

In life you have always tried to achieve your own aspiration while focusing on your family's needs. With SBI Life-Poorna Suraksha you can now balance both as it secures your loved ones with a life cover and provides you protection against 36 Critical Illness, empowering you to move ahead in life. SBI Life - Poorna Suraksha is an Individual, Non linked, Non Participating, Life Insurance Pure Risk Premium Product with In - Built Critical Illness Cover.

## WHY SBI LIFE - POORNA SURAKSHA?

- **Comprehensive Protection:** Coverage in case of Death and Critical Illness (CI).
- **Unique 'LifeStage Rebalancing':** Wherein the Sum Assured (SA) for Life & CI cover re-balances during the term of the policy.
- **Coverage for wide range of 36 CIs:** Covering serious ailments such as Heart Attack, Brain Tumor, Cancer, Kidney Failure, etc.
- **Waiver of Premium:** In-built premium waiver for the rest of the policy term, in case of diagnosis of any of the covered CI's.
- **Fixed Premium:** Premium remains the same throughout the term of the policy.
- **Tax Benefits\*:** Tax benefits as per prevailing norms under the income tax act, 1961.

\*Tax benefits are as per prevailing Tax laws & are subject to change from time to time. Please consult your tax advisor for details.

## WHO CAN AVAIL THIS PLAN?

Age <sup>^</sup> at Entry	Min: 18 years	Max: 65 years
Age <sup>^</sup> at Maturity	Min: 28 years	Max: 75 years
Basic Sum Assured (SA) (in multiples of ₹1,00,000)	Min: ₹ 20 Lakh	Max: ₹ 2.5 Crores, as per Board Approved Underwriting Policy
Policy Term	10, 15, 20, 25, 30 years	
Premium Paying Term	Regular Premium	
Premium Modes	Yearly / Half-yearly / Monthly <sup>#</sup>	
Premium Frequency Loading	Half-yearly: 51.00% of annualized premium Monthly <sup>#</sup> : 8.50 % of annualized premium	
Premium Amounts	<b>Minimum:</b> Yearly: ₹ 3,000 Half-yearly: ₹ 1,500 Monthly <sup>#</sup> : ₹ 250	<b>Maximum<sup>##</sup>:</b> Yearly: ₹ 9,32,000 Half-yearly: ₹ 4,75,000 Monthly <sup>#</sup> : ₹ 80,000

<sup>^</sup>All the references to age are age as on last birthday.

<sup>#</sup>For Monthly mode, upto 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).

For Monthly Salary Saving Scheme (SSS), upto 2 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

<sup>##</sup>The maximum premium is considering a healthy life & is based on sum assured as per the Board Approved Underwriting policy.

## LIFE STAGE RE-BALANCING

At policy inception, the Basic Sum Assured would be split between Life Cover SA & CI SA in the proportion of 80:20 respectively. There would be an increase in CI SA on each subsequent policy anniversary, as mentioned in table below. The increased amount will be as a percentage of initial CI SA, based on chosen policy term and the Life Cover SA will decrease by the same amount.

The total basic sum assured (Life Cover SA + CI SA) would remain the same throughout the policy term.

Policy Term	10	15	20	25	30
Increase in the initial CI Cover per year (as a % of initial CI SA)	15%	10%	7.5%	6%	5%



**SBI Life -**  
**Poorna Suraksha**  
(UIN - 111N110V03)

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

## ILLUSTRATION FOR A HEALTHY, NON-SMOKER MALE

Age: 30 Years	Policy Term: 10 Years	Basic Sum Assured: ₹ 1,00,00,000	
Cover Details	Initial Sum Assured (₹)	Yearly Premium* (₹)	Total Yearly Premium Payable* (₹)
Life Cover	80,00,000	8,949.00	14,340
Critical Illness Cover	20,00,000	5,391.00	

\*Premiums are excluding applicable taxes

On every policy anniversary, the CI Sum Assured will increase by 15% of initial CI cover i.e. 15% of ₹ 20,00,000 = ₹ 3,00,000 per year. The Life Cover Sum assured will decrease by the same amount i.e. ₹ 3,00,000 every year, keeping the Total Basic SA constant throughout the policy term:

Policy Year	Total Basic SA (CI SA + Life Cover SA)	CI SA	Life Cover SA
1	1,00,00,000	20,00,000	80,00,000
2	1,00,00,000	23,00,000	77,00,000
3	1,00,00,000	26,00,000	74,00,000
4	1,00,00,000	29,00,000	71,00,000
5	1,00,00,000	32,00,000	68,00,000
6	1,00,00,000	35,00,000	65,00,000
7	1,00,00,000	38,00,000	62,00,000
8	1,00,00,000	41,00,000	59,00,000
9	1,00,00,000	44,00,000	56,00,000
10	1,00,00,000	47,00,000	53,00,000

Suppose Mr. Anand is diagnosed with one of the covered Critical illnesses in the 6<sup>th</sup> Policy year, then a lump sum benefit of ₹35,00,000 will be paid immediately to Mr. Anand. **From the date of diagnosis of the Critical illness, future premiums would be waived off and the policy will continue for a Life cover sum assured of ₹ 65,00,000, which will remain constant for the rest of the policy term.** In case of death of Mr. Anand in the 8<sup>th</sup> policy year the benefit of ₹ 65,00,000 will be paid immediately to the nominee or legal heir, as the case maybe

## PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938, as amended from time to time, states:

- 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.

**Toll-free No.: 1800 267 9090 | SMS 'LIBERATE' to 56161 | Email: info@sbilife.co.in | Web: www.sbilife.co.in**  
(Between 9.00 am & 9.00 pm)

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