

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 Power Insurance?

SBI Life - Smart Power Insurance provides two fund options, that gives you the independence to actively manage investments as per your choice or benefit from our expertise to balance your portfolio against market volatility. SBI Life - Smart Power Insurance is an Individual, Unit-Linked, Non-Participating Life Insurance Product.

Key Features

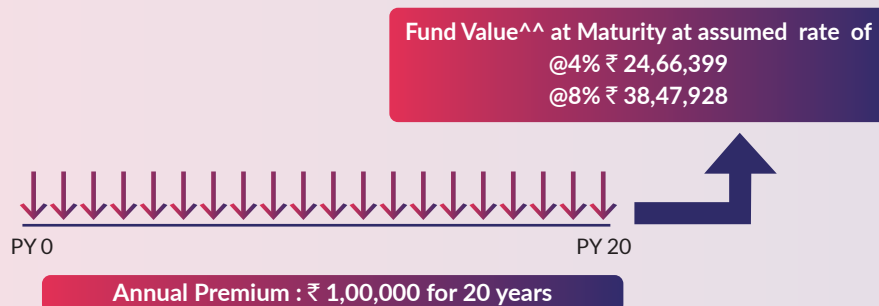
- **Protection:** Two Plan Options to choose from:
 - o **Level Cover Option** - Sum Assured chosen at inception remains the same throughout the Policy Term
 - o **Increasing Cover Option** - The initial Sum Assured increases by 10%, without any additional underwriting, starting from 6th policy year and after every 5 years thereafter.
- **Inbuilt Accelerated Total & Permanent Disability (TPD) benefit:** Advantage of advancing the Policy Benefit to become your Living Benefit
- **Flexibility:** The following are available under the product:
 - o **Two Fund options to choose from -**
 1. **Trigger Fund Option** - Advantage of 'Buying Low and Selling High'
 2. **Smart Funds Option** - Option to choose from 10 varied funds
 - o **Portfolio Transfer Option** - Change the selected fund option - Trigger Fund or Smart Funds, at any policy anniversary.
- **Liquidity:** Unforeseen expenses are taken care-of through partial withdrawals from 6th policy year onwards.

Illustration

Mr. Ram has opted for Level Cover Option under SBI Life – Smart Power Insurance policy. The details are as below:

Life Assured Age: 35 years	Premium Frequency: Yearly	Policy Term: 20 years
Sum Assured: ₹ 10,00,000 p.a.	Annualized Premium: ₹ 1,00,000	Fund Option: Smart Fund Option Fund: 100 % Equity Fund

1. **Maturity Benefit (Lumpsum)** On the maturity date, Ram's maturity benefit, based on the assumed investment returns is as given below:

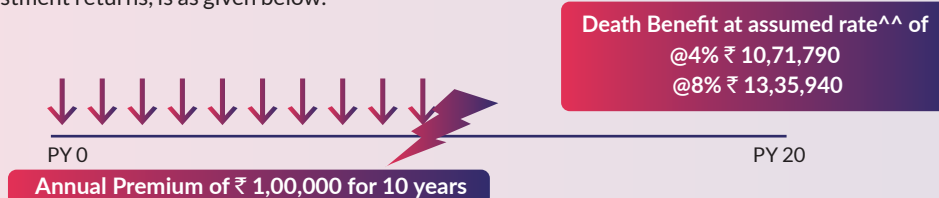


Insurance Plans
with Wealth Creation

SBI Life -
Smart Power
Insurance
UIN - 111L090V02

SBI Life
Apne liye. Apno ke liye.

2. **Death Benefit (Lumpsum)** : In case of Ram's unfortunate death at the end of 10th policy year, the death benefit, based on the assumed investment returns, is as given below:



^{^^}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: 18 years	Maximum: 45 years	
Max. Age* at Maturity	65 years		
Premium Amount (in multiples of ₹ 100)	Premium Frequency	Minimum	Maximum
	Yearly	₹ 15,000	No limit, subject to Board approved underwriting policy
	Half-yearly	₹ 9,500	
	Quarterly	₹ 5,500	
	Monthly##	₹ 2,000	
Policy Term	10 years to 30 years (both inclusive)		
Premium Payment Term	Same as Policy Term		
Premium Frequency	Yearly / Half-yearly / Quarterly / Monthly##		
Basic Sum Assured	Annualised Premium^ X 10 The Maximum Basic Sum assured shall be as per Board approved underwriting policy		
	Sum assured at any point of time, for both level & Increasing cover options, will not exceed ₹ 50,00,000		
In-built Accelerated TPD Benefit	In case of TPD due to Accident or Sickness, 100% of the Death benefit will be paid immediately and thereafter the policy would terminate.		

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

^{##}For Monthly Mode, upto 3 months premium to be paid in advance and renewal premium payment is allowed only through Electronic Clearing System (ECS), Credit Card, Direct Debit and SI - EFT.

[^] Annualized Premium means the premium amount payable in a year excluding the applicable taxes

Various charges such as 'Premium Allocation Charges', 'Fund Management Charges' etc are deducted. For the complete list of charges and their workings, please refer to the Sales Brochure.

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 Power Insurance 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.

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 is responsible for his/her decisions. SBI Life Insurance Co. Ltd. is only the name of the insurance company and SBI Life - Smart Power Insurance 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 Regd. No. 111. | CIN: L99999MH2000PLC129113.

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