

## Why SBI Life - Grameen Super Suraksha?

SBI Life - Grameen Super Suraksha gives Financial Independence and Security to you and your family. It is a plan designed especially for people who require 'Insurance Cover' at an Affordable Price! With this product, you can give your members a reassurance that their families would have financial security in case of any unfortunate event. This product is especially designed to take care of the immediate short and medium term requirements of the group. It is a Group, Non-linked, Non-participating, Pure Risk Premium, Micro Life Insurance Product.

## Key Features

- **Flexibility** to choose between Single or Regular Premium
- **Premium Payment Options:** You can decide the premium payment mode you want to offer to your members: Single Premium/Yearly premium. Policy term offered under Single Premium policy is in multiple of 1 month.
- **Eligibility Criteria:** Anyone who is in good health as per Good Health Declaration.
- **Group size:** Offers cover for a group of a minimum of 50 members.
- **Benefits under this Plan:** In the event of death of the insured member, Sum Assured is payable.
- **Surrender Benefit:** For Single Premium policies issued with policy Term of 13 months or more, in case the Group Member or the Master Policy Holder does not want to continue the cover, he/she may avail this facility.

**Note:**

Aggregate Sum Assured for all SBI Life Group Micro Insurance products will be capped to ₹2,00,000 per Group Member. The Contract will be governed by the terms expressed in the Master Policy document.

## Benefit Structure Details

Age** at Entry	Minimum: 18 years	Maximum: 60 years	
Maximum Age* at Maturity	65 years		
Sum Assured	Minimum: ₹ 5,000	Maximum: ₹ 2,00,000	
Policy Term	For Single Premium Policies: 3 to 60 months (in multiple of 1 month) For Regular Premium Policies: 2 to 5 years (in multiple of 1 year)		
Premium Frequency	Yearly / Single		
Premium Paying Term	Regular Premium / Single Premium		
Premium per Member (Exclusive of applicable taxes) (Premiums Paid will be in multiples of ₹1)	Mode	Minimum	Maximum
	Single Premium	₹27.50	₹20,600
	Regular Premium	₹35.00	₹4,900

\*All the references to age are age as on last birthday.



**SBI Life -  
Grameen  
Super Suraksha**  
UIN: 111N039V04

**SBI Life**  
Apne liye. Apno ke liye.

## Illustration

Based on Age, Sum assured and Term opted for, premium will be calculated:

For sum assured of ₹1,00,000, for a 30-year-old individual and policy term 5 years:

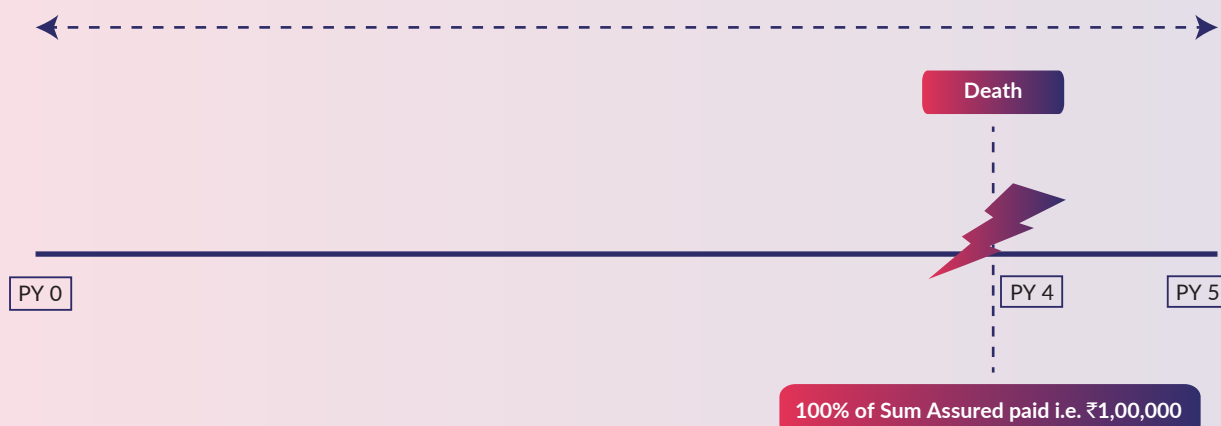
Yearly Premium: ₹700.0^

Single Premium: ₹2350.0^

^Exclusive of applicable taxes.

(Applicable Taxes and/or other statutory levy/ duty/ surcharge on premium, at the rate notified by the State Government or Central Government of India from time to time, is payable as per the applicable tax laws.)

Single Premium Paid for 5 years



## Prohibition of Rebates

Section 41 of 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.

**Toll-free No.: 1800 267 9090 | SMS 'LIBERATE' to 56161 | Email: [info@sbilife.co.in](mailto:info@sbilife.co.in) | Web: [www.sbilife.co.in](http://www.sbilife.co.in)**

(Between 9.00 am & 9.00 pm)

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### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS

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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