

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".

Why SBI Life – Saral InsureWealth Plus?

For you, your family's happiness and protection comes first. Now, you can live life stress-free with SBI Life - Saral InsureWealth Plus, a market linked plan that builds wealth to fulfill your dreams while protecting your family's tomorrow. SBI Life - Saral InsureWealth Plus is an Individual, Unit-linked, Non-Participating, Life Insurance product which gives you life insurance coverage along with the feature of disciplined savings to achieve your dreams and the flexibility to avail **Systematic Monthly Withdrawal***.

Key Features

- **Easy Monthly Insurance:** Achieve your dreams/goals, by building a corpus by putting aside a fixed monthly amount over a chosen time period.
- **Protection:** Financial Protection for you and your loved ones in case of unfortunate death.
- **Adaptable to your need/risk appetite:** Choice of 8 fund options, from a diversified mix of equity and debt instruments to provide a balance between return and safety.
- **Investment Flexibility:** Manage your investment through:
 - Unlimited free switches at any time during the policy term
 - Unlimited Premium re-directions from second policy month onwards
- **Boost your Fund Value:** Through loyalty additions[#]
- **Systematic Monthly Withdrawal*:** Meet your regular expenses through monthly payout.
- **Tax Savings**:** You may be eligible for Income Tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time.
- **Liquidity:** Partial withdrawals available after 5th Policy year.

*From 11th Policy Year onwards, provided all due premiums have been paid and policy is in force.

** Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details.

[#]From 6th policy year onwards, provided the policy is in-force.

Illustration

Particulars		
Age – 30 years	Policy Term - 25 years Premium Payment Term (PPT) - 25 years	
Premium - ₹ 10,000 per month Fund - 100% Equity Fund	Sum Assured - ₹ 12,00,000	
Fund Value [^] at Maturity	@4% ₹ 39,64,305	@8% ₹ 69,07,359

In the unfortunate case of death of the policyholder in the beginning of the 19th Policy Year, the death benefit, based on the assumed investment returns, is as per the table given below:

Death Benefit at the end of the 18 th year	@4% ₹ 25,71,600	@8% ₹ 37,72,227
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[^]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.



**Insurance Plans
With Wealth Creation**

**SBI Life -
Saral
InsureWealth Plus**
UIN:111L124V02

SBI Life
Apne liye. Apno ke liye.

Plan Details

Age [§] at Entry	Minimum: 0 years (30 days)	Maximum: 55 years
Age [§] at Maturity	Minimum: 18 years	Maximum: 65 years
Plan Type	Regular Premium Product	
Policy Term [^]	10,15, 20 and 25 years	
Premium Frequency	Monthly	
Premium Paying Term (PPT)	Same as Policy Term	
Premium Amount (In multiples of ₹ 100)	Minimum: ₹ 8,000 per month	Maximum: No Limit, subject to Board approved underwriting policy
Basic Sum Assured	10 x Annualized Premium ⁺ The maximum Basic Sum assured shall be as per Board Approved Underwriting Policy	

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

⁺Annualized premium means the premium amount payable in a year excluding the applicable taxes.

[^]In case life assured is a minor, policy term should be chosen appropriately so that the life assured is a major at the time of maturity of the policy. In case of minor lives with entry age below 8 years, the risk would commence on completion of 1 policy year and 11 months from the date of commencement of policy. For entry age of 8 years and above, risk commences immediately.

In case of surrender request during the first 5 policy years, the fund value shall be payable on the 1st working day of the 6th policy year. In case of surrender request after 5th policy year, the fund value shall be paid immediately.

Various charges such as 'Premium Allocation Charges', 'Fund Management 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 – Saral InsureWealth Plus is an Individual, Unit-linked, Non-Participating, Life Insurance 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/insured is responsible for his/her decisions. SBI Life Insurance Co. Ltd. is only the name of the insurance company and SBI Life - Saral InsureWealth 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 sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and used by SBI Life under license. SBI Life Insurance Company Limited, Registered and Corporate Office: Natraj, MV Road & Western Express Highway Junction, Andheri (East), Mumbai-400069 | IRDAI Regn. No.111 | CIN: L99999MH2000PLC129113.

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