

An Individual, Non-linked, Non-participating, Life Insurance, savings product with Return of Premium

With **SBI Life – Saral Swadhan +**, an Individual, Non-linked, Non-participating Life insurance, savings product with return of premium feature, you now have a fixed life cover throughout the policy term with an added advantage of a guaranteed maturity[#] for in-force & paid-up policies.

Why SBI Life – Saral Swadhan +?

- **Protection at an affordable cost:** Choose the premium to be paid, accordingly your insurance cover will be calculated based on your age and the selected Policy Term
- **Value for Money:** Guaranteed Maturity Benefit of 100% or 115% of the total premiums[§] paid, for Policy Term 10 years & 15 years respectively.
- **Easy enrolment:** Enrolment based on simplified proposal form
- **Tax benefits*** as per prevailing norms under the Income Tax Act, 1961

[§]Total Premiums paid is equal to total of all the premiums received, excluding any extra premium and applicable taxes.

*Tax benefits, are as per the provisions of the Income Tax laws & are subject to change from time to time. Please consult your tax advisor for details.

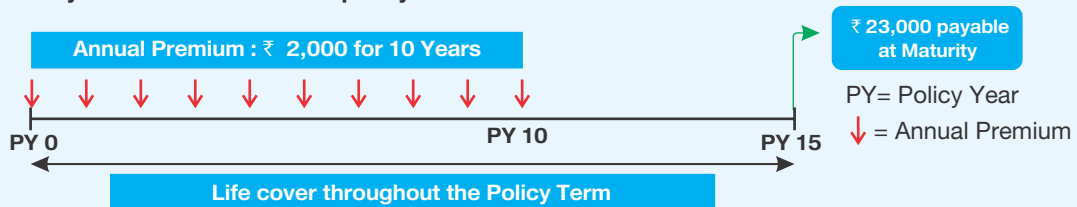
[#]Maturity benefit will be payable provided at least 2 consecutive policy years premiums have been paid.

ILLUSTRATION

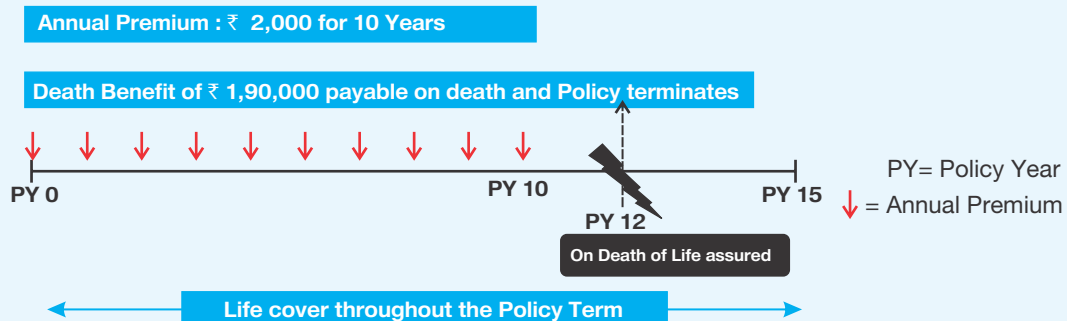
Mr Kumar aged 25 years is looking for a protection plan to provide protection to his family. He buys SBI Life – Saral Swadhan + with a policy term of 15 years, with Premium Payment Term of 10 years and Annual Premium of ₹ 2,000 and sum assured of ₹ 1,90,000.

Let us see how can Saral Swadhan + help him in protecting his family financially

Maturity Benefit: At the end of policy term



Death Benefit: In the unfortunate event of Mr. Kumar's demise, after paying due premiums



PLAN AT A GLANCE			
Age [^] at Entry	Minimum: 18 years	Maximum: 55 years	
Age [^] at Maturity	Maximum: 70 years		
Policy Term	Regular Premium: 10 years, Limited Premium: 15 years		
Premium Payment Term (PPT)	10 years (Fixed for both the Policy Terms)		
Basic Sum Assured	Minimum: ₹ 30,000	Maximum: ₹ 4,75,000 Subject to Board Approved Underwriting policy	
	Age [^] at Entry	Sum Assured Multiplier	
		Policy Term 10 years	Policy Term 15 years
	18-30	80	95
	31-35	65	70
	36-40	50	55
	41-45	35	40
	46-50	25	30
51-55	20	20	
Premium Payment Term	Regular Premium: Same as policy term Limited Premium Payment: 10 years		
Maturity Benefit	On survival till the end of the Policy Term chosen, the following Maturity benefit will be payable to you: <ul style="list-style-type: none"> • Policy Term 10 years: 100% of the Total premiums paid. • Policy Term 15 years: 115% of the Total premiums paid. 		
Premium Frequency	Annual		
Premium Amounts (allowed in multiples of ₹ 500)	Minimum (annual): ₹ 1500	Maximum (annual): ₹ 5000	
	Applicable taxes and/or any other statutory levy/duty/surcharge, levied on premium/ charges (as applicable) as per the provision of the prevalent tax laws notified by the Central Government/ State Government/ Union Territories of India from time to time shall be borne by us.		

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

Section 41 of Insurance Act 1938, as amended from time to time, states:

- (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: **1800 267 9090** | SMS - "CELEBRATE" to 56161 | Visit us at: www.sbilife.co.in | E-mail: info@sbilife.co.in
(Between 9:00 am to 9:00 pm)

Follow us on:  /sbilifeinsurance |  /sbilifeinsurance |  /sbilife

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.

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.