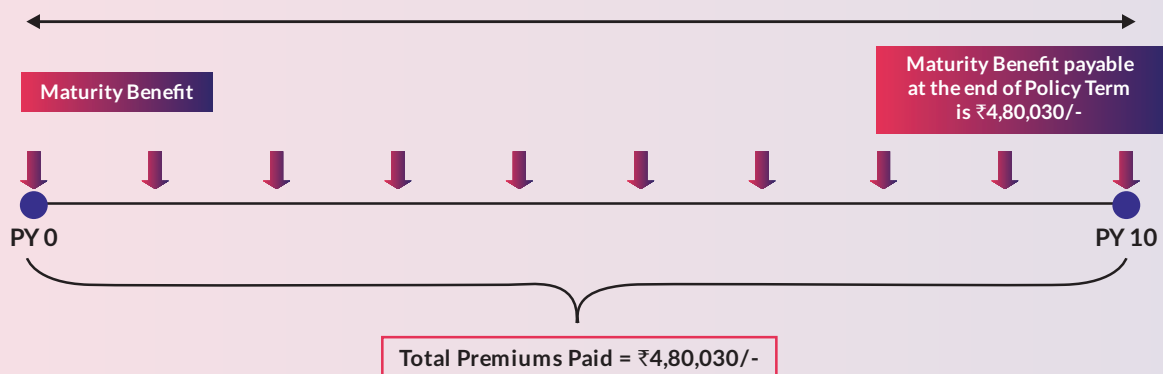
Mrs. Sushmita, age 35 years old working as a content writer in a News Channel, wants to ensure that her family is able to maintain their lifestyle even when she is not around. She opts for SBI Life - eShield Insta -Term Insurance with Return of Premium option for Sum Assured of ₹50 Lakhs cover till the age 45.

Her premium for this life cover is ₹48,003/- per annum.

In case Mrs Sushmita's death occurs during 5<sup>th</sup> policy year, the Sum Assured on Death of ₹50 lakhs will be paid to her Nominee/ Legal Heir, provided the policy is in-force.



In case Mrs. Sushmita survives till end of policy term, she will get the Maturity benefit of 100% of the total premium paid# i.e. ₹4,80,030/- and she can live independently even at old age, provided the policy is in-force.



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

## 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.

**Toll-free No.: 1800 267 9090 | SMS 'LIBERATE' to 56161 | Email: [info@sbilife.co.in](mailto:info@sbilife.co.in) | Web: [www.sbilife.co.in](http://www.sbilife.co.in)**  
(Customer Service Timing: 24X7)

SBI Life - eShield Insta is an Individual, Non Linked, Non-Participating, Life Insurance Pure Risk/ Savings Product with Return of Premium.

**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.

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