

## Why SBI Life - Smart Future Choices

In life, you have your own aspirations while your family has their own needs, with SBI Life - Smart Future Choices, you can now achieve both. Avail cash bonuses to meet your life goals while protecting your family with life cover.

### Key Features



Exercise your 'Power to Choose' with various choices



Enjoy the flexibility of choosing your benefit payouts as per your changing needs



Be confident with Money On Demand^^ choice



Gift yourself the delight of cash bonus^^^ without the wait



Avail tax benefits\*

^^Money On Demand refers to survival benefit payouts available at defined intervals under Flexi Choice option. The policyholder may take or may defer these payouts. The deferred payouts along with applicable interest can be availed in lumpsum anytime during the remaining policy term.

^^^The Cash Bonus(es) (if declared) for first policy year and Second Policy year shall be payable at the end of Second policy year along with interest. From third policy year onwards, the cash bonus (if declared) is payable at the end of every subsequent policy year till the date of termination of the Policy, provided the policy is in force.

\*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 further details.

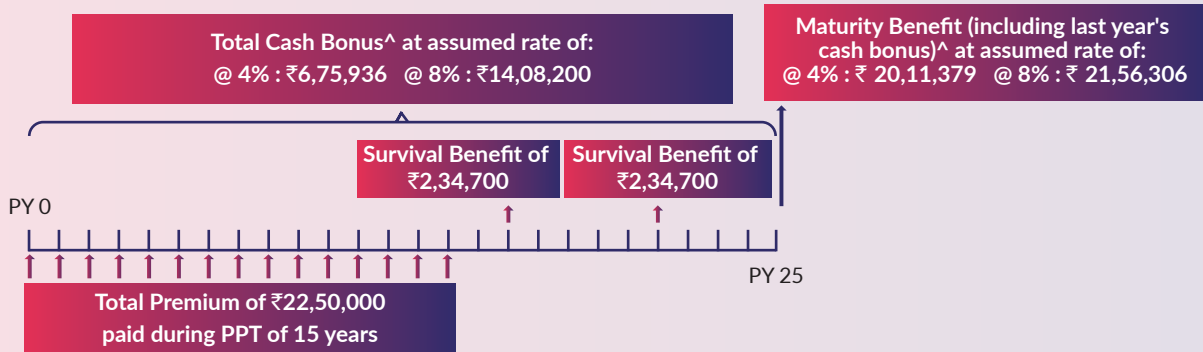
### Illustration

Mr. Vijay has opted SBI Life - Smart Future Choices (Flexi Choice). The details are as below:

<b>Benefit Option: Flexi Choice</b>	<b>Bonus Payout: Cash Option</b>	<b>Survival Benefit Option: Payout</b>
<b>Life Assured Age: 35 years</b>	<b>Policy Term: 25 years</b>	<b>Premium Payment Term: 15 years</b>
<b>Premium Frequency: Yearly</b>	<b>Annualized Premium (Excluding applicable taxes): ₹ 1,50,000</b>	<b>Basic Sum Assured: ₹ 23,47,000</b>

#### Maturity Benefit:

If Vijay survives till the end of the policy term, then he will receive the benefits as illustrated below:



#### Death Benefit as applicable throughout the policy term irrespective of Survival Benefits paid:

Higher of 11 times Annualized Premium + Terminal Bonus (if declared) OR 105% of total premiums received upto the date of death

^Benefits are for illustrative purposes & for healthy life. Please note that the above mentioned assumed rates of returns @4% and @8% p. a. respectively, are only illustrative scenarios at these rates after considering all applicable charges. The bonus rates may be assumed constant during the bonus accrual period, where as actual bonus could vary, depending on the investment experience of the Company. These are not guaranteed and they are not higher or lower limits of returns. Returns are dependent on a number of factors including future investment performance. For more information, please request for your policy specific benefit illustration.

## Plan at-a-glance:

Age** at Entry	Minimum: 18 years	Maximum: 50 years
Maximum Age** at Maturity	70 years	
Policy Term	Minimum: 12 years	Maximum: 30 years
Policy Term & Premium Payment Term Combinations Available	Premium Payment Term (Years)	Policy Term (Years)
	7	12, 15, 20 and 25
	10	15, 20, 25 and 30
	12	20, 25 and 30
Premium Frequency	Yearly, Half-Yearly, Monthly	
	The premium for monthly mode as percentage of annualized premium is 8.50% and for Half-Yearly Premium is 51.0% of annualized premium	
Annualized Premium (in multiples of ₹1,000)	Minimum: ₹1,00,000	Maximum: No limit (subject to board approved underwriting policy)
Basic Sum Assured (BSA)	Minimum: ₹6,55,000	Maximum: No limit (subject to board approved underwriting policy)

\*\*All the references to age are age as on last birthday

## Prohibition of Rebates:

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

- 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.
- 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 No.:** 1800 267 9090 | **SMS 'LIBERATE'** to 56161 | **Email:** info@sbilife.co.in | **Web:** www.sbilife.co.in  
(Between 9.00 am & 9.00 pm)

SBI Life - Smart Future Choices, an Individual, Non-Linked, Participating, Life Insurance Savings Product.

### 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.

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