

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about Your Policy. You are also advised to go through Your Policy Document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Document Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Kalyan ULIP Plus (UIN: 111L079V03)	Cover Page
2.	Master Policy Number	<< as allotted by system >>	Welcome Letter
3.	Type of Insurance Policy	SBI Life – Kalyan ULIP Plus, is a Unit - linked, Non-participating, Group Pension Product	Cover Page
4.	Basic Policy details	<ul style="list-style-type: none"> <li>Name of Master Policyholder: &lt;&lt; allotted by system &gt;&gt;</li> <li>Type of Benefit: &lt;&lt; allotted by system (Gratuity / Leave Encashment / Superannuation &gt;&gt;</li> <li>Nature of Scheme: &lt;&lt; allotted by system Defined Benefit/Defined Contribution// DC under pin DB// DB underpin DC &gt;&gt;</li> <li>Sum Assured :&lt;&lt; Rs. 10,000 per member &gt;&gt;</li> <li>Risk Premium/Mortality Charge :&lt;&lt; Rs. 10 per annum per member &gt;&gt;</li> </ul> <p>For more details kindly refer Policy Schedule</p>	Policy Schedule
5.	Policy Coverage/benefits payable	<p><b>Death Benefit:</b> In the event of death of the Member during the term of the Master Policy We will pay the benefits as per the Scheme Rules plus the Sum Assured.</p> <p>The Sum Assured will not be payable in case of superannuation schemes.</p> <p><b>Surrender Benefit:</b> The Master Policyholder may Surrender the Policy anytime during the term of the Policy and We will pay Surrender Value as per section “Non-forfeiture benefits” of the Policy.</p> <p><b>Other benefits/options payable, specific to the Policy, if any:</b> <b>Scheme Benefit:</b> On occurrence of maturity/ disability/ retirement/ resignation/ withdrawal/ termination/ vesting age or any other exit or circumstance as defined in the Scheme Rules to the Member, We will pay benefits as per the Scheme Rules.</p>	<p>Part C (II) (1)</p> <p>Part C (II) (4.2)</p> <p>Part C (II) (2)</p> <p>Part C (II) (3)</p>

		<p><b>Loyalty Additions:</b> At the end of every Policy Year, loyalty Units accrue to the Funds Opted and these Units get credited to the MPA, GMA 1 or GMA 2 (as the case maybe) in accordance with the terms and conditions of the Policy.</p> <p><b>Lock-In Period:</b> Not applicable</p>	
6.	Options available	<p><b>Switching:</b> The Master Policyholder or the Member, wherever applicable as per the Scheme Rules, can switch Funds Opted to any of the Fund Options, free of any charge and subject to the terms and conditions of the Policy.</p> <p><b>Premium Re-direction:</b> The Master Policyholder or the Member, wherever applicable as per the Scheme Rules, can re-direct Premium among the available Fund Options, free of any charge and subject to the terms and conditions of the Policy.</p> <p><b>Top-Up provisions:</b> No top-up or additional Premium/Contribution is allowed unless required to address underfunding of the scheme in accordance with the funding requirements as per Scheme Rules and as per the extant accounting standard governing the measurement of long-term employee benefits.</p> <p><b>Partial Withdrawals:</b> Partial Withdrawal shall not be allowed under this Policy. Except for exits as per the Scheme Rules, no other withdrawals will be allowed.</p>	<p>Part C (II) (12)</p> <p>Part C (II) (13)</p> <p>Part C (I) (1.4)</p> <p>Part C (II) (4.1)</p>
7.	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	
8.	Grace period	Not Applicable	
9.	Free Look Period	30 days	Part C (IV) (1)
10.	Lapse, paid-up and revival of the Policy	<p><b>Lapse</b> Not applicable</p> <p><b>Paid-up</b> Not applicable</p> <p><b>Revival</b> Not Applicable</p>	
11.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>Turn Around Time (TAT) for claims settlement and brief procedure: <a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a> Download 'Turn Around Times' pdf</li> <li>Helpline/Call Centre Number: <ul style="list-style-type: none"> <li>Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).</li> </ul> </li> <li>Contact details of the insurer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40,</li> </ul>	Part C (III)

		<p>Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email: <a href="mailto:fundclaims.scan@sbilife.co.in">fundclaims.scan@sbilife.co.in</a></p> <ul style="list-style-type: none"> <li>Link for downloading claim form and list of documents required including bank account details. <a href="https://www.sbilife.co.in/en/services/download-center/claim-forms">https://www.sbilife.co.in/en/services/download-center/claim-forms</a></li> </ul> <p>For details, please refer the Claims section of the Policy document.</p>	
12.	Policy Servicing	<ul style="list-style-type: none"> <li>Turn Around Time (TAT): <a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a> Download 'Turn Around Times' pdf</li> <li>Helpline/Call Centre Number: <ul style="list-style-type: none"> <li>Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).</li> </ul> </li> <li>Our Contact Details: For any information / clarification, please contact: Your nearest local SBI Life service branch.</li> <li>Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: <a href="https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms">https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms</a></li> </ul>	Part C (II) (10)
13.	Grievances /Complaints	<ul style="list-style-type: none"> <li>Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre, 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6100 Email: <a href="mailto:hcr@sbilife.co.in">hcr@sbilife.co.in</a></li> <li>Link for registering the grievance with the insurer's portal: <a href="https://www.sbilife.co.in/en/grievances">https://www.sbilife.co.in/en/grievances</a></li> <li>Contact details of Ombudsman: <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></li> </ul>	Part C (V)

Declaration by the Policyholder

I have received the above and I have read and confirm having noted the details.

(Signature of the Policyholder)

Place:

Date:

**Note:**

- i. Product related documents including the Customer Information sheet are available on Our website [www.sbilife.co.in](http://www.sbilife.co.in)  
In case of any conflict, the terms and conditions mentioned in the Master Policy Document shall prevail.