

SBI Life – eShield Next is an Individual, Non-Linked, Non-Participating Life Insurance Pure Risk Premium Product. It is a new age protection plan which has been thoughtfully crafted for you to meet not only your present requirements but also take care of your changing responsibilities as the life goes along. Thus, making it the perfect solution for availing long term protection and financial security for your family.

Key Features of SBI Life- eShield Next

- Choice of 3 Plan Options: **Level Cover, Increasing Cover and Level Cover with Future Proofing Benefit**
- **Life cover** upto 100 years (Whole life) or 85 years (other than Whole Life)
- **Pay premium as per your convenience***
- **Customize the Plan:** Through Death Benefit Payment Mode and Better Half Benefit Option
- Terminal Illness Benefit is available under all plan options
- **Additional Coverage** through two Rider# options
- **Tax benefits** as per prevailing norms under the Income Tax Act, 1961**

*Only Once, For Limited Period or Entire Policy Term

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

#The Riders under this product are SBI Life - Accidental Death Benefit Rider (UIN: 111B015V03) and SBI Life - Accidental Total & Permanent Disability Benefit Rider (UIN: 111B016V03)

Plan Eligibility

Plan Options	Level Cover	
	Increasing Cover	
	Level Cover with Future Proofing Benefit	
Age[^] at Entry	Minimum: For Whole Life: 45 years For Other than Whole Life: 18 years	Maximum: For Level Cover, Increasing Cover Benefit & Level Cover with Future Proofing Benefit: Single Premium & LPPT: 65 years Regular Premium: 60 years For Better Half Benefit: 55 years
	Maximum Age[^] at Maturity • Single Premium: 85 years • Regular Premium: 85 years LPPT: • Whole Life: 100 years • Other than Whole Life: 85 years	
Basic Sum Assured (in multiples of ₹1,00,000)	Minimum: • For Online (through Company's website) and Web aggregator channel: ₹50,00,000 • For other distribution channel: ₹75,00,000	
	Maximum: • For Non-Smoker Lives: No limit • For Smoker Lives: ₹99,00,000 The maximum basic sum assured shall be as per the Board approved Underwriting Policy	
Premium Payment Mode	Single, Yearly, Half-yearly & Monthly ^{^^}	
Premium for Non- Yearly Modes	• Half-Yearly: 51.00% of yearly premium • Monthly ^{^^} : 8.50% of yearly premium	
Policy Term (in years)	Minimum: 5 years	Maximum: Single Premium: [85 less Age at Entry] in years Regular Premium: [85 less Age at Entry] in years
		LPPT: Whole Life: [100 less Age at Entry] in years Other than Whole Life: [85 less Age at Entry] in years

Premium Payment Term (in years)**Whole Life: LPPT (Years):** 7,10,15,20 and 25 years**Other than Whole life:****For Single Premium:** One time at Policy inception**For Regular Premium:** Same as Policy Term**For Limited Premium:** 5,7,10,15,20,25 years and (Policy Term less 5 years)**Premium Amount****Minimum:**

Premium Frequency	Minimum Premium
Single	19,000
Yearly	3,600
Half Yearly	1,836
Monthly ^{^^}	306

Maximum: No Limit, subject to Board approved Underwriting Policy

^ All the references to age are age as on last birthday.

\$\$ Premium shown above are excluding applicable taxes and underwriting extra. Taxes will be applicable as per the prevalent tax laws

^^ For Monthly mode, upto 3 Months premium to be paid in advance and renewal premium payment through Electronic Clearing System (ECS) or Standing Instructions (where payment is made either by direct debit of bank account or credit card). For Monthly Salary Saving Scheme (SSS) upto 2 months premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

The combinations for Premium Payment Term and Policy Term are as follows:

Premium Payment Option	Premium Payment Term (years)	Policy Term allowed (years)	
		Whole Life	Other than Whole Life
Single Premium	One time/Single	Not Applicable	5* to [85 less Age at Entry]
Regular Premium	Same as policy term	Not Applicable	
Limited Premium	5 years	Not Applicable	10 to [85 less Age at Entry]
	7 years	100 less Age at Entry	10 to [85 less Age at Entry]
	10 years		15 to [85 less Age at Entry]
	15 years		20 to [85 less Age at Entry]
	20 years		25 to [85 less Age at Entry]
	25 years		30 to [85 less Age at Entry]
	Policy Term less 5	Not Applicable	10 to [85 less Age at Entry]

* The minimum policy term for Increasing cover benefit is 10 years

Prohibition of Rebates: Section 41 of 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.

Toll Free No.: **1800 267 9090** (Between 9 am & 9 pm) | Visit us at: **www.sbilife.co.in**SMS: 'CELEBRATE' to 56161 | Email: **info@sbilife.co.in**

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