

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?

Make your retirement a no compromise phase of your life. Plan smart and early to make it financially liberating, while you sit back and enjoy. With **SBI Life - Retire Smart** build a guaranteed corpus by safeguarding against market volatility.

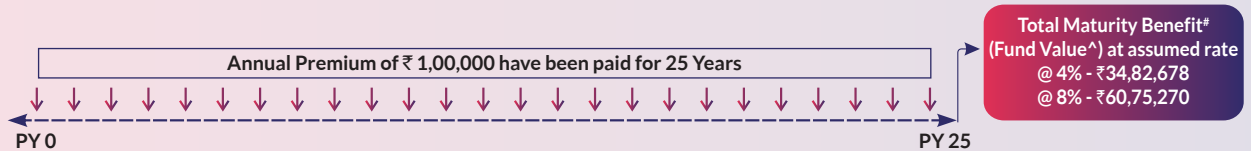
- Your **Fund Value is boosted**, through **guaranteed additions of upto 210%*** of Annual Premium.
- **Guaranteed Additions are paid regularly for the policy term of 15 years or more**, starting from the end of 15th policy year and at the end of every year thereafter till the end of policy term.
- Get **Terminal Additions** of 1.5% of Fund Value, at maturity/vesting or on earlier death.
- No need to worry about your investments, as the same is managed on your behalf by SBI Life through 'Advantage Plan'.
- '**Advantage Plan**' guarantees a minimum of 101% of total premiums paid at maturity/vesting.
- Guarantees a minimum of 105% of the total premiums received upto the date of death.
- Option to pay **Single premium, Regular premium** or for a **limited period**.
- **Flexibility to postpone your vesting age** using Deferment Option.

*This is applicable for policy term of 35 years under Regular/Limited Plan.

Illustration

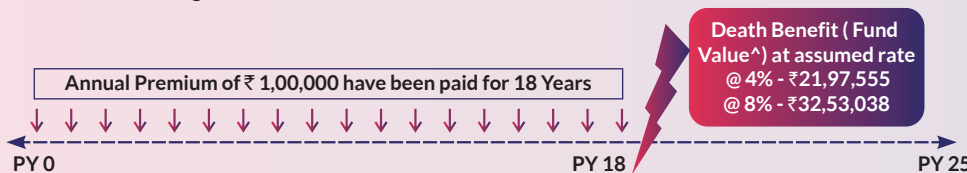
Ajay is 30 years old and has availed SBI Life - Retire Smart policy for a policy term and premium payment term of 25 years. He is paying a premium of ₹ 1,00,000 yearly. His funds are invested under the Advantage Plan.

1. **Maturity /Vesting Benefit (Lump sum):** On the maturity date, Ajay's maturity benefit, based on the assumed investment returns, as 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, as given below:



^Fund Value figures are for illustrative purposes & for healthy life. 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 Life 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: 30 years	Maximum: 70 years	
Age* at Maturity / Vesting	Maximum: 80 years		
Policy Term	10 to 35 years (both inclusive)		
Premium Payment Term	Single Premium: Onetime Payment at inception		
	Regular Premium: Same as Policy term		
	Limited Premium: 5/8 years - Policy Term of 10 to 14 Years (both inclusive) 5/8/10/15 Years- Policy Term of 15 to 35 Years (both inclusive)		
Premium Frequency	Single / Yearly / Half-yearly / Quarterly / Monthly		
Regular Premium Amount (in multiples of ₹ 100)		Minimum (₹)	Maximum (₹)
	Yearly	₹24,000	No limit, as per board approved underwriting policy.
	Half-yearly	₹15,000	
	Quarterly	₹7,500	
	Monthly	₹2,500	
Limited Premium Amount (in multiples of ₹ 100)		Minimum (₹)	Maximum (₹)
	Yearly	₹40,000	No limit, as per board approved underwriting policy.
	Half-yearly	₹20,000	
	Quarterly	₹10,000	
	Monthly	₹5,000	
Single Premium (in multiples of ₹ 100)	Minimum: ₹ 1,00,000		Maximum: No limit, as per board approved underwriting policy.

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

Various charges such as 'Premium Allocation Charges', 'Policy Administration Charges', 'Fund Management Charges', 'Guarantee 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:

- 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

(Between 9.00 am & 9.00 pm)

SBI Life - Retire Smart 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 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 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

NW/1H/Cr1/ver1/12/21/SP/ENG