

[illegible]

		<p><b><u>Survival Benefit:</u></b> On the survival of the Life Assured till specific durations during the policy term when the Policy is In-Force, Survival benefit instalments, expressed as a fixed percentage of sum assured depending on the policy year and policy term, are payable as a lumpsum at the end of specific policy years</p> <p><b><u>Maturity Benefit:</u></b> On the survival of the Life Assured till the Date of Maturity of Policy when the Policy is In-Force, Sum Assured on Maturity + Vested Reversionary Bonuses, if declared + Terminal Bonus, if any, is payable as lump sum. Where Sum Assured on maturity is the last survival benefit instalment which is equal to 45% of Sum Assured.</p> <p><b><u>Surrender Benefits:</u></b> You can surrender the policy at any time during the policy term provided one full year's premiums has been paid. On payment of surrender value, policy will be terminated. The surrender value payable will be higher of Guaranteed Surrender value (GSV) and Special Surrender Value (SSV). Please refer Non-forfeiture benefits of the Policy Document.</p> <p><b><u>Other benefits/options payable, specific to the Policy:</u></b></p> <p><b>Settlement Option:</b> You may choose a Settlement Option for the payment of the Maturity Benefit under the Policy by writing to Us at least 3 months prior to the Date of Maturity of Policy as per the terms and conditions of the Policy. The Settlement Options available under the Policy are as follows:</p> <ul style="list-style-type: none"> <li>• Option A: Receive the Maturity Benefit amount in instalments payable in arrears over a period of 2 to 7 years at monthly, quarterly, half-yearly or yearly frequency.</li> <li>• Option B: Receive a portion of the Maturity Benefit as lumpsum on the Date of Maturity of Policy and the remaining portion in installments payable in arrears over a period of 2 to 7 years at monthly, quarterly, half-yearly or yearly frequency</li> </ul>	<p>Part C (II) (4)</p> <p>Part C (II) (8) (8.2)</p> <p>Part C (II) (4) (4.3)</p>
6.	Riders opted, if any	<p>Rider Name &amp; UIN: &lt;&lt; NA/as allotted by system &gt;&gt; &lt;&lt;If only Option A is selected: Option A: Accident Death Benefit (AD Benefit)– In case of Accidental Death of the Life Assured, provided the rider is in-force, Rider Sum Assured for AD Benefit payable as per terms and conditions of the rider &gt;&gt;</p>	Part C (II) (5)

		<p>&lt;&lt;If only Option B is selected: Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)– In case of Accidental Partial Permanent Disability of the Life Assured, provided the rider is in-force, the Rider Sum Assured for APPD Benefit is payable as per terms and conditions of the rider&gt;&gt;</p> <p>&lt;&lt;If both Option A &amp; B is selected: Option A: Accident Death Benefit (AD Benefit)– In case of Accidental Death of the Life Assured, provided the rider is in-force, Rider Sum Assured for AD Benefit payable as per terms and conditions of the rider</p> <p>Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)– In case of Accidental Partial Permanent Disability of the Life Assured, provided the rider is in-force, the Rider Sum Assured for APPD Benefit is payable as per terms and conditions of the rider&gt;&gt;</p> <p>For more details on Rider exclusions, terms &amp; conditions, kindly read rider document carefully</p>	
7.	Exclusions (events where insurance coverage is not payable), if any.	<p><b><u>Suicide Exclusion</u></b></p> <p>If the Life Assured commits suicide within 12 months from the Date of Commencement of Risk or the date of Revival of Policy as applicable, the Death Benefit shall not be payable and the Claimant shall be entitled to the higher of 80% of the Total Premium Paid till the date of death or the Surrender Value as on the date of death, provided the Policy is In-Force and thereafter the Policy terminates.</p>	Part C (II) (14)
8.	Grace Period	30 days from the due date for the payment of premium for yearly and half-yearly mode and 15 days for monthly mode.	Part C (II) (6)
9.	Free Look Period	30 days from the date of receipt of Policy Document	Part C (IV) (1)
10.	Lapse, Paid-Up and Revival of the Policy	<p><b><u>Lapse</u></b></p> <p>If You do not pay the Premium in full for the first Policy Year, then the Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period.</p> <p>All the benefits under the Policy shall cease and no benefit shall be payable under the Policy.</p> <p><b><u>Paid-Up</u></b></p> <p>If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium, then the Policy will immediately and automatically become Paid-Up on the expiry of the Grace Period.</p> <p>Please refer Non-forfeiture benefits of the Policy Document.</p>	<p>Part C (II) (7)</p> <p>Part C (II) (8) (8.1)</p>

		<p><b><u>Revival</u></b> If Premiums are not paid within the Grace Period and the Policy is not Surrendered, the Policy may be revived with or without Rider for full benefits within the Revival Period of five consecutive complete years from the date of the first unpaid Premium on payment of all overdue Premiums and other charges or late fee if any, during the Revival Period, as per the terms and conditions of the Policy, upon the Company being satisfied as to the continued insurability of the Life Assured on the basis of the information, documents and reports furnished by You, in accordance with Board approved Underwriting Policy.</p>	Part C (II) (9)
11.	Policy Loan, if applicable	Loans will be available, subject to maximum of 50% of the Surrender Value acquired as on the date of availing the Policy Loan, during the Policy Term.	Part C (II) (11)
12.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement and brief procedure: <a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a>-&gt;Download 'Turn Around Times' pdf</li> <li>• Helpline/Call Center Number: <ul style="list-style-type: none"> <li>○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7)</li> <li>○ Helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7)</li> </ul> </li> <li>• Our Contact Details: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 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</li> <li>• Link for downloading claim form and list of documents required including bank account details. <a href="https://www.sbilife.co.in/en/services/download-center/claim-forms">https://www.sbilife.co.in/en/services/download-center/claim-forms</a></li> <li>• For details, please refer the Claim section of the Policy Document.</li> </ul>	Part C (III)
13.	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT): <a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a>-&gt; Download 'Turn Around Times' pdf</li> <li>• Helpline/Call Centre Number: <ul style="list-style-type: none"> <li>○ Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).</li> <li>○ Helpline for NRI customers: +91-22 6928 9090 (Customer Service Timing: 24X7)</li> </ul> </li> <li>• Our Contact Details: For any information/clarification, please contact: Your local SBI Life service branch: &lt;&lt;SBI Life branch address&gt;&gt;</li> <li>• Link for downloading applicable forms and list of documents required including bank account details.</li> </ul>	Part C (II) (13)

		Various forms are available on SBI Life Website: <a href="https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms">https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms</a>	
14.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 <b>Email - <a href="mailto:wecare@sbilife.co.in">wecare@sbilife.co.in</a></b></li> <li>• Link for registering the grievance with Our portal: <a href="https://www.sbilife.co.in/en/grievances">https://www.sbilife.co.in/en/grievances</a></li> <li>• Contact details of Ombudsman: <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></li> </ul>	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:

- i. Product related documents including the Customer Information sheet are available on Our website [www.sbilife.co.in](http://www.sbilife.co.in).
- ii. In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.