



An Individual Non-Participating Unit Linked Life Insurance Product

"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".

SBI Life - eWealth Insurance is an Individual Non-Participating Unit Linked Life Insurance product which provides you with the twin benefits of Life Insurance Cover and Wealth Creation. The plan is suitable for availing market linked returns, hassle-free, through its feature - Automatic Asset Allocation (AAA). The AAA feature allows you to enhance the upside potential of your investment during the initial policy years, by taking a higher exposure to Equity and lower the down side potential of your investment as the policy approaches the end of its term; by gradually increasing the exposure to less-risky instruments like Debt or Money Market Instruments.

Why SBI Life - eWealth Insurance?

- Twin benefits of Life Insurance Cover and Market Linked Returns
- Hassle-free investment management through Automatic Asset Allocation
- Choice of two plan options - Growth and Balanced, based on overall exposure to Equity, Debt and Money Market instruments, during the Policy Term
- Premiums starting as low as ₹ 2,000 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
- You may get Section 80C benefit on your premiums paid, as well as Section 10(10D) benefit on the maturity amount, subject to conditions*.

**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.*

ILLUSTRATION

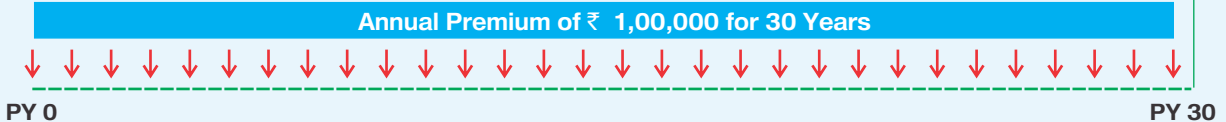
Ms. Tia has availed SBI Life-eWealth Insurance policy. The details are as below:

Age - 28 Years	Plan Type - Regular Frequency - Yearly	Policy Term - 30 Years Premium Payment Term (PPT) - 30 Years
Premium - ₹ 1,00,000 p.a.	Sum Assured - ₹ 10,00,000	Plan Option - Growth Plan

1. Maturity Benefit (Lump sum)

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

Fund Value^{^^}
at Maturity at assumed rate of :
@4% ₹ 45,18,805
@8% ₹ 91,27,733



2. Death Benefit (Lump sum)

In case of Tia's unfortunate death during 20th policy year, the death benefit, based on the assumed investment returns, is as per the table given below:

Death Benefit at assumed rate^{^^} of:
@4% ₹ 25,79,564
@8% ₹ 40,42,420



^^Fund Value 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.

Plan at a Glance

Age [#] at Entry	5 to 50 years		
Age [#] at Maturity	Maximum: 60 years		
Policy Term	10 to 30 years (both inclusive)		
Premium Payment Mode	Regular		
Premium Payment Frequency	Yearly & Monthly		
Premium Paying Term	Same as Policy Term		
Premium Range (in multiples of ₹ 100)	Premium Payment Frequency	Premium Range	
		Minimum	Maximum
	Yearly	₹ 24,000 per annum	No Limit, Subject to board approved underwriting policy
Monthly	₹ 2,000 per month	No Limit, Subject to board approved underwriting policy	
Basic Sum Assured	Annualized Premium [^] * 10		

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

[^] Where Annualized Premium is the premium amount payable in a year excluding the applicable taxes.

Note:

- 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.
- 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.
- 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:

- 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.

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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.

Unit Linked Life Insurance products are different from the traditional products and are subject to market risks. The premium paid in Unit Linked 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 policyholder/ insured is responsible for his/her decisions. SBI Life Insurance Co. Ltd. is only the name of the insurance company and SBI Life - eWealth Insurance 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 risk and applicable charges from your Insurance Advisor or the intermediary or the policy document from 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 Fund Options 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. For more details on Riders, terms and conditions, exclusions, please read rider brochure. 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.