

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

"The Unit Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of fifth year"

"This is a Pension Product. Benefits by way of surrender, complete withdrawal or maturity/vesting will be available in the form of annuities except to the extent of commutation of such benefits as allowed under the Applicable Regulations'.

Why SBI Life - Retire Smart Plus?

SBI Life – Retire Smart Plus is a pension plan which gives you a great opportunity to pursue your passion and purpose and to maintain a relaxed lifestyle post your retirement as you save systematically in the prime years of your life.

- Flexibility of choosing from **7 diverse fund options** as per your risk appetite.
- **Corpus creation for retirement** through maturity benefit.
- **While your policy is in-force, your Fund Value is boosted through**
 - **Loyalty Additions[#]** payable every year starting from end of 15th Policy year.
 - **Terminal Addition[^] of 1.5% of the Fund Value.**
- Access to funds through **Partial Withdrawals[^]** in case of financial emergency, after completion of lock-in period
- Flexibilities under the plan
 - Option to pay Single premium, Regular premium or for a limited period
 - Unlimited free switches are allowed during the policy term.
 - Free Premium redirection available from 2nd policy year onwards

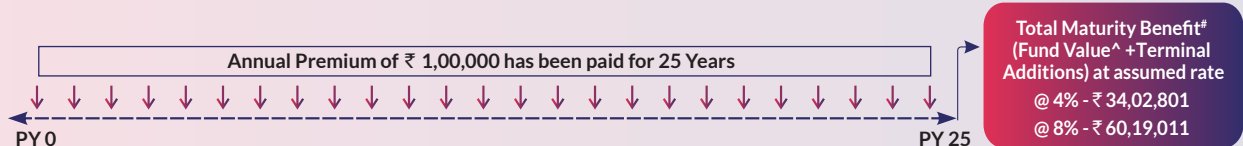
[#]Please refer Sales Brochure Loyalty Additions section for more details

[^]Please refer Sales Brochure Terminal Addition & Partial Withdrawal section for more details

Illustration

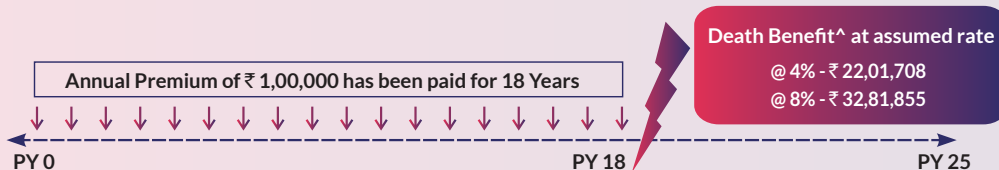
Ajay is 30 years old and has availed SBI Life- Retire Smart Plus policy for a policy term and premium payment term of 25 years with 100% investment in Equity Pension Fund. He is paying a premium of ₹1,00,000 yearly.

1. **Maturity /Vesting Benefit:** On the maturity date, Ajay's maturity benefit, based on the assumed investment returns, is as per the table given below:



[#]The Maturity proceeds can be utilized only as mentioned in the 'Ways to utilize the corpus' under the 'Maturity/Vesting Benefit' Section given in the sales brochure.

2. **Death Benefit:** In case of Ajay's unfortunate death at the end of the 18th policy year, the death benefit, based on the assumed investment returns, is as per the table given below:



[^]The above figures are for illustrative purposes Please note that the above mentioned assumed rates of returns @4% and @8% p. a., are only illustrative scenarios, after considering all applicable charges. These are not guaranteed and they are not higher or lower limits of returns. Unit Linked Insurance products are subject to market risks. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans and their future prospects or returns. For more information, please request for your policy specific benefit illustration.

Plan Details

Age[#] at Entry	Minimum: 20 years	Maximum: 60 years	
Age[#] at Maturity / Vesting	Minimum: 30 years	Maximum: 70 years	
Premium Payment Option	Regular Premium / Limited Premium / Single Premium		
Premium Payment Term and Corresponding Policy Term	Premium Payment Option	Premium Payment Term (Years)	Policy Term (Years)
	Single Premium	One time/Single payment at policy inception	10 to 35 (both inclusive)
	Regular Premium	Same as policy term	
	Limited Premium	5 to 8 (both inclusive)	10 to 35 (both inclusive)
		10	15 to 35 (both inclusive)
15		20 to 35 (both inclusive)	
Premium Range (In ₹) (in multiples of ₹ 100)	Premium Payment Option	Minimum (₹)	Maximum (₹)
	Regular Premium	Yearly - 30,000	No Limit, as per board approved underwriting policy
		Half Yearly - 15,000	
		Monthly - 3,000	
	Limited Premium	Yearly - 40,000	
		Half Yearly - 20,000	
		Monthly - 5,000	
Single Premium	1,00,000		
Premium Frequency	Single/ Yearly / Half-yearly / Monthly		

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

Various charges such as 'Premium Allocation Charges', 'Policy Administration Charges', 'Fund Management Charges', 'Mortality Charges', etc. are deducted. For the complete list of charges and their workings, please refer the Sales Brochure.

Prohibition of Rebates

Section 41 of the 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 | Web: www.sbilife.co.in

(Between 9.00 am & 9.00 pm)

SBI Life – Retire Smart Plus, is an Individual, Unit Linked, Non-Participating, Pension Savings Product

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.

Unit Linked Life Insurance products are different from the traditional products and are subject to market risks. The premium paid in Unit Linked policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the policyholder is responsible for his/her decisions. SBI Life Insurance Co. Ltd. is only the name of the insurance company and SBI Life – Retire Smart Plus is only the name of the unit linked Life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document from the insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects or returns. Past performance of the Fund Options is not indicative of future performance. All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult your tax advisor for details. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered and Corporate Office: Natraj, M V Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069. IRDAI Regn. No. 111 | CIN L99999MH2000PLC129113

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