

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 Number	Clause
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Annuity Plus <<as allotted by system>>	Part A,	Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule, 1	
3.	Type of Insurance Policy	SBI Life – Smart Annuity Plus is an Individual, Non-linked, Non-Participating, General Annuity product	Cover Page	
4.	Basic Policy Details	<ul style="list-style-type: none">• Annuity Option Chosen: <<as allotted by system>>• Single Premium: << as allotted by system, excluding taxes >>• Mode of Premium Payment: Single Premium• Annuity Benefit: <<Rs. as allotted by system >> <<yearly / half yearly / quarterly / monthly>>	Policy Schedule	
5.	Policy Coverage/Benefits Payable	<p><u>Maturity Benefit:</u> Not Applicable</p> <p><u>Death Benefit:</u> For the following Annuity Options, no Death Benefit is payable:</p> <ul style="list-style-type: none">1. Life Annuity2. Annuity with Annual Simple Increase of 3%3. Annuity with Annual Simple Increase of 5%4. Life Annuity with Annual Compound Increase of 3%5. Life Annuity with Annual Compound Increase of 5%6. Life and Last Survivor – 100% Annuity <p>For the following Annuity Options, Death Benefit is payable as per terms and conditions of the Policy:</p> <ul style="list-style-type: none">1. Life Annuity with Return of Purchase Price2. Life Annuity with Return of Balance Purchase Price3. Life Annuity with Certain Period of 10 years4. Life Annuity with Certain Period of 20 years5. Deferred Life Annuity with Return of Purchase Price6. Life and Last Survivor – 100% Annuity with Return of Purchase Price:7. Deferred Life & Last Survivor Annuity with Return of Purchase Price.8. NPS - Family Income <p>Please refer Part C of the Policy Document</p> <p><u>Survival Benefit:</u> Annuity Installments are payable as specified based on Annuity Option chosen.</p> <p><u>Surrender Benefit:</u> Surrender Value (SV) is available only under Immediate Annuity Options with Return of Purchase Price and Deferred Annuity</p>	Part C (II) (4) Part C (II) (1) & Part C (II) (2) 	

		Options. . The Policy can be surrendered at any time. Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, is payable as Surrender Value. Please refer Non-forfeiture benefits of the Policy Document- Part C	
6.	Options available	<p>There are 14 Annuity Options available under the Policy as mentioned below and once chosen the same cannot be changed after Free Look Period. The Annuity Option selected by You is mentioned above under “Basic Policy Details”</p> <ol style="list-style-type: none"> 1. Life Annuity 2. Life Annuity with Return of Purchase Price 3. Life Annuity with Return of Balance Purchase Price 4. Annuity with Annual Simple Increase of 3% 5. Annuity with Annual Simple Increase of 5% 6. Life Annuity with Certain Period of 10 years 7. Life Annuity with Certain Period of 20 years 8. Life Annuity with Annual Compound Increase of 3% 9. Life Annuity with Annual Compound Increase of 5% 10. Deferred Life Annuity with Return of Purchase Price 11. Life and Last Survivor – 100% Annuity 12. Life and Last Survivor – 100% Annuity with Return of Purchase Price: 13. Deferred Life & Last Survivor Annuity with Return of Purchase Price. 14. NPS - Family Income 	Part C (II) (1) & Part C (II) (2)
7.	Riders opted, if any	Not Applicable	
8.	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	
9.	Waiting/lien Period, if any	Not Applicable	
10.	Grace Period	Not Applicable	
11.	Free Look Period	30 Days	Part C (IV) (1)
12.	Lapse, Paid-Up and Revival of the Policy	Not Applicable	
13.	Policy Loan, if applicable	Not Applicable	
14.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: Download">https://www.sbilife.co.in/en/services->Download ‘Turn Around Times’ pdf • Helpline/Call Centre Number: <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). ○ Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) 	Part C (III)

		<ul style="list-style-type: none"> • Our Contact details : SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 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 : claims@sbilife.co.in • Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/en/services/download-center/claim-forms <p>For details, please refer the Claims section of the Policy document</p>	
15	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): Download">https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf • Helpline/Call Centre Number <ul style="list-style-type: none"> ○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). ○ Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) • Our contact Details: For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>> • Link for downloading applicable forms and list of documents required including bank account details. • Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms 	Part C (II) (9)
16	Grievances /Complaints	<ul style="list-style-type: none"> • Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 Email - hcr@sbilife.co.in • Link for registering the grievance with Our portal: https://www.sbilife.co.in/en/grievances • Contact details of Ombudsman: https://cioins.co.in/ombudsman 	Part C (V)

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:
www.sbilife.co.in.
- In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.