

**Part A**

SBI Life – Smart Annuity Income Policy Document (UIN:111N149V03)  
An Individual, Non-Linked, Non-Participating, General  
Annuity Product

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about Your Policy. You are also advised to go through Your Policy Document

Sl. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Annuity Income (UIN: 111N149V03)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule, 1
3.	Type of Insurance Policy	SBI Life – Smart Annuity Income is an Individual, Non-linked, Non-Participating, General Annuity product	Cover Page
4.	Basic Policy Details	<ul style="list-style-type: none"> <li>Annuity Option Chosen: &lt;&lt;as allotted by system&gt;&gt;</li> <li>Singlet Premium: &lt;&lt; as allotted by system, excluding taxes &gt;&gt;</li> <li>Mode of Premium Payment: Single Premium</li> <li>Annuity Benefit: &lt;&lt;Rs. as allotted by system &gt;&gt; &lt;&lt;yearly / half yearly / quarterly / monthly&gt;&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage/Benefits Payable	<p><b><u>Maturity Benefit:</u></b> Not Applicable</p> <p><b><u>Death Benefit:</u></b> Based-on Annuity Option chosen</p> <ol style="list-style-type: none"> <li><b>Single Life Annuity:</b> No benefit is payable</li> <li><b>Single Life Annuity with Return of Purchase Price:</b> Purchase Price is paid to the Claimant.</li> <li><b>Joint Life Annuity:</b> No benefit is payable</li> <li><b>Joint Life Annuity with Return of Purchase Price:</b> On death of last surviving Annuitant, Purchase Price is paid to the Claimant</li> <li><b>NPS - Family Income:</b> In case no such family member exists upon the death of the last survivor, Purchase Price is paid to the Nominee.</li> </ol> <p><b><u>Survival Benefit:</u></b> Annuity Installment is payable as specified based on Annuity Option chosen</p> <p><b><u>Surrender Benefits:</u></b> Single Life/ Joint Life Annuity: Not applicable</p> <p>Single/Joint Life Annuity with Return of Purchase Price: The Policy can be Surrendered any time after completion of six months from the Date of Commencement of the policy and We will pay the Surrender Value as per the terms and conditions of the Policy.</p> <p>Please refer non-forfeiture benefits of the Policy.</p>	Part C & Part D

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6.	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	
7.	Option available	<p>There are 5 Annuity Options available under the Policy as mentioned below and once chosen the same cannot be changed. The Annuity Option selected by You is mentioned above under “Basic Policy Details”.</p> <ol style="list-style-type: none"> <li>1. Single Life Annuity</li> <li>2. Single Life Annuity with Return of Purchase Price</li> <li>3. Joint Life Annuity</li> <li>4. Joint Life Annuity with Return of Purchase Price</li> <li>5. NPS - Family Income</li> </ol>	Part C
8.	Grace Period	Not Applicable	
9.	Free Look Period	<p>If You disagree with any of the terms and conditions of this Policy or otherwise, You have an option to cancel the Policy by sending a written request to Us, stating the reasons for Your objection within the Free Look Period of 30 days from the date of receipt of the Policy Document. Upon Your request and if no claim for Death Benefit has been made under the Policy, We will refund the Premium paid after deducting the Annuity Installment paid, if any and the stamp duty paid, to the CRA (Central Record Keeping Agency) account from where the money was received irrespective of the reasons mentioned.</p>	Part D Clause 7.2
10.	Lapse, Paid-Up and Revival of the Policy	Not Applicable	
11.	Policy Loan, if applicable	<p>Loan facility is only available for Single/Joint Life Annuity with Return of Purchase Price. Loan can be availed at any time after 6 months from the Date of Commencement of Policy in accordance with the terms and conditions of the Policy.</p>	Part D Clause 7.3
12.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement and brief procedure: <a href="https://www.sbilife.co.in/en/services-&gt;Download%20Turn%20Around%20Times.pdf">https://www.sbilife.co.in/en/services-&gt;Download ‘Turn Around Times’ pdf</a></li> <li>• Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).</li> <li>• Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7)</li> <li>• Contact details of the insurer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email : <a href="mailto:claims@sbilife.co.in">claims@sbilife.co.in</a></li> <li>• Link for downloading claim form and list of documents required including bank account details. <a href="https://www.sbilife.co.in/en/services/download-center/claim-forms">https://www.sbilife.co.in/en/services/download-center/claim-forms</a></li> </ul> <p>List of documents required-</p> <ul style="list-style-type: none"> <li>• Policy Document</li> <li>• Valid death certificate from municipal / local authorities</li> </ul>	Part D Clause 8

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		<ul style="list-style-type: none"> <li>• KYC documents of the Claimant</li> <li>• Valid Bank account proof of the claimant</li> <li>• Claimant's statement and claim forms in prescribed formats</li> <li>• Hospital records including discharge summary, etc, wherever applicable</li> <li>• Post-mortem report, first information report where applicable</li> <li>• Any other document which SBI Life may call, if found necessary in support of the claim</li> </ul>	
13. P	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT): <a href="https://www.sbilife.co.in/en/services-&gt;Download">https://www.sbilife.co.in/en/services-&gt;Download</a> 'Turn Around Times' pdf</li> <li>• Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).</li> <li>• Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7)</li> <li>• For any information/ clarification, please contact: Your local SBI Life service branch: &lt;&lt;SBI Life branch address&gt;&gt;</li> <li>• Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: <a href="https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms">https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms</a></li> </ul>	Part F Clause 10.10
14.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6100 <b>Email - <a href="mailto:hcr@sbilife.co.in">hcr@sbilife.co.in</a></b></li> <li>• Link for registering the grievance with the insurer's portal: <a href="https://www.sbilife.co.in/en/grievances">https://www.sbilife.co.in/en/grievances</a></li> <li>• Contact details of Ombudsman: <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></li> </ul>	Part G Clause 11

**Declaration by the Policyholder**

I have received the above and I have read and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- Product related documents including the Customer Information sheet are available on Our website at [www.sbilife.co.in](http://www.sbilife.co.in).
- In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.

**Internal**

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