

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 – eWealth Plus?

To move forward in life, it is necessary to have an assurance of financial security. With SBI Life – eWealth Plus, an Individual, Unit-Linked, Non-Participating Life Insurance Savings product, you can now grow your wealth in a few simple steps by buying the plan online and pursue your aspirations while protecting your family for life.

Key Features

- Twin benefits of Life Insurance Cover and Market Linked Returns
- Choice of two Investment Strategies - Growth Strategy based on overall exposure to Equity, Debt and Money Market instruments and Active Strategy – to invest within twelve fund options as per your risk appetite
- Hassle free investment management through Automatic Asset Allocation under Growth strategy
- Premiums starting as low as ₹3,000 per month
- No Premium Allocation Charges, thereby enhancing your Fund Value
- Easy and Simple 3 Step Online Buying Process
- Liquidity through Partial Withdrawal (s) from 6th policy year onwards
- Tax Savings*.

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

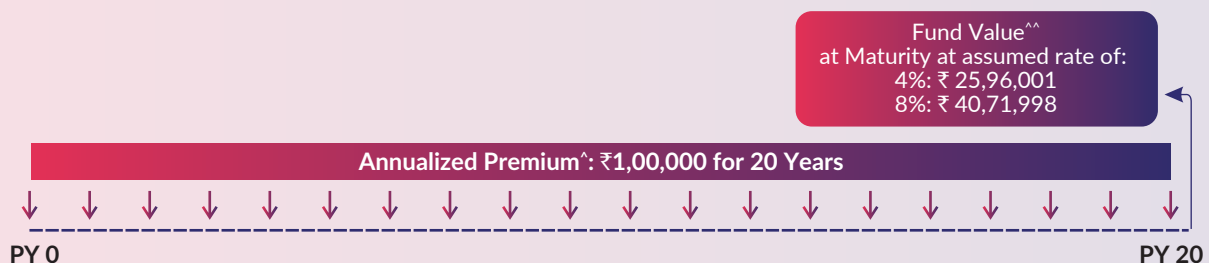
Illustration - 1

Ms. Tina, an ambitious graphic designer, wants to build a stable corpus that will fuel her entrepreneurial journey in future. She wants a decent life cover along with generating market linked returns without the hassle of tracking the funds' performance regularly. She has availed SBI Life- eWealth Plus policy the details of which are as below:

Age – 30 years	Plan Type – Regular Frequency – Yearly	Policy Term – 20 years Premium Payment Term (PPT) – 20 years
Premium – ₹1,00,000 p.a.	Sum Assured – ₹10,00,000	Fund Management Strategy - Growth Strategy

1. Maturity Benefit (Lump sum)

On the maturity date, Tina's maturity benefit, based on the assumed investment returns, is as per the table given below:



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Apne liye. Apno ke liye.

2. Death Benefit (Lumpsum)

In case of Tina's unfortunate death during 10th policy year, the death benefit, based on the assumed investment returns, is as per the table given below:



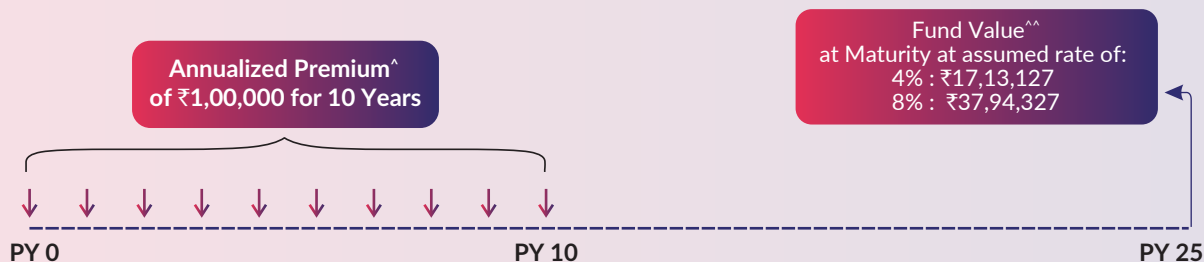
Illustration - 2

Mr. Jay is a financial analyst with sound knowledge of global financial markets. He wants to actively invest part of his earnings in unit linked funds along with the added advantage of life cover. He has availed SBI Life-eWealth Plus policy the details of which are as below:

Age - 40 years	Plan Type - Limited Pay Frequency - Yearly	Policy Term - 25 years Premium Payment Term (PPT) - 10 years
Premium - ₹1,00,000 p.a.	Sum Assured - ₹10,00,000	Fund Management Strategy - Active Strategy
		Funds invested: Equity Fund : 30% Corporate Bond Fund : 40% Money Market Fund : 30%

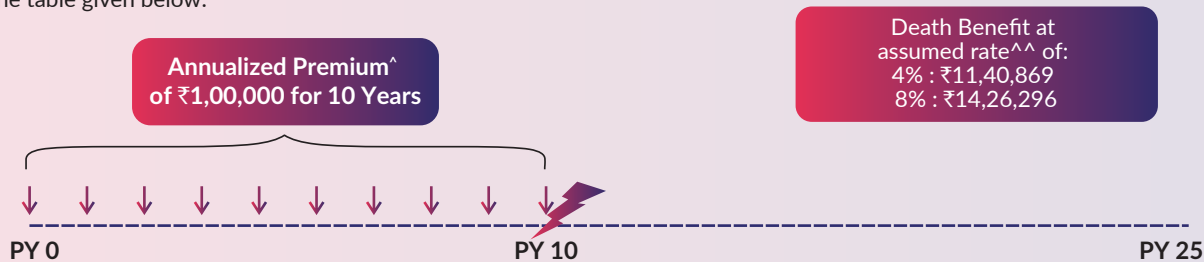
1. Maturity Benefit (Lumpsum)

On the maturity date, Jay's maturity benefit, based on the assumed investment returns, is as per the table given below:



2. Death Benefit (Lumpsum)

In case of Jay's unfortunate death during 10th policy year, the death benefit, based on the assumed investment returns, is as per the table given below:



^{^^}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.



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Apne liye. Apno ke liye.

Plan at a Glance

Age [#] at Entry	Minimum: 5 Years	Maximum: 50 years
Age [#] at Maturity	Minimum: 18 Years	Maximum: 65 years
Policy Term	Minimum: Regular Pay -10 Years/ Limited Pay - 15 Years	Maximum: 30 Years
Premium Payment Mode	Regular Pay /Limited Pay	
Premium Payment Frequency	Yearly & Monthly	
Premium Payment Term	Regular Pay: Same as Policy Term// Limited Pay: 7 & 10 Years	
Premium Range	Premium Payment Frequency	Premium Range
		Minimum Maximum
	Yearly	₹36,000 per annum No Limit, Subject to board approved underwriting policy
	Monthly	₹3,000 per month No Limit, Subject to board approved underwriting policy
Basic Sum Assured	Annualized Premium [^] X 10	

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

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

Note:

1. In case life assured is a minor, policy term should be chosen appropriately so that the life assured is at least a major as on the maturity date.
2. In case life assured is minor, date of commencement of policy and date of commencement of risk shall be same and the policyholder/proposer can be parents, grandparents or legal guardian. This shall be as per our Board approved underwriting policy.
3. Top up premiums are not allowed under the product.

Prohibition of Rebates

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

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

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.

Various charges such as 'Fund Management Charges' etc. are deducted. All the charges except 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.

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 insured is responsible for his/her decisions. SBI Life Insurance Company is only the name of the insurance company and SBI Life - eWealth Plus 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. 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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