



SBI Life Insurance Company Limited
Regulated by IRDA Registration Number: 111

**POLICY
DOCUMENT**

SBI LIFE – SMART HORIZON

UIN: 111L074V01

(A UNIT-LINKED, NON-PARTICIPATING PLAN)

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

Policy Schedule

Your Policy

Welcome to your **SBI Life – Smart Horizon** policy and thank you for preferring **SBI Life Insurance Company Limited** to provide you with insurance solutions. The UIN allotted by IRDA for this product is 111L074V01.

The information you have given in your proposal form, personal statement together with any reports or other documents and declarations form part of this contract of insurance with us. Your policy document, comprising this policy schedule along with the policy booklet and any endorsements, is evidence of the contract. If you have chosen the riders, then the respective rider documents would also be part of the policy document. You should read these documents carefully to make sure you are satisfied. Please keep them in a safe place.

SBI Life – Smart Horizon provides an excellent combination of insurance-cum-investment solution. The value of the units allocated under your policy, after deducting the applicable charges, will be dependent on the investment performance of the funds of SBI Life, as chosen by you. Your policy does not share in the profits or surplus of the Company.

In return for your premiums we will provide benefits as described in the following pages of the policy document. The benefits available under this policy are subject to the payment of premiums as and when due.

The benefits will be paid to the persons entitled as set out in the policy document, on proof to our satisfaction, of such benefits having become payable and of the title of the persons claiming the payments.

Please communicate any change in your mailing address or any other communication details as soon as possible.

If you require further information, please contact us or the Agent/ facilitator mentioned below.

Agent/Facilitator Details: <<name>> <<code>>
<< mobile number or landline number if mobile not available>>

Identification

1. Policy Number	<< as allotted by system >>
2. Proposal No.	<< from the proposal form >>
3. Proposal Date	<< dd/mm/yyyy >>
4. Customer ID	<< as allotted by system >>

Personal information		
5. Name of the life assured	<< Title / First Name / Surname of the life assured >>	
6. Name of proposer / policyholder	<< Title / First Name / Surname of the policyholder >>	
7. Date of Birth	Life Assured	Policyholder
	<< dd/mm/yyyy >>	<< dd/mm/yyyy >>
8. Age at entry	Life Assured	Policyholder
9. Gender	Life Assured	Policyholder
	<< Male / Female >>	<< Male / Female >>
10. Mailing Address	<< Address for communication >>	
11. Telephone Number with STD Code		
12. Mobile Number		
13. E-Mail ID of the policyholder	<< E-Mail ID of the policyholder >>	

Nomination		
14. Name of the Nominee(s)	Relationship with the life assured	Age
15. Name of the Appointee(s)	Relationship with nominee	Age

Important dates	
16. Date of commencement of policy	<< dd/mm/yyyy >>
17. Date of commencement of risk	<< dd/mm/yyyy >>
18. Policy anniversary date	<< dd/mm >>
19. Premium due dates	<< >>
20. Date of maturity of policy	<< dd/mm/yyyy >>

Basic policy information	
21. Sum Assured Multiplier Factor (SAMF)	
22. Premium frequency	
23. Installment premium (Rs.)	
24. Basic sum assured (Rs.)	
25. Plan Option*	<<Plan A (%) and Plan C (%) OR Plan B (%) and Plan C (%)>>

* You cannot change the Plan Option once chosen. However, you may subsequently change the allocation between the two Plans chosen, through the redirection option. You may also switch units from Plan A or Plan B as chosen, to Plan C. Switch from Plan C to Plan A or switch from Plan C to Plan B is not allowed.

Riders chosen	
Name of the Rider	UIN
<< Names of the selected Riders / No riders applicable >>	<< UIN / Not applicable >>

Base Policy and riders						
Benefit	Sum Assured (Rs.)	Term (Years)	Premium Paying Term (Years)	<< Premium Frequency >> Installment Premium (Rs.)	Due date of last premium	Date of maturity of Policy/Cover End Date
Base Policy					<< dd/mm/yyyy >>	<< dd/mm/yyyy >>
SBI Life - Criti Care 13 Rider					<< dd/mm/yyyy >>	<< dd/mm/yyyy >>
SBI Life - Accidental Death Benefit (ADB) Linked Rider					<< dd/mm/yyyy >>	<< dd/mm/yyyy >>
SBI Life - Income Sustainer Rider					<< dd/mm/yyyy >>	<< dd/mm/yyyy >>

SBI Life - Premium Payor Waiver Benefit Rider					<< dd/mm/yyyy >>	<< dd/mm/yyyy >>
Total Installment Premium						

- For Base Policy, we would recover service tax and cess, as applicable, along with the charges.
- For the riders, you are required to pay applicable service tax and cess in addition to the rider premiums

-Service tax is currently payable @ 10.00% of premium, Education Cess @ 2.00% of service tax and Secondary and Higher Education cess @ 1.00% of service tax. The effective rate works out to 10.30% of the installment premium.

- Service tax, cess and any other taxes payable may vary as per the taxation laws then applicable.

All references to riders in your policy document will be applicable only if we have offered the respective riders with your policy.

Plan C: Flexible

Under this option funds available are Equity Fund, Balance Fund, Bond Fund and Index Fund.

Your current allocation, as per your Proposal Form is as given below.

Fund allocation under Plan Option Chosen	
Plan Name	Fund Allocation for Premium in %
Plan A/ Plan B	<<% or N.A.>>
Plan C	<<% or N.A.>>
Total	<<100%>>

<< If Plan C is opted:

Funds opted under Plan C	
Fund Name	Fund Allocation for Premium in %
Index Fund	<<% or N.A.>>
Equity Fund	<<% or N.A.>>
Balanced Fund	<<% or N.A.>>
Bond Fund	<<% or N.A.>>
Total	<<% or N.A.>>

In the above tables, "N.A." stands for Not Applicable.

>>

<<

Applicable clauses

>>

<< To be printed only when the policyholder is staff member
We will award the following additional allocation to you.

Additional allocation	
Year	Additional allocation percentage

>>

Signed for and on behalf of **SBI Life Insurance Company Limited,**

Authorised Signatory			
Name			
Designation			
Date		Place	

The stamp duty of Rs <<.....>> (Rupees.....only) paid by pay order, vide receipt no. <<.....>> dated << >>. Government notification Revenue and Forest Department No. Mudrank <<.....>> dated <<.....>>

<< Digital Signature >>

(Signature)
Proper Officer

***** End of Policy Schedule *****