

WHY SBI LIFE - FLEXI SMART PLUS?

SBI Life - Flexi Smart Plus is a participating, non-linked Variable Insurance Plan that gives you flexibility to adapt to your ever-changing needs, while ensuring guaranteed benefits to take care of your savings.

- **Wealth Creation:** Fulfill your financial goals through Guaranteed Minimum Bonus (Conditions Apply^{^^}), Regular Bonus & Terminal Bonus Interest rates
- **Protection:** In case of any eventuality, financial needs of the family will be taken care-of
- **Tax Savings**:** Get Sec 80C benefit on your premiums paid, as well as Sec 10(10D) benefit on the maturity amount
- **Liquidity:** Unforeseen expenses are taken care of through partial withdrawals from 6th policy year onwards

KEY FEATURES

- Safety of Investment in form of Regular Bonus Additions:
 - A **Guaranteed^{^^} Minimum Bonus Interest Rate** of 1.00% p.a. is guaranteed for the whole term.
 - **Interim Interest Rate[®]** will be declared at the beginning of the FY
 - **Regular Bonus Interest Rate** will be declared at the end of every financial year. This rate will not be less than the Interim Interest rate
- **Protection:** Two Life Cover options available:
 - **Gold Option** (provides higher of your Policy Account Value OR Sum Assured)
 - **Platinum Option** (Provides Policy Account Value PLUS Sum Assured)
- **Flexibilities:**
 - **Allows increase in Policy Term**
 - **Allows increase/ decrease in Sum Assured**

ILLUSTRATION

Age 35 Years	Plan Type: Platinum Frequency: Yearly	Policy Term: 30 Years Premium Payment Term: 30 Years
Premium: ₹ 50,000	SAMF: 15	Sum Assured: ₹ 7,50,000
Maturity Benefit [†]	@4%: ₹ 2,053,484	@8%: ₹ 4,370,788

[†]Maturity Value Figures are as per Customized Benefit Illustration & are for a healthy life

^{^^}The guarantee is applicable to policies which are in-force and within the Revival Period.

[®]An interim bonus interest rate declared at the beginning of each financial year will apply to the policies exiting during the financial year.

Turn page for more details.

BEFORE YOU COMMIT YOUR HARD-EARNED MONEY

- » Analyse your Insurance and Investment needs
- » Understand the product in detail
- » Know the tenure of Renewal Premium payments

SBI LIFE - FLEXI SMART PLUS AT A GLANCE

Age [^] at Entry	Min: 18 years	Max: 60 years
Age [^] at Maturity	Min: 23 years	Max: 65 years
Sum Assured	Basic Sum Assured: Annualized Basic Premium X SAMF	
Multiple Factor (SAMF)	Min: SAMF Higher of; 10 / 7 (age < 45 / age >= 45) OR 0.50/ 0.25(age < 45 / age >= 45) x Policy Term	Max: 20
Policy Term	Min: 5	Max: 30 years
Premium Paying Term	Same as policy term	
Premium Frequency	Yearly / Half-yearly / Quarterly / Monthly [#]	
Premium Amounts	Min Yearly- ₹ 50,000 (X 100) ^{SS} Half-yearly- ₹ 30,000 (X 100) ^{SS} Quarterly - ₹ 20,000 (X 100) ^{SS} Monthly [#] - ₹ 9,000 (X 100) ^{SS} ^{SS} In case of mode change it may be in multiples of Re 1	Max No Limit

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

[#] 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)

^{**} Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details.



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