

**SBI Life - Annuity Rates (in terms of amount per lakh per month) for a corpus of ₹ 10 lakhs |  
Primary Annuitant = 60 years & Second Annuitant = 56 years**

	Annuity for life without return of purchase price on death (Single Life without return of purchase price)		Annuity for life with return of purchase price on death (Single Life with return of purchase price)		Annuity payable for life with 100% annuity payable to spouse on death of annuitant without return on purchase price (Joint Life without return of purchase price)		Annuity payable for life with 100% annuity payable to spouse on death of annuitant with return on purchase of annuity (Joint Life with return of purchase price)	
	Annuity Rate	% Return	Annuity Rate	% Return	Annuity Rate	% Return	Annuity Rate	% Return
Non - NPS - SBI Life - Smart Annuity Plus (UIN: 111N134V11)	6,303	7.56%	5,147	6.18%	5,594	6.71%	5,090	6.11%
NPS - SBI Life - Smart Annuity Income (UIN:111N149V05)	6,423	7.71%	5,433	6.52%	5,800	6.96%	5,413	6.50%
<b>Difference in %</b>	<b>1.90%</b>		<b>5.56%</b>		<b>3.68%</b>		<b>6.35%</b>	

**Note:**

1. These Rates are as of February 2026
2. Please note that these are indicative rates and are subject to change.
3. For Family Income Option, if the First subscriber is not married then Single Life Annuity with Return of Purchase Price is applicable, otherwise Joint Life Annuity with Return of Purchase Price is applicable.
4. For Joint Life the annuity rates may differ due to the age difference of the annuitants.

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SBI Life – Smart Annuity Plus, is an Individual, Non-Linked, Non-Participating, General Annuity Product.  
SBI Life – Smart Annuity Income, an Individual, Non-Linked, Non-Participating, General Annuity product.

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