

Let your
employees focus
on growth while
we safeguard
their future.



Group
Annuity Plans

SBI Life -
Swarna
Jeevan Plus
UIN: 111N131V07



Apne liye. Apno ke liye.

Non-linked Non-Participating General Annuity Group Product

SBI Life Insurance introduces “SBI Life -Swarna Jeevan Plus” Plan for Corporate Clients (ie. Employer-Employee groups), who wish to purchase annuity to provide for their annuity liability (existing or emerging or both) totally/partially from SBI Life. Buyout of pension liabilities is a way by which the Master Policyholder transfers the liability of a defined pension scheme completely to SBI Life Insurance Company.

In this way, the annuity payments to the group members are protected and the Master Policyholder also gets rid of the risk of the pension scheme running into deficits due to adverse changes in demographic/economic scenarios in the future.

Key features

- **Better annuity rates due to group effect**

- **Annuity Options:**

There are a range of options available to the Master Policyholder/ group member to choose from. The group member may choose any one of them depending upon the scheme rules. The annuity payout amount would vary depending upon the annuity option chosen:

1) Life annuity:

- o Annuity is payable at a constant rate throughout the life of the Annuitant.
- o On death of the Annuitant, all future annuity payments cease immediately and no death benefit is payable.

2) Life annuity with refund of Purchase price[#]:

- o Annuity is payable at a constant rate throughout the life of the Annuitant.
- o On death of the Annuitant, all future annuity payouts cease immediately and 100% of the purchase price is refunded to the nominee.

3) Life annuity with refund of balance Purchase price[#]:

- o Annuity is payable at a constant rate throughout the life of the Annuitant.
- o On death of the Annuitant, all future annuity payouts cease immediately and we will refund the balance purchase price, which will be equal to the purchase price less sum total of all the annuities paid till date of death of annuitant. If this balance is not positive then no death benefit is payable.

[#]Purchase Price will mean member premium (excluding applicable taxes, other statutory levies if any) under the member policy

Note: This product is available for online sales

4) Annuity certain for 'N' years and annuity for Life thereafter:

- o Annuity is payable at a constant rate which is certain to be paid till the end of N years and thereafter life annuity is payable throughout the life of the Annuitant, where N can be chosen within the range of [5 to 35] years. 'N' would be fixed before the commencement of member policy and the amount of annuity will be determined depending on the term chosen.

Case 1: If the annuitant dies before N years, future certain annuity payouts will continue to be paid to nominee till the end of N years and thereafter cease immediately.

Case 2: If the annuitant dies after N years, all future annuity payouts cease immediately and no other death benefit is payable.

5) Increasing Life annuity (simple or compound increasing):

Annuity amount increases by 'X%' (simple or compound rate) for each complete year as long as the annuitant is alive. 'X' can be chosen within the range of [1% - 10%; in multiples of 0.25%]. The X% and the type i.e. simple or compound will remain fixed once chosen and cannot be changed by the annuitant. On death of the annuitant, all future annuity payouts cease immediately and No death benefit is payable.

6) Joint Life (last survivor) annuity:

Annuity is payable at a constant rate till the annuitant is alive. In case the Second annuitant of the annuitant survives him/her, she/he will receive a life annuity thereafter, which will be either 100% or 50% of the last annuity amount paid to the annuitant, as opted for. On death of the last surviving annuitant all future annuity payouts cease immediately and no death benefit is payable.

7) Joint Life (last survivor) annuity with refund of Purchase price[†]:

Annuity is payable at a constant rate till the annuitant is alive. In case the Second annuitant of the annuitant survives him/her, he/she will receive a life annuity thereafter, which will be either 100% or 50% of the last annuity amount paid to the annuitant, as the case may be. On death of the last surviving annuitant all future annuity payouts cease immediately from the date of death of the last surviving Annuitant and 100% of the purchase price is refunded to the nominee.

8) Joint life annuity certain for 'N' years and joint life (last survivor) annuity thereafter:

Annuity is payable at a constant rate which is certain to be paid till the end of N years and thereafter annuity is payable till the death of the last survivor, where N can be chosen within the range of [5 to 35] years. 'N' would be fixed before the commencement of member policy.

[†]Purchase Price will mean member premium (excluding applicable taxes, other statutory levies if any) under the member policy

Case 1: If both (Group Member and Second annuitant) annuitants die **before N years**, future certain annuity payouts will continue to be paid to nominee till the end of the N years and thereafter cease immediately.

Case 2: If only Group Member dies before N years, future certain annuity payouts will continue to be paid to the nominee till the end of N years and thereafter Second annuitant will receive a life annuity, which will be either 100% or 50% of the last annuity amount paid to the Group Member, as opted for.

Case 3: If only Second annuitant dies before N years, future certain annuity payouts will continue to be paid to Group Member till the end of N years and thereafter Group Member will receive a life annuity.

Case 4: If both (Group Member and Second annuitant) annuitants survive **after N years**, annuity will continue to be paid to Group Member. On the death of the Group Member, Second annuitant (if alive at that time) will receive a life annuity thereafter, which will be either 100% or 50% of the last annuity amount paid to the Group Member, as opted for. On death of the last surviving annuitant all future annuity payouts cease immediately and no death benefit is payable.

9) NPS – Family Income (option available specifically for National Pension System (NPS) subscribers only)

UNDER THIS OPTION, THE ANNUITY BENEFITS WOULD BE PAYABLE IN ACCORDANCE WITH THE REGULATIONS AS PRESCRIBED BY PFRDA.

As per the current regulations, the annuity benefits will be payable for life of the subscriber and his/her Second annuitant as per the annuity option 7 “Joint Life (last survivor) annuity with refund of Purchase price”. In case the subscriber does not have a Second annuitant, the annuity benefits will be payable for life of the subscriber as per the annuity option 2 “Life annuity with refund of Purchase price”.

Under annuity option 7 “Joint Life (last survivor) annuity with refund of Purchase price”, there is no choice of 50% or 100% of the last annuity amount paid to the Group Member for the Second annuitant (if alive at that time). On the death of the Group Member, the Second annuitant (if alive at that time) will compulsorily receive a life annuity, which will be 100% of the last annuity amount paid to the Group Member.

On death of the annuitant(s), the annuity payment would cease and the refund of purchase price shall be utilized to purchase an annuity contract afresh for living dependent parents (if any) as per the order specified below:

- a) Living dependent mother of the deceased subscriber;
- b) Living dependent father of the deceased subscriber.

However, the annuity amount would be revised and determined as per the annuity option 2 “Life annuity with refund of Purchase price” using the annuity rate prevalent at the time of purchase of such annuity by utilizing the premium required to be refunded to the nominee under the annuity contract.

The annuity would continue until all such family members in the order specified above are covered. After the coverage of all such family members, the premium shall be refunded to the surviving children of the subscriber and in the absence of children, the legal heirs of the subscriber, as may be applicable. In case no such family member exists upon the death of the last survivor, there would be a refund of premium to the nominee or legal heir, as the case maybe.

Note that the premium is the amount exclusive of applicable taxes to be paid whilst issuing/re-issuing the annuity contract.

10) Increasing Joint life (last survivor) annuity (Simple or compound increasing)

An increasing annuity is payable throughout the life of the Group member (primary annuitant) which is increased by a constant rate (simple or compound) of X% p.a. for each complete year, where X can be chosen within the range of [1% - 10%; in multiples of 0.25%]. The X% and the type i.e. simple or compound will remain fixed once chosen and can not be changed by the annuitant.

On death of the Group Member (primary annuitant), the Second annuitant (if alive at that time) will receive an increasing annuity (increased by a constant rate as opted by the group member) throughout his/her life, which will be either 100% or 50% of the last annuity amount paid to the Group Member (primary annuitant), as opted for.

On the death of last survivor, all future annuity payments cease immediately and no death benefit is payable.

11) Deferred Life annuity with refund of purchase price:

Annuity is payable at a constant rate throughout the life of the Annuitant after the end of the deferment period.

On death of the Annuitant during the deferment period, the death benefit payable to the nominee shall be higher of:

- a. 100% of Purchase Price + Guaranteed Additions accrued till date of death
- b. 105% of Purchase Price

and all future benefits / annuity payments cease immediately.

On death of the Annuitant after the end of deferment period, the death benefit payable to the nominee shall be higher of:

- a. 100% of Purchase Price + Guaranteed Additions accrued during the deferment period - Total Annuity paid out
- b. 100% of Purchase Price

and all future benefits / annuity payments cease immediately.

Where $\text{Guaranteed Additions per month} = \frac{\text{Total Annuity payable in a policy year}}{12}$.

Guaranteed Additions accrue at the end of every policy month during the deferment period.

12) Deferred Joint Life (last survivor) annuity with refund of purchase price:

Annuity is payable at a constant rate till the Group Member is alive after the end of the deferment period.

On the death of the Group Member, the Second annuitant (if alive at that time) will receive a life annuity, which will be either 100% or 50% of the last annuity amount paid to the Group Member, as opted for. If the second annuitant predeceases the Group Member (primary annuitant), annuity payments cease on the death of the Group Member (primary annuitant).

On death of the last survivor during the deferment period, the death benefit payable to the nominee shall be higher of:

- a. 100% of Purchase Price + Guaranteed Additions accrued till date of death
- b. 105% of Purchase Price

and all future benefits / annuity payments cease immediately

On death of the last survivor after the end of deferment period, the death benefit payable to the nominee shall be higher of:

- a. 100% of Purchase Price + Guaranteed Additions accrued during the deferment period – Total Annuity paid out
- b. 100% of Purchase Price

and all future benefits / annuity payments cease immediately

Where Guaranteed Additions per month = Total Annuity payable in a policy year/12.

Guaranteed Additions accrue at the end of every policy month during the deferment period.

In case of all “Joint Life” annuity options, secondary annuitant could be spouse, children, parents or siblings or anyone with a blood relationship, as per the Board approved underwriting policy.

- **Options to choose the periodicity of your annuity:**

You or the group member may choose the periodicity of their annuity payouts depending upon their needs. The options available are Annual, Half yearly, Quarterly, and Monthly

In order to arrive at annualised annuity rates for other than monthly payment mode, a modal factor would be applied on the tabular annualised annuity rates applicable for monthly payment mode. The modal factors depending on the annuity payment modes are as follows:

| Annuity Payment Mode | Modal factor |
|----------------------|--------------|
| Quarterly | 1.0050 |
| Half-yearly | 1.0125 |
| Annual | 1.0275 |

The annuity rates would depend upon the frequency of annuity payment mode as opted by you.

- **Deferred Annuity Options:**

The deferment period would be between 1 to 10 years (in multiples of 1 year) as opted by the member at inception of the member policy. During the deferment period opted, there will not be any payouts due to the annuitant and the annuity payments will be payable in arrears post the deferment period.

Under deferred annuity options, guaranteed additions will accrue at the end of every policy month during the deferment period only. Where Guaranteed Additions per month would be 'Total Annuity payable in a policy year/12'.

These accrued guaranteed additions would only be payable in case of death / surrender as mentioned under the deferred annuity options / respective section in this document.

Eligibility Criteria

| | Minimum | Maximum |
|---|---|--|
| | Under NPS – Family Income (Option 9): as per NPS Scheme Rules | |
| Age[^] at entry (as on last birthday) | Under Deferred annuity options: Group Member: 45 years Second annuitant: 18 years Under all other annuity options: Group Member: 30 years Second annuitant: 18 years | Under all other annuity options: Group Member: 85 years Second annuitant: 85 years |
| Annuity Payout^{^^} (per installment) | Monthly : ₹1,000 Quarterly : ₹3,000 Half-yearly : ₹6,000 Yearly: ₹12,000 | No limit, shall be as per Board Approved Underwriting Policy |
| Deferment Period: (in multiples of 1 year) | 1 year | 10 years |
| Premium | For any type of annuity will be such that the annuitant/s can be paid minimum annuity as per the annuity payment mode chosen. | No limit, shall be as per Board Approved Underwriting Policy. |
| Payment Frequency | Single Premium (for all options including Deferred Annuity Option) | |
| Policy Term | Master Policy will continue till the last annuitant is alive and/or annuity is being paid as per the scheme's rule. | |
| Group size | 10 members | No limit |

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

^{^^} Amount below this limit will only be offered where the proceeds are from the superannuation fund, administered by SBI Life, where compulsory purchase of annuity is required and to the subscribers of the National Pension Scheme (NPS) regulated by the Pension Fund Regulatory and Development Authority (PFRDA). However, in such cases the minimum annuity will be as per the scheme rules.

Note: In case of two lives annuity, the maximum age difference allowed between primary and secondary life is 30 years, subject to the minimum and maximum entry age of both lives.

- **Incentive for Higher Purchase Price (member level):**

For higher purchase price of each group member/annuitant, we will offer better annuity rates. The incentives will be in the form of additional annuity for those members.

The additional annualised annuity rates per ₹1,000 purchase price would be as follows:

| | | | | |
|--|--------------------|---------------------------|---------------------------|-------------------------|
| Purchase Price (excluding applicable taxes) | Upto ₹ 4,99,999 | ₹5,00,000 to ₹7,49,999 | ₹7,50,000 to ₹9,99,999 | ₹10,00,000 and above |
| Incentive on the annualised modal annuity | NIL | ₹0.50 | ₹ 0.80 | ₹1.00 |

Applicable for all annuity payout modes

- **Discount to National Pension System (NPS) subscriber:**

There is an additional annuity of 0.75% of purchase price for NPS Subscribers,

An additional annuity of 2.00% of premium for Direct Marketing policies, online sale also through insurer's website as well as additional annuities purchased from a superannuation policy fund maintained with us will also be given to all NPS Subscribers in addition to an exclusive additional annuity of 0.75% of premium.

The maximum additional annuity offered under a policy would be limited to 2.75% of premium for NPS Subscriber.

- **Discount for Direct marketing/ Online sale/ Superannuation fund policies:**

An additional annuity of 2% will be given through a corresponding increase in the amount of annuity for direct Marketing policies, online sale through insurer's website as well as for annuities purchased from a superannuation policy fund maintained with us.

The maximum discount offered under a policy would be limited to 2% for annuitants other than NPS subscribers.

- **Sample Annuity rates:**

| Single Life - Monthly annuity payout at Age - 60 years and Purchase Price of ₹7,50,000 (Exclusive of applicable taxes) | | | |
|---|---|-----------------------------------|--|
| Annuity Option | | Monthly Annuity Amount | Monthly Annuity as percentage of Purchase Price |
| Option 1 | Life annuity | 5,178 | 0.69% |
| Option 2 | Life annuity with refund of purchase price | 4,166 | 0.56% |
| Option 3 | Life annuity with refund of balance purchase price | 4,982 | 0.66% |
| Option 4 | Annuity certain for 5 years and annuity for life thereafter | 5,148 | 0.69% |

| | | | |
|-----------|---|-------|-------|
| Option 4 | Annuity certain for 20 years and annuity for life thereafter | 4,872 | 0.65% |
| Option 4 | Annuity certain for 35 years and annuity for life thereafter | 4,517 | 0.60% |
| Option 5 | Increasing Life annuity (Simple increasing at 1%) | 4,729 | 0.63% |
| Option 5 | Increasing Life annuity (Simple increasing at 5%) | 3,515 | 0.47% |
| Option 5 | Increasing Life annuity (Simple increasing at 10%) | 2,666 | 0.36% |
| Option 5 | Increasing Life annuity (Compound increasing at 1%) | 4,691 | 0.63% |
| Option 5 | Increasing Life annuity (Compound increasing at 5%) | 2,891 | 0.39% |
| Option 5 | Increasing Life annuity (Compound increasing at 10%) | 1,195 | 0.16% |
| Option 6 | Joint Life (Last Survivor) annuity – 50% | 4,843 | 0.65% |
| Option 6 | Joint Life (Last Survivor) annuity – 100% | 4,588 | 0.61% |
| Option 7 | Joint Life (Last Survivor) annuity with refund of purchase price – 50% | 4,343 | 0.58% |
| Option 7 | Joint Life (Last Survivor) annuity with refund of purchase price – 100% | 4,120 | 0.55% |
| Option 8 | Joint Life annuity certain for 5 years and Joint Life (Last Survivor) annuity – 100% | 4,588 | 0.61% |
| Option 8 | Joint Life annuity certain for 20 years and Joint Life (Last Survivor) annuity – 100% | 4,555 | 0.61% |
| Option 8 | Joint Life annuity certain for 35 years and Joint Life (Last Survivor) annuity – 100% | 4,406 | 0.59% |
| Option 10 | Increasing Joint Life (Last Survivor) annuity (Simple increasing at 5%) | 2,990 | 0.40% |
| Option 10 | Increasing Joint Life (Last Survivor) annuity (Compound increasing at 5%) | 2,347 | 0.31% |
| Option 11 | Deferred Life annuity with refund of purchase price with 1 year deferment | 4,182 | 0.56% |
| Option 11 | Deferred Life annuity with refund of purchase price with 5 years deferment | 5,840 | 0.78% |
| Option 11 | Deferred Life annuity with refund of purchase price with 10 years deferment | 8,776 | 1.17% |
| Option 12 | Deferred Joint Life (Last Survivor) annuity with refund of purchase price with 10 years deferment | 8,193 | 1.09% |

Key points to remember

- As per scheme rules, the Annuitant may choose multiple annuity options available under the policy. However, a separate member policy will be issued for each annuity option chosen and each member policy would be required to satisfy the minimum annuity amount / purchase price criterion. The option, once exercised under any policy, [that is, the type of annuity once chosen], shall be irrevocable and cannot be changed subsequently subject to the free look provisions.
- Proportional annuity amount would be payable for the period between the date of last annuity paid and the date of death. If the date of death is on the due date of the annuity installment, then due annuity installment amount would be paid.
- The Annuitant shall be required to submit an existence certificate periodically as per the annuity option chosen / the Company policy. In case the existence certificate is not received the annuity payout shall cease. The annuity payouts shall however resume on receipt of the existence certificate and all the arrears (without any interest accumulation) will be paid out. Similarly, in case of unfortunate death of the annuitant/s, the death intimation needs to be conveyed well in time. Annuity installment/s that have fallen due and paid/collected after the date of death will be recovered immediately.
- The frequency of submission of the Existence Certificate would be as mentioned in the Member policy/ annuity certificate and we may review the frequency of submission of the Existence Certificate from time to time and any change in the same will be informed to the annuitant. However, the periodicity cannot be less than annual.
- SBI Life's liability is limited to the annuity payout for which the Purchase price has been received and annuity rates are not guaranteed for new members/transactions.
- Annuity rates are not guaranteed for the subsequent purchase of additional annuity for existing annuitants. The additional annuity payment will be based on the annuity rates subsequently available at the time of purchase of additional annuity.

General Policy Conditions

1. Free look provision

There is a 15-day free-look period. For non-compulsory schemes, in the unlikely event that the master policyholder/group member is not satisfied with the terms and conditions of the policy, and wishes to cancel the Master/ member policy, he/she can do so by returning the Master/ member policy to the company along with a letter requesting for cancellation within 15 days of receipt of policy/ annuity certificate. This option is not available for compulsory schemes.

We will refund the total premiums paid less stamp duty cost incurred & less any annuities paid directly to you or Master Policyholder or a scheme/ plan chosen by you, provided that such a scheme/ plan is authorized to receive such amounts and is approved under the prevalent regulations and as per the scheme rules.

For compulsory schemes, the group member has an option to change the annuity option during the Free look cancellation period and continue the policy. The group member will also have an option to purchase immediate annuity or deferred annuity from another insurer at the then prevailing annuity rate to the extent of percentage, as stipulated by IRDAI, currently 50% of the entire proceeds of the policy net of commutation. Once the free look period is over, the Members cannot change their annuity options.

2. Surrender

Surrender value is available only under Deferred Annuity options and an annuity policy can be surrendered during the deferment period only.

For Deferred Annuity options, the Surrender value will be higher of

- (i) Guaranteed Surrender Value (GSV) plus the surrender value of any guaranteed additions accrued till the date of surrender
- (ii) Special Surrender Value (SSV).

The Guaranteed Surrender Value (GSV) available under deferred annuity options is as follows:

- 75% of the Purchase price paid, if surrendered any time within third policy year
- 90% of the Purchase price paid, if surrendered on or after the fourth policy year.

The Special Surrender Value (SSV) is calculated as Present value of expected future benefits discounted at prevailing interest rate plus 2%. The prevailing interest rate used will be the yield on 10 year Government securities as on the date of surrender.

The methodology for computing the Special Surrender value factors may be reviewed from time to time. Any change in surrender value calculation method shall only be after prior approval of the IRDAI.

In case of surrender of Master Policy, the individual members of the group will be given an option to continue the policy as an individual policy.

3. Paid-up

There is no paid-up value available under this policy

4. Loans

There is no facility of loan under this policy

5. Maturity Benefits

There is no maturity benefit available under this product

6. Suicide Claim

Not Applicable

7. Nomination

Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time.

8. Assignment

Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time.

9. Tax Benefits

You/member are eligible for Income tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time. You may visit our website for further details. Please consult your tax advisor for details.

10. Terms and conditions applicable to National Pension System (NPS) subscribers:

For National Pension System (NPS) subscribers the annuity benefit payable and other relevant terms and conditions would be in accordance with the regulations as prescribed by Pension Fund Regulatory and Development Authority (PFRDA) from time to time.

11. Discontinuance of the Master Policy

The Master Policy may be discontinued at the option of the Master Policyholder or the Company/Insurer by giving the other party at least 60 days prior notice in writing however, it would be subject to us receiving all information necessary to service annuity benefits with respect to the active member policies at that point in time. In case the Master policy is discontinued, we are liable to make annuity payments to the existing annuitants till the last annuitant goes out of the books. In case the Master policy is discontinued, by the Insurer, no new group member will be allowed to join the policy.

12. Revivals or reinstatements

Not applicable as this is a single premium product.

Prohibition of Rebates

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

- a) 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:
- b) 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.

Non-Disclosure

Section 45 of the Insurance Act, 1938; as amended from time to time:

No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy. A policy of life insurance may be called in question at any time within three years from the date of the policy, on the ground of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued. The insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based.

No insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement or suppression are within the knowledge of the insurer. In case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

In case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the grounds of fraud, the premiums collected on the policy till the date of repudiation shall be paid.

Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

For complete details of the section and the definition of 'date of policy', please refer Section 45 of the Insurance Act, 1938, as amended from time to time.



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