

SBI Life Insurance Company Limited Registration Number: 111 Regulated by IRDAI

POLICY DOCUMENT

SBI LIFE – SMART SHIELD UIN: 111N067V02

(A NON-PARTICIPATING TERM ASSURANCE PLAN)

Registered & Corporate Office: SBI Life Insurance Co. Ltd, "Natraj", M.V. Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069.

Website: www.sbilife.co.in | Email: info@sbilife.co.in | CIN: U99999MH2000PLC129113 Toll Free: 1800 22 9090 (Between 9.00 am & 9.00 pm)

Policy Schedule

Form 165



Your Policy

a v Ide 1. 2. 3. 4.	surance Advisor/Facilitator I surance Advisor/Facilitator I<vailable>>.entificationPolicy NumberProposal No.Proposal DateCustomer IDrsonal informationName of the life assuredName of proposer / policyholder		ails: < <name>> <<cod number or landline r << as allotted by system : << from the proposal form << dd/mm/yyyy >> << as allotted by system : < Title / First Name / Surna < Title / First Name / Surna</cod </name>	e SB >SB >SB >SB >SB >SB >SB >SB >SB	Life Life Life Life Life Life Life	SBI I SBI I SBI I SBI I SBI I SBI I SBI I SBI I	Life S Life S Life S Life S Life S Life S Life S Life S
av Id(1. 2. 3.	<pre>vailable>>.</pre> entification Policy Number Proposal No. Proposal Date Customer ID rsonal information		<pre>aumber or landline r << as allotted by system = << from the proposal form << dd/mm/yyyy >> << as allotted by system = </pre>	e SB	Life Life Life Life Life Life Life	SBI I SBI I SBI I SBI I SBI I SBI I SBI I	Life S Life S Life S Life S Life S Life S
av Id 1. 2. 3.	<pre>vailable>>.</pre> entification Policy Number Proposal No. Proposal Date Customer ID		<pre>comparison or landline r comparison or landline r comparison of la</pre>		Life Life Life Life Life Life Life Life	SBI I SBI I SBI I SBI I SBI I SBI I SBI I SBI I SBI I	Life S Life S Life S Life S Life S
av	entification Policy Number Proposal No. Proposal Date		<pre>comparison or landline r comparison or landline r comparison of la</pre>		Life r_if =r Life Life Life Life Life Life	SBI I nobile SBI I SBI I SBI I SBI I SBI I SBI I SBI I	Life S Life S Life S Life S Life S
av Id 1. 2. 3.	entification Policy Number Proposal No. Proposal Date		<pre>comparison or landline r comparison or landline r comparison of la</pre>		Life r_if =r Life Life Life Life Life	SBI I nobil <u>SBI I</u> <u>SBI I</u> <u>SBI I</u> <u>SBI I</u> <u>SBI I</u> <u>SBI I</u> <u>SBI I</u> <u>SBI I</u>	Life S Life S Life S Life S Life S
av Id(1. 2.	<pre>vailable>>.</pre> entification Policy Number Proposal No.		<pre>compare or landline r compare or landline r compare of landli</pre>		Life r_if =r Life Life Life Life Life	SBI I nobile SBI I SBI I SBI I SBI I SBI I	Life S Life S Life S
av Id(vailable>>.		number or landline r Life SB/Life SB/Life Life SB/Life SB/Life SB/Life <		Life r_if er Life Life Life Life	SBI I nobile SBI I SBI I SBI I SBI I	Life S Life S Life S
av Ide	vailable>>.		number or landline r	umbe	Life r_lifer Life Life Life	SBI I nobile SBI I SBI I SBI I	e not
e av	zailable>>.		number or landline r	umbe	Life r_if=r Life	nobile	ife S e not ife S
av	zailable>>.				Life r_if_r Life	nobile	e not
	SBI Life SBI Life S<< mobi				Life r_if_r Life	nobil	e not
In P					Life r∣if=r	SB/ nobil	life S e not
е			Life SBI Life SBI Lif				
	you require further information, pentioned below.	pleas	se contact us or the Ins	urance	Advis	or/Fac	ilitator
	ease communicate any change in y soon as possible.	your SBI	mailing address or any ot	her con	hmunic Life	cation of SBI 1	details
	r satisfaction, of such benefits ha aiming the payments.	aving	g become payable and o	f the ti	tle of	the pe	ersons
	e benefits will be paid to the persor						
as	our policy is a pure protection pol described in the following pages o licy are subject to the payment of re	of the	e policy document. The be	nefits a			
en wo	our policy document, comprising thi dorsements, is evidence of the co ould also be part of the policy docu u are satisfied with the terms and co	ontra men	act. If you have chosen i t. You should read these of	ider(s), carefully	rider to ma	docum ake sur	nent(s) re that
_Y C							
re	ports or other documents and decl		noposal ionii, personal si			ner wi	in any
Th rep	SBI Life SBI Life SBI Life e information you have given in you	SB/ our p	Life SBI Life SBI Life proposal form, personal st			her wit	th any
IR Th rej		our p	Life SBI Life SBI Lif Life SBI Life SBI Lif	atemen	t toget		Life S Life S

Policy Number_



fe SBI Life SBI Life SBI Life S	<< dd/mm/yyyy >> Life Assured	<< dd/mm/yyyy >> Policyholder	
8. Age at entry	i Lite SBI Lite SBI Li ULIfe SBLLife SBLL	le SBI Lifé SBI Life S . le SBI Life SBI Life SI	
fo SBL life SBL life SBL life SE	LLIFE SELLIFE SELL	ife SBLLife SBLLife SL	
9. Gendere SBI Life SBI Life S	Life Assured	Policyholder	
9. Genuer - Obr Life Obr Life O	<< Male / Female >>	<< Male / Female >>	
fe SBI Life SBI Life SBI Life SE		ife SBI Life SBI Life SI	
10. Mailing Address	<< Address for communica	ifion <i>S</i> ₿1 Life_SB1 Life_SI	
fe SBI Life SBI Life SBI Life SB	I Life SBI Life SBI Li	ife SBI Life SBI Life SI	
fe S <u>BI Life SBI Life SBI Life S</u> B	I Life SBI Life SBI Li	ife SBI Life SBI Life SI	
11. Telephone Number with STD Code	II Life SBI Life SBI Li	ife SBI Life SBI Life SI	
12. Mobile Number	H Life SBI Life SBI Li	ite SBILIte SBILIte SL	
ie SBI Lie SBI Lie SBI Lie SB	<u>II Lite SBI Lite SBI LI</u>	<u>ite SBI Lite SBI Lite S</u> I	
13. E-Mail ID of the policyholder	<< E-Mail ID of the policyho	olderSALLife SBLLife SL	
te SBI Life SBI Life SBI Life SB	il Life SBI Life SBI Li	ife SBI Life SBI Life SI	
Nomination			
14. Name of the Nominee(s)	Relationship with the life	e assured Age	
fe <u>SBI Life SBI Life SBI Life SB</u>	II <u>Life_SBI Life_SBI L</u> i	ife SBLLife SBLLife SL	
fe SBI Life SBI Life SBI Life SB	I Life SBI Life SBI L	ife SBLLife SBLLife SL	
fe SBLLife SBLLife SBLLife SB	Life SBLLife SBLL	ife SBLLife SBLLife SL	
fe SBLLife SBLLife SBLLife SB	Life SBI Life SBI L	ife SBLLife SBLLife SL	
15. Name of the Appointee(s)	Relationship with nor	minee Age	
fe SBI Life SBI Life SBI Life SE	Life SBI Life SBI L	ife SBI Life SBI Life SI	
fe SBI Life SBI Life SBI Life SE	I ife SBI Life SBI L	ife SBLLife SBLLife SL	
Important dates		ie sbittle sbittle sl	
16. Date of commencement of policy	<< dd/mm/yyyy >>	ife SRITIfe SRITIfe SI	
17. Date of commencement of risk	<< dd/mm/yyyy >>	ife SRITIFE SRITIFE S	
18. Policy anniversary date	< <dd mm="">>//e SBI Li</dd>	ife SRLLife SRLLife SL	
19. Premium due dates	S LEE SEI LIE SEI LI	ile obrizile obrizile od ifa CDITifa CDITifa CI	
20. Date of expiry of term	<< dd/mm/yyyy >> 51 Li	NE ODILNE ODILNE ON NE ODILNE ODILNE ON	
ie spilie spilie spilie sp			
Basic policy information			
21. Initial Sum Assured (Rs.)	<pre><< at inception >></pre>	JIE SBUJIE SBUJIE SP	
		ssurance / Decreasing Term	
	Assurance (Loan	Protection) << @ x % p.a. Ferm Assurance (Family	
	227 Doorodonig i	n) / Increasing Term' Life Si	
		ife SBLLife SBLLife SL	

Policy Number_____



	SBI Life	SBI Life	Quarterly / N	Ionthly >> B	LIE SBI LIE	e obi Lile
24. Instalment Premium (including Option and Rid	SBI Life	SBI Life	SEI Life SI			e SBI Lite
	el(s), il any	2SBI Lite	SBI Life St	BLLITE SBL	Life SBI Life	SBI Life
fe SBI Life SBI Life	SBI Life	SBI Life	SBI Life St	BLLife SBLL	Life SBI Life	
Option: Accelerated Cr	itical Illnes	s Benefit				BLLIE BLLife
<< Opted / Not opted >>	SBI Life	SBI Life	SBI Life SI	BI Life SBI L	Life SBI Life	e SBI Life
fe_SBI Life_SBI Life_	SBI Life	SBI Life	SBI Life St	BI Life SBI L	Life_SBI Life	e SBI Life
Rider (s) chosen						BI Life
Name of the Rider	SBI LIIE	SBLUE	SBI LIE SI		UIN	e SBI Life
10°3BLEITE 3BLEITE Kaloniu italoniu ital	SBLITE	SBLLITE	SBILITE SU	<u> SELITE SBLL</u>	THE SELLING	<u>- SBLLITE</u>
SBI LITE SBI LITE << Names of the selected	Rider(s)/	No riders a		si Lile Sort	applicable >>	
18 ODI LIIE ODI LIIE Ko CDI Liko CDI Liko	SDI LIIC SDI LIIC	ODI LIIE ODI Lifo		NILIE SDIL NIJES CDIJ	110 301 LIIC 145 00 <u>1 LIIC</u>	
	ODI LIIC	ODI LIC	OBILIE OL			
Base plan, Option and F	Rider(s)					
fa SRLLifa SRLLifa	SBLL ife	SBLL ifa	SBLL ife S	<< Premium	ifa SBLLifa	SBI Life
fo CREETING CREETING	Initial	Policy	Premium	Frequency	Due date of	0.011.12
Benefit	Sum Assured	Term	paying term	>> Instalment	last	Cover End
	Flood ou				INTER CONTINUES	Date
fo CRITIFO CRITIFO	(Rs.)	(Years)	(Years)	Premium	premium	Date
fe SBI Life SBI Life		(Years)	(Years)		INTER CONTINUES	Date
fe SBLLife SBLLife Te SBLLife SBLLife Fe SBLLife SBLLife		(Years)	SBI Life SI SBI Life SI	Premium	INTER CONTINUES	
Base Plan		(Years)	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life SBI Life
fe SBI Life SBI Life Base Plan re SBI Life SBI Life		(Years)	SBI Life SI SBI Life SI	Premium	premium <<	SBI Life SBI Life SBI Life SBI Life
Base Plan		(Years)	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life SBI Life SBI Life SBI Life
Option: Accelerated Critical		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life SBI Life dd/mm/yyyy SBI Life SBI Life SBI Life dd/mm/yyyy
Option: Accelerated Critical Illness Benefit		SB/ Life SB/ Life SB/ Life	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life SBI Life SBI Life dd/mm/yyyy SBI Life SBI Life
Option: Accelerated Critical Illness Benefit SBI Life – Accidental		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life SBI Life dd/mm/yyyy SBI Life SBI Life SBI Life dd/mm/yyyy
Option: Accelerated Critical Illness Benefit SBI Life – Accidental Death Benefit		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life
Option: Accelerated Critical Illness Benefit SBI Life – Accidental		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life
<u>Option:</u> Accelerated Critical Illness Benefit SBI Life – Accidental Death Benefit Rider(UIN: 111B015V02) SBI Life - Accidental		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life
Option: Accelerated Critical Illness Benefit SBI Life – Accidental Death Benefit Rider(UIN: 111B015V02) SBI Life - Accidental Total & Permanent		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life SBI Life dd/mm/yyy SBI Life SB< <ife dd/mm/yyy SBI Life SBI Life SBI Life SBI Life</ife
<u>Option:</u> Accelerated Critical Illness Benefit SBI Life – Accidental Death Benefit Rider(UIN: 111B015V02) SBI Life - Accidental Total & Permanent Disability Benefit		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium << dd/mm/yyyy	SBI Life SBI Life dd/mm/yyy SBI Life SB< <ife dd/mm/yyy SBI Life SBI Life SBI Life SBI Life</ife
<u>Option:</u> Accelerated Critical Illness Benefit SBI Life – Accidental Death Benefit Rider(UIN: 111B015V02) SBI Life - Accidental Total & Permanent Disability Benefit Rider(UIN: 111B016V02)		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium ife SBI Life ife SBI Life	SBI Life
<u>Option:</u> Accelerated Critical Illness Benefit SBI Life – Accidental Death Benefit Rider(UIN: 111B015V02) SBI Life - Accidental Total & Permanent Disability Benefit Rider(UIN: 111B016V02) Total Installment		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium ife SBI Life ife SBI Life	SBI Life
<u>Option:</u> Accelerated Critical Illness Benefit SBI Life – Accidental Death Benefit Rider(UIN: 111B015V02) SBI Life - Accidental Total & Permanent Disability Benefit Rider(UIN: 111B016V02)		<<5 years>	SBI Life SI SBI Life SI SR Single /S	Premium	premium ife SBI Life ife SBI Life	SBI Life SBI Life dd/mm/yyy SBI Life SB< <ife dd/mm/yyy SBI Life SBI Life SBI Life SBI Life</ife

Policy Number_



	plicable rate of (*	l Life	SSXX.XX	6>3B										SBI	
	al Instalment mium, includi	/ Life ng_ife	SBI Life SBI Life	e SB e SB	Life Life Life	SBI SBI	Life Life Life	SBI SBI	Life Life	SBI SBI	Life Life	SBI L SBI L	ife (ife (ife	SBI SBI	Life Life
	ludes Service														
	tutory levy/ duty e as per the pro						ral an	nd/or S	state (Goveri	hmen	t from tir	me to	SBI	
	references to ri						will o	only be	e app	licable	e if an	y rider l	oenet	fit	
has	been chosen.														
fee	To be printed w	vherievo	erapplicat												
	plicable clause		or apprica	101371	LLIIC	0.07		0.07		ODI	1.110	SULL	<i></i>	BI	
fe	SBLL ife SB	l l ife	SBLLife	- 58	l l ife	SBL	l ife	SBL	l ife	SBI	l ife	SBLL	ife J	Set	
														SAL	
fe	SBLLife SB	I I ife	SBLLife	- SA	I I ife	SBL	Life	SBL	Life	SBI	Life	SBL	ife l	SAL	
fe-	SBLLife SB	11 ife	SALLIA	- 58	L ife	SBI	Life	SBI	Life	SBI	Life	SALL	ife l	BI	
													ife >	ŠВГ	
18<	To be printed o	hlv wh	en staff di	scount	lis app	licable									
	will award the														
	SBI <mark>Life SD</mark>	l L ifa	CD116	. 00	l Lifo	901	l ifa	901	l ifa	901	Life	CDI L			
	SB/ Premiur	n										L			
	SBI Life SB	Polic	y Year		Disc	count	appl	icable	e on	the p	remi	um ³ L			
	SBI Throug	hout th	he Policy t	erm	l Life	SBI	Life	SB!	Life	SBI	Life	SBI L			
	SBI Life SB	T Life	SBI LIN	9 SB	l Life	SBI	Life	SBÍ	Life	SBI	Life	SBI L	ife 🚽	ŞΒI	
fe <<															
fe <<	SBI Life SB SBI Life SB SBI Life SB	l Life L Life	SBI Life SBI Life SBI Life	e SB	l Life I Life	SBI SBI SBI	Life Life Life	SBI SBI SBI	Life Life Life	SBI SBI SBI	Life Life Life	SBI L SBI L SBI L	ife 3 ife 3 ife 1	SBI SBI SBI	
e << Eff	SBI Life SB SBI Life SB ODI Life OD ective Sum As	l Life I Life Sured	SBI Life SBI Life SBI Life Table		I Life I Life	SBI	Life Life Life	SBI	Life Life Life	SBI SBI SBI	Life Life Life	SBI L SBI L SBI L	ife (ife (ife)	SBI SBI SBI BI	
fe	SBI Life SB	l Life	SBI Life	e SB	I Life	SBI SBI SBI	Life Life Life	SBI SBI SBI	Life Life Life	SBI SBI SBI SBI	Life Life Life Life	SBI L SBI L SBI L SBI L	ife (ife (ife (ance	SBI SBI BI SBI	
fe Ple	SBI Life SB SBI Life SB ective Sum As SBI Life SB ase refer the Si an Protection)	<i>l Life</i> ym As	SB/ Life sured Sch							SBI SBI SBI SBI easing	Life Life Life Life				
Ple (Lo	ase refer the Si an Protection)	/ Life um As: @ << >	SB/ Life sured Sch < % p.a. >>	 / Incr 	easing	Term	Assu	irance	Life	SBI	Life	SBI L SBI L SBI L MASSUL SBI L			
fe Ple (Lo fe	SBI Life SB ase refer the Si an Protection) SBI Life SB	l Life um As: @ << x _ Ife I Life	SBI Life sured Sch < % p.a. >> SBI Life	/ [ngr = SB		Term	Assu		Life	SBI SBI SBI easing SBI SBI	Life				
fe Ple (Lo fe ►	SBI Life SB ase refer the Si an Protection) SBI Life SB SBI Life SB	/ Life um As: @ << x / Life / Life / Life	SBI Life sured Sch < % p.a. >> SBI Life SBI Life	/ Ingr SB SB	easing I Life I Life	SBI SBI SBI	Assu Life Life	SBI SBI	Life Life Life	SBI SBI SBI	Life Life Life				
fe Ple (Lo fe fe fe fe fe	SBI Life SB ase refer the Si an Protection) SBI Life SB SBI Life SB SBI Life SB	/ Life um Ass / Life / Life / Life / Life / Life	SBI Life sured Sch (SBI Life SBI Life SBI Life SBI Life	/ Incr s SB s SB s SB	easing Life Life Life Life	SBI SBI SBI SBI	Assu Life Life Life	SBI SBI SBI	Life Life Life Life	SBI	Life Life Life				
Ple (Lo >> fe Sig	SBI Life SB ase refer the Si an Protection) SBI Life SB SBI Life SB	/ Life um Ass / Life / Life / Life / Life / Life	SBI Life sured Sch (SBI Life SBI Life SBI Life SBI Life	/ Incr s SB s SB s SB	easing Life Life Life Life	SBI SBI SBI SBI	Assu Life Life Life	SBI SBI SBI	Life Life Life Life	SBI SBI SBI	Life Life Life				
fe Ple (Lo fe fe fe fe fe	ase refer the So an Protection) SBI Life SB SBI Life SB SBI Life SB SBI Life SB	um Ass @ << > / Life / Life / Life behalf	SBI Life sured Sch SBI Life SBI Life SBI Life SBI Life	> / Incr SB SB e Insu	easing Life Life Life Life	SBI SBI SBI Comp	Assu Life Life Life Life Life	SBI SBI SBI SBI	Life Life Life Life Life Life	SBI SBI SBI	Life Life Life				
fe (Lo fe Sig fe	ase refer the So an Protection) (SBI Life SB SBI Life SB SBI Life SB ned for and on SBI Life SB	um Ass @ << x / Life / Life / Life behalf / Life / Life	SBI Life sured Sch SBI Life SBI Life SBI Life SBI Life	> / Incr S 8 S 8 e Insu S 8 S 8	easing Life Life Life Life	SBI SBI SBI Comp	Assu Life Life Life Life Life	SBI SBI SBI	Life Life Life Life Life Life	SBI SBI SBI	Life Life Life Life Life				

Page 5 of 6 Policy Number_____



Life	Life											SBI Life		SBL
Life	Life											SBI Life		SBL
Life	Life	SBI Life	SBILI	e SB	L Lii A i	uthorise	d Sign	atory	SBL	ife S	BI Life	SBI Life		SBI
Life	L <u>44</u>	ame	SBLLi	fe SB	l Life	SBLL	ife SE	I Life	SBLL	ife S	SBI Life	SBI Life		SBL
Life		esignation	SBLLi	e SB	l Life	SBLL	ife SF	l Life	SBLL	ife S	SBLLife	SBLLife		SBI
Life		ate BI Life	<u>SBI Li</u>	fe SB	Place	JUCIL	ife SE	I Life	SBLL	ife S	SBI Life	SBI Life		SBI
Life		ne stamp du ited <<									37 37 7 7 7 7 7	no. << No. Mudra		SBL
Life		SBILife		lated <-			ie SE		SBIC	ife S		SBI Lie	"SBI	SBI
Life		SBI Life												SBI
Life	<<	Digital Sig	nature >>	e SB										SBI
Life	(S	ignature)												SBL
Life		oper Office	r SBI LI											SBL
Life	Life	SBI Life	SBLL	e SB	i Life	SBL	ite SE		SBL	ife S	SBI Life	SBI Life	SBI	SBL
Life		e request y ease return								OOKIE	i. II you fi	nu any erro	JIS, BI	SBL
Lite	LINE		ODI LI				11 0 02							SBL
Lite	***	******	********	******	******	End of F	Policy S	chedule	e ********	******	********	**********	*381 CD	SBL
Lite														SBL
Lite														SBL
LITE														OBL
LIE														ODI
LIE														CDI
Life														CRI
Life														SBL
Life														SBL
Life														SBL
Life														SBL
Life														SBL
Life														SBL
Life														SBL
														SBL
Life														SBL
Life														SBL
Life														SBI
Life														SBL
Life														SBL

Page 6 of 6 Policy Number_____