

SBI Life - eShield is an Individual, Non-Linked Non-Participating Life Insurance Pure Risk Premium Product. It is designed for tech savvy, educated, high net-worth individuals looking for pure protection cover. The plan comes with two benefit structures, Level Cover, where the protection amount remains constant throughout the policy term, and Increasing Cover, where the protection amount increases over time. The plan also provides an in-built Accelerated Terminal Illness benefit and option to increase the scope of protection by paying additional premium for the chosen rider/s.

WHY SBI Life - eShield?

- Security for your family at an affordable cost
- Easy and seamless online process for securing life cover
- Two benefit structure of Level Cover and Increasing Cover, providing protection as per your choice. The premium amount would vary depending upon the option chosen
- Inbuilt Accelerated Terminal Illness Benefit under both the benefit structures
- Rewards you with lower premium if you are a non-smoker
- Option to enhance your coverage through the following riders:
 - SBI Life - Accidental Death Benefit Rider (UIN: 111B015V03)
 - SBI Life - Accidental Total & Permanent Disability Benefit Rider (UIN: 111B016V03)
- Avail Medical Second Opinion service by Mediguide India which enables you, to receive second opinion of your diagnosis and treatment plans by another doctor
- Tax benefits* as per prevailing norms under the Income Tax Act, 1961

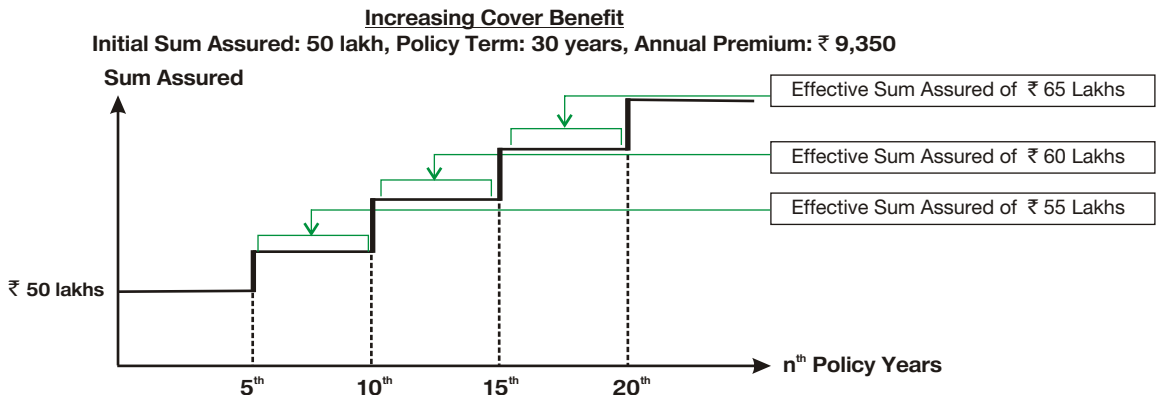
*Tax benefits, are as per the provisions of the Income Tax laws & are subject to change from time to time. Please consult your tax advisor for details.

Note: The rider sum assured cannot be more than the basic sum assured. These riders are available with both Level Term Assurance and Increasing Term Assurance Plan Options. The riders will have a level cover even if they are opted with the Increasing Term Assurance.

ILLUSTRATION

Mr. Vijay aged 35 years (Non-smoker), is always worried that if something happens to him, his family will lose their financial independence as he is the sole bread winner for his family. He plans to buy SBI Life –eShield.

Let us see what how can SBI Life-eShield help him in protecting his family financially.



The Sum assured payable on his unfortunate death, say, during the 6th policy year[®] would be ₹ 55,00,000. However, if death occurs in the 11th policy year[®], the sum assured payable would be ₹ 60,00,000(₹ 50,00,000 + [2*10%*50,00,000]).

[®]Provided the policy is in force on the date of diagnosis or date of death, as applicable.

PLAN AT A GLANCE		
Benefits Structures	<ul style="list-style-type: none"> • Level Cover • Increasing Cover 	
Age [^] at Entry	Minimum: 18 years	Maximum: Level Cover: 65 years Increasing Cover: 60 years
Age [^] at Maturity	80 years for Level Cover Benefit 75 years for Increasing Cover Benefit	
Basic Sum Assured (in multiples of ₹ 1,00,000)	Minimum: ₹ 35,00,000	Maximum: No Limit (Subject to board approved underwriting policy)
Premium Payment Mode	Yearly, Half-yearly, Quarterly & Monthly ^{^^}	
Premium for Non-Yearly Modes	Half-Yearly: 51.00% of yearly premium Quarterly: 26.00% of yearly premium Monthly: 8.50% of yearly premium	
Policy Term	Minimum: For Level Cover: 5 years For Increasing Cover: 10 years	Maximum: For Level Cover: 80 years less Age [^] at Entry For Increasing Cover: 75 years less Age [^] at Entry
Premium Payment Term	Same as Policy term	
^{ss} Premium Amount	Minimum: Yearly: ₹ 2,779 Half-yearly: ₹ 1,418 Quarterly: ₹ 723 Monthly ^{^^} : ₹ 237	Maximum: No Limit (Subject to board approved underwriting policy)

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

^{^^} 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 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

^{ss} Premium shown above are excluding applicable taxes and underwriting extra. Taxes will be applicable as per the prevalent tax laws

Prohibition of Rebates:

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

- (1) 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.
- (2) 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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IRDAI is not involved 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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