

SBI Life - Saral Shield is an individual, non-linked, non-participating, life insurance pure risk premium product, at an affordable cost. The product provides cover for your family and ensures that a proper safety net is created. Thus, it ensures that there will be no compromise on your dreams and ambitions for your loved ones.

Key Features

- Hassle-free, convenient and easy issuance
- Financial Security
- Freedom from your liability by choosing one of the following benefit structures:
 - Level Term Assurance;
 - Decreasing Term Assurance (Loan Protection);
 - Decreasing Term Assurance (Family Income Protection)
- Special premium discounts for women under benefit structure Level Term Assurance.
- Discount on Large Sum Assured
- Enhance your protection by availing two riders**:
 - SBI Life - Accidental Death Benefit Rider (UIN: 111B015V03);
 - SBI Life - Accidental Total and Permanent Disability Benefit Rider (UIN: 111B016V03)
- Tax benefits* as per prevailing norms under the Income Tax Act, 1961.

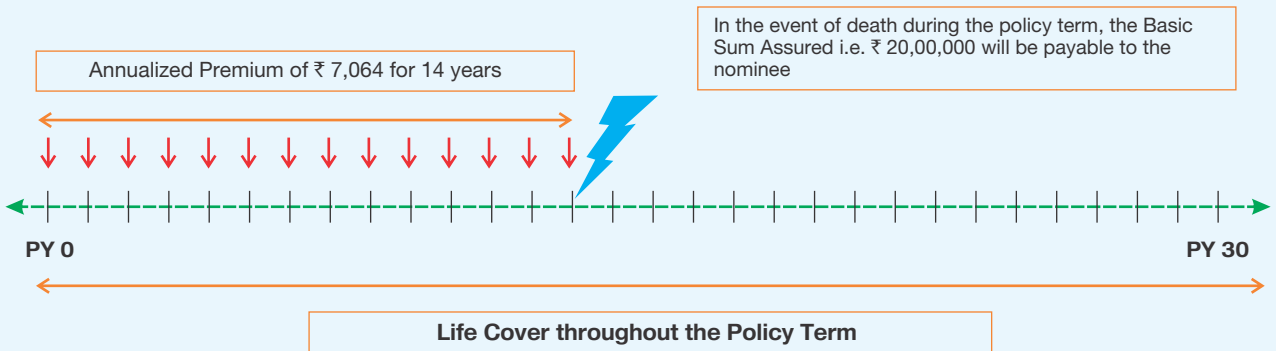
* Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax Advisor for details.

** The riders are available only under the Level Term Assurance Benefit structure.

ILLUSTRATION

Mr. Harish has availed Level Term Assurance Benefit Structure. The details are as below:

Life Assured Age & Gender: 30 Years Male	Premium Frequency: Yearly	Policy Term: 30 years
Premium Payment Term: Same as policy term	Premium: ₹ 7,064 per annum	Basic Sum Assured (BSA): ₹ 20,00,000



PLAN AT A GLANCE

Age [^] at Entry	Minimum: 18 years	Maximum: 60 years
Maximum Age [^] at Maturity	65 years	
Benefit Structures	I. Level Term Assurance II. Decreasing Term Assurance (Loan Protection) III. Decreasing Term Assurance (Family Income Protection)	
Basic Sum Assured (x ₹ 50,000)	Minimum: ₹ 7,50,000	Maximum: ₹ 24,00,000, Subject to Board Approved Underwriting Policy
Policy Term	Minimum: 5 years	Maximum: For Level Term Assurance and Decreasing Term Assurance (Family Income Protection) - 30 years For Decreasing Term Assurance (Loan Protection) - Equal to the outstanding loan term subject to maximum of 30 years
Premium Payment Term	Regular Premium - pay premium till the chosen policy term Single Premium - pay premium once, for coverage till the chosen policy term	
Premium Modes/Frequency	For Level Term Assurance: Single Premium (SP), or Regular Premium (RP) (Yearly / Half-yearly / Quarterly / Monthly*) For Decreasing Term Insurance (Loan Protection) & Decreasing Term Insurance (Family Income Protection): Single Premium	
Minimum Premium Amounts	Regular Premium: Yearly ₹ 2,000 Half-yearly ₹ 1,100 Quarterly ₹ 600 Monthly* ₹ 250 Single Premium: ₹ 10,000	
Premium Modes/ Frequency Loading	Monthly Premium - 8.9% of annualized premium. Quarterly Premium - 26.5% of annualized premium. Half-yearly Premium - 52.0% of annualized premium. Where, Annualized premium shall be the premium amount payable in a year, chosen by the policyholder, excluding the applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.	

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

*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 months premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

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.

SBI Life -
SARAL SHIELD
(UIN - 111N066V03)



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