

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

"The Unit Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of fifth year".

Why SBI Life – Smart InsureWealth Plus?

As you keep moving ahead in life, your dreams keep growing with you. Achieve your aspirations while empowering your family's financial tomorrow with SBI Life - Smart InsureWealth Plus, a ULIP plan that builds your wealth while protecting your loved ones. SBI Life – Smart InsureWealth Plus is an individual, unit-linked, non-participating, life insurance product which gives you life insurance coverage along with the feature of disciplined savings to achieve your dreams and the flexibility to avail **Systematic Monthly Withdrawal**[#].

Key Features

- **Easy Monthly Insurance:** Inculcate an investment discipline by paying monthly premium over a chosen time period.
- **Choice of 3 Investment Strategies:** Trigger Strategy, Auto Asset Allocation Strategy and Smart Choice Strategy
- **Investment Flexibility under Smart Choice Strategy:** Manage your investment through
 - Choice of 9 fund options to suit your risk appetite.
 - Unlimited free switches and premium re-directions⁶ throughout the policy term
- **Return of Mortality Charges(ROMC)** on maturity of inforce policy
- Fund Value Boosters through **loyalty additions**[#]
- **Protection:** Financial protection for you and your loved ones in the unfortunate case of death.
- **Systematic Monthly Withdrawal**[#]: Meet your regular expenses through monthly payout
- **Tax Benefit**^{**}: You may be eligible for Income Tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time.
- **Liquidity:** Partial withdrawals after 5th Policy Year

[#]From 11th Policy Year onwards, provided all due premiums have been paid and policy is in force

⁶From second policy month onwards

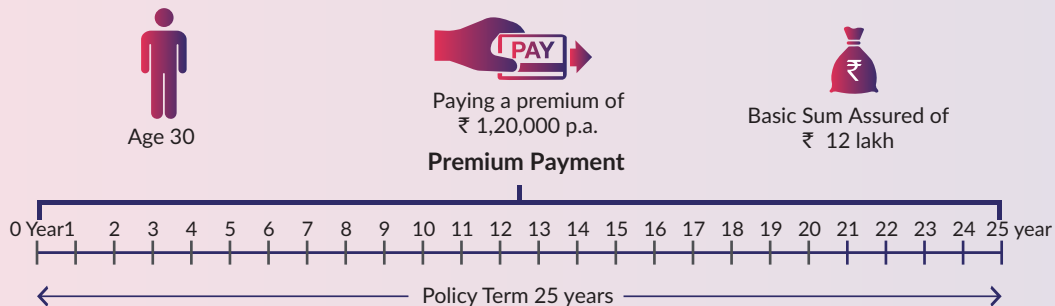
^{**}Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your tax advisor for details.

Sample Illustration of Benefits

Ajay is 30 years old and has availed the SBI Life- Smart InsureWealth Plus policy for a payment term of 25 years with Basic Sum Assured of ₹12 lakh. He is paying a premium of ₹ 10,000 per month. He opts for 100% Equity Fund under the Smart Choice Strategy. Let's see how he benefits under the plan.

1. Maturity Benefit (Lumpsum)

On the maturity date, Ajay's maturity benefit, based on the assumed investment returns, is as per the table given below:



At assumed investment return	Return of Mortality Charge (₹)	Total Maturity Benefit (₹) (Fund Value [^]) (at the end of 25 th year)
of 8%	₹ 6,351	₹ 68,76,034
of 4%	₹ 7,218	₹ 39,50,030



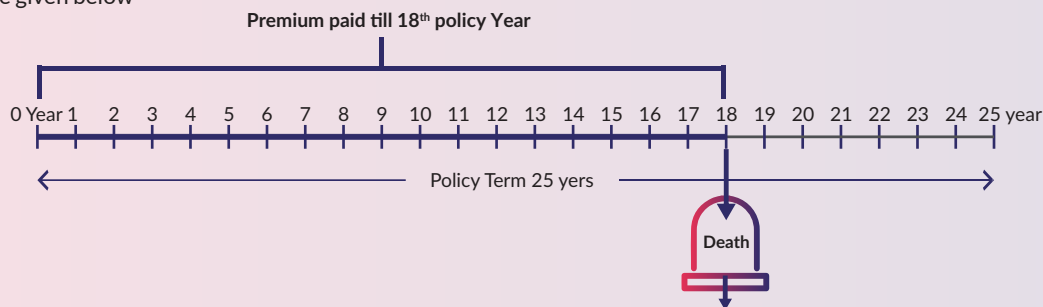
**Insurance Plans
With Wealth Creation**

**SBI Life -
Smart
InsureWealth Plus**
UIN: 111L125V02

SBI Life
Apne liye. Apno ke liye.

2. Death Benefit (Lumpsum)

In case of Ajay's unfortunate death at the end of the 18th policy year, the death benefit, based on the assumed investment returns, is as per the table given below



At assumed investment return	Death Benefit [^] (at the end of the 18 th policy year)
of 8%	₹ 37,52,204
of 4%	₹ 25,59,721

[^]Fund Value figures are for illustrative purposes & for healthy life. Please note that the above mentioned assumed rates of returns @4% and @8% p. a. are only illustrative scenarios, after considering all applicable charges. These are not guaranteed and they are not higher or lower limits of returns. Unit Linked Life Insurance products are subject to market risks. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans and their future prospects or returns. For more information please request for your policy specific benefit illustration.

Plan Details

Age [§] at Entry	Minimum: 0 years(30 days)	Maximum: 55 years
Age [§] at Maturity	Minimum: 18 years	Maximum: 65 years
Policy Term ^{§§}	10,15, 20 and 25 years	
Premium Payment Term	Same as policy term	
Premium Amount (In multiples of ₹ 100)	Minimum: INR 4,000 per Month	Maximum: No Limit, Subject to Board Approved Underwriting Policy
Premium Frequency	Monthly	
Basic Sum Assured	10 x Annualized Premium ⁺⁺ , The maximum basic sum assured shall be as per Board Approved Underwriting Policy	

[§]All the references to age are age as on last birthday.

^{§§}In case of minor lives, policy term should be appropriately chosen so as to ensure that at the time of maturity of the policy, life assured should be a major. In case of minor lives with entry age below 8 years, the risk commences on completion of 2 policy years. For entry age of 8 years and above, risk commences immediately.

⁺⁺Annualized Premium means the premium amount payable in a year excluding the applicable taxes.

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.

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(Between 9.00 am & 9.00 pm)

SBI Life – Smart InsureWealth Plus is an Individual, Unit-linked, Non-participating, Life Insurance 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.

In case of surrender request during the first 5 policy years, the fund value shall be payable on the 1st working day of the 6th policy year. In case of surrender request after 5th policy year, the fund value shall be paid immediately. Various charges such as 'Premium Allocation Charges', 'Fund Management Charges' etc. are deducted. For the complete list of charges and their workings, please refer the Sales Brochure. Unit Linked Life Insurance products are different from the traditional products and are subject to market risks. The premium paid in Unit Linked policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the policyholder/insured is responsible for his/her decisions. SBI Life Insurance Co. Ltd. is only the name of the insurance company and SBI Life – Smart InsureWealth Plus is only the name of the unit linked Life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the policy document from the insurer. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects or returns. Past performance of the Fund Options is not indicative of future performance. All benefits payable under this policy are subject to tax laws and other Fiscal enactments in-effect from time to time, please consult your tax advisor for details. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited, Registered and Corporate Office: Natraj, M V Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069 | IRDAI Regn. No.111 | CIN: L99999MH2000PLC129113

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