

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

**“The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in 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 Income Tax Rules.”**

## WHY SBI LIFE - RETIRE SMART?

SBI Life – Retire Smart is a pension plan with dual benefits of helping you to build your retirement corpus through systematic investment in market linked investments and at the same time providing you capital protection.

- **Retirement Planning:** Planning for your retirement, can be done by getting a minimum guarantee of 101% of all premiums paid when policy is in force on Maturity/Vesting; along with the advantage of Guaranteed Additions (Conditions Apply \*) and Terminal Additions.
- **Protection:** In case of any eventuality, the plan guarantees a minimum of 105% of all premiums paid.
- **Investments:** Investments are done through the ‘Advantage Plan’ which reallocates the assets between equity, debt and money market, depending on the time remaining to maturity of the policy.
- **Tax Savings\*\*:** Get Sec 80CCC benefit on your premiums paid. On vesting, get Sec 10(10A) (iii) benefit on the commuted value (currently commutation of up-to one third of the policy proceeds is allowed).

## KEY FEATURES

- **Guaranteed Additions** of up-to 210% \* of Annual Premium.
- Guaranteed Additions of **10% of Annual Premium** are paid regularly, starting from the end of 15th policy year and at the end of every year thereafter till the end of policy term.
- **Terminal Additions of 1.5% of Fund Value**, at maturity/vesting or on earlier death.
- Option to pay **premiums regularly or for a limited period**.
- Get a life-long **annuity on vesting of the policy** to ensure steady income throughout your retired life.

\* This is applicable for policy term of 35 years and provided the policy is in-force. Guaranteed addition would not apply to policies where vesting date has been deferred without payment of further premium.

## ILLUSTRATION

### Particulars:

Age – 35 years	Plan Type – Regular Frequency – Yearly	Policy Term – 20 years Premium Payment Term (PPT) – 20 Yrs
Premium – ₹ 50,000 p.a.	Plan: Advantage Plan	
Fund Value <sup>^</sup> at Maturity/ Vesting	@4% ₹ 12,43,482	@8% ₹ 19,26,073

<sup>^</sup> Fund Value figures are as per Customized Benefit Illustration & are for a healthy life. The values at maturity are not guaranteed and they are for illustrative purpose only and the values given are not the higher or lower limits.

Turn page for more details.

**BEFORE YOU COMMIT YOUR HARD-EARNED MONEY**

- » Analyse your Insurance and Investment needs
- » Understand the product in detail
- » Know the tenure of Renewal Premium payments

Plan Details		
Age* at Entry	Min: 30 years	Max: 70 years
Vesting Age*	Min: 40 years	Max: 80 years
Policy Term	10 years, 15 to 35 years (both inclusive)	
Premium Payment Term	Regular Premium – Same as Policy term Limited Premium 5/8 years – Policy term of 10 years 5/8/10/15 years – Policy term of 15-35 years (both inclusive)	
Premium Modes	Yearly / Half-yearly / Quarterly / Monthly**	
Regular Premium Amount (X 100)	Regular Premium – Same as Policy term	
	Min:	Max:
	Yearly ₹ 24,000	No limit
	Half-yearly ₹ 15,000	No limit
	Quarterly ₹ 7,500	No limit
Limited Premium Amount (X 100)	Monthly ₹ 2,500	No limit
	Min:	Max:
	Yearly ₹ 40,000	No limit
	Half-yearly ₹ 20,000	No limit
	Quarterly ₹ 10,000	No limit
	Monthly ₹ 5,000	No limit

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

\*\*For monthly mode, 3 months premium to be paid in advance and renewal premium payment is allowed only through ECS, Credit Card, Direct debit and SI-EFT.

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.



Scan QR code,  
for detailed  
product features

SBI Life -  
**Retire Smart**  
An Individual non-participating Unit Linked Pure Pension Plan  
(UIN: 111L094V01)

**SBI Life**  
INSURANCE  
With Us, You're Sure

For more Details: **Toll Free No.:** 1800 22 9090 (Between 9am to 9pm) • **Visit us at:** [www.sbilife.co.in](http://www.sbilife.co.in) • **SMS:** 'CELEBRATE' to 56161 • **E-mail:** [info@sbilife.co.in](mailto:info@sbilife.co.in)

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