

Why SBI Life - Smart Shield Plus?

A life insurance plan that evolves with your growing needs.

Long term financial planning is the cornerstone for a secured financial future. You need a right plan that will help you to pursue your dreams while securing your loved ones because life’s uncertainties can arise when you least expect.

Be prepared for life’s uncertainties with an insurance plan that can adapt to your changing life stages, offering both protection and peace of mind.

SBI Life – Smart Shield Plus is an Individual, Non-Linked, Non-Participating, Life Insurance, Pure Risk Product with benefits crafted for your growing needs to create a secured life for Apne Liye, Apno Ke Liye.

Key Features of SBI Life - Smart Shield Plus

- 3 plan options: **Level Cover Benefit, Increasing Cover Benefit and Level Cover with Future Proofing Benefit**
- Optional Better Half Benefit
- Life cover up to 100 years (Whole Life) or 79 years (other than Whole Life)
- Flexibility to pay premium throughout the policy term (Regular Pay) or for limited period of time (Limited Pay) or one time (Single Pay)
- Lower rates for Higher Sum Assured
- Lower rates for Female Lives
- Enhanced protection with optional rider (SBI Life – Accident Benefit Rider#)

#SBI Life – Accident Benefit Rider (UIN: 111B041V01), Option A: Accidental Death Benefit (ADB), and Option B: Accidental Partial Permanent Disability Benefit (APPD).

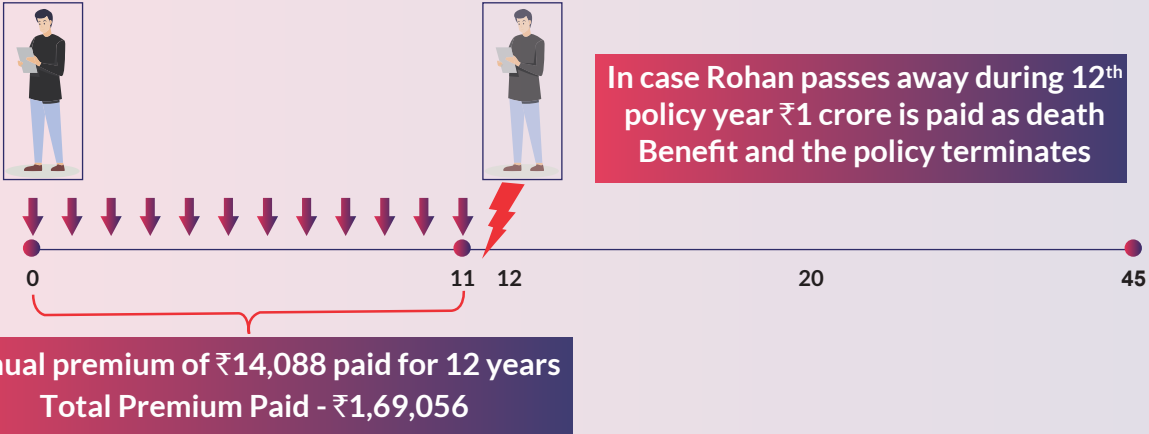
Illustrations

Case 1 : Level Cover Benefit

Rohan, a small business owner understands that life is unpredictable. Let’s see how SBI Life - Smart Shield Plus can help him to financially safeguard his family.

Age	Smoker	Plan Option	Policy Term	Premium Payment Term	Sum Assured	Annual Premium
30 Years	No	Level Cover Benefit	45 Years	Regular Pay: 45 Years	₹1,00,00,000	₹14,088

With an affordable annual premium of ₹14,088, he has created a solid financial safety net for his wife Ragini and son Raj. This ensures that even if he is not around, they will have enough financial support for Raj to complete his education and stand on his own feet.



Note: W.e.f. September 22, 2025, the Individual Life Insurance Policies are exempted from GST



Scan the QR Code to know more



SBI Life - Smart Shield Plus
UIN: 111N150V01

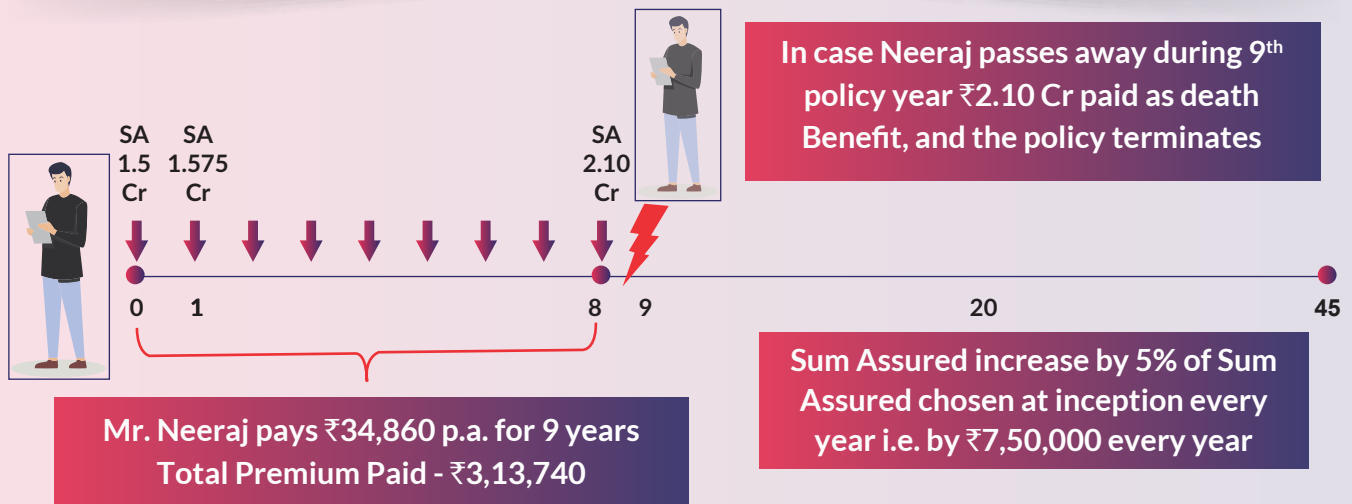


Case 2 : Increasing Cover Benefit

Neeraj, a seasoned marketing manager, knows that life rarely goes as planned. With young children, growing expenses, plan of buying a car and sending both his kids to reputed colleges for higher education, he realized that a financial cushion is essential to truly protect his family.

To achieve this peace of mind, Neeraj opted for SBI Life - Smart Shield Plus

Age	Smoker	Plan Option	Policy Term	Premium Payment Term	Sum Assured	Annual Premium
35 Years	No	Increasing Cover Benefit	30 Years	Regular Pay: 30 Years	₹1,50,00,000	₹34,860



Note: W.e.f. September 22, 2025, the Individual Life Insurance Policies are exempted from GST

Plan Eligibility

Plan Options	<ul style="list-style-type: none"> Level Cover Benefit Increasing Cover Benefit Level Cover with Future Proofing Benefit 	
Age [^] at Entry	Minimum: For Other than Whole Life: 18 years For Whole Life: 45 years	Maximum: For Level Cover Benefit and Increasing Cover Benefit: Single Pay & Limited Pay: 65 years Regular Pay: 60 years For Level Cover with Future Proofing Benefit: 40 years for all premium payment options For Better Half Benefit (Spouse Age) : 55 years
Maximum Age [^] at Maturity	Single and Regular Pay: 79 years Limited Pay: • Whole Life: 100 years • Other than Whole Life: 79 years	
Sum Assured (in multiples of ₹1,00,000)	Minimum: ₹25,00,000	Maximum: No limit The maximum Sum Assured shall be as per the Board approved Underwriting Policy.



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Premium Payment Mode	Single, Yearly, Half-yearly & Monthly			
Premium for Non-Yearly Modes	Half-Yearly: 51.00% of Annualized premium Monthly: 8.50% of Annualized premium			
Policy Term/ Premium Payment Term (in years)	Premium Payment Option	Premium Payment Term	Policy Term	
			Whole Life	Other Than Whole Life
	Single Pay	One Time	Not Applicable	5** to (79 less age at entry)
	Regular Pay	Same as policy term	Not Applicable	5** to (79 less age at entry)
	Limited Pay	10	100 less Age at Entry	15 to (79 less age at entry)
		15	100 less Age at Entry	20 to (79 less age at entry)
		20	100 less Age at Entry	25 to (79 less age at entry)
		25	100 less Age at Entry	30 to (79 less age at entry)
	**The minimum Policy Term for Increasing Cover benefit is 10 years			
	Premium Amount ^{\$\$}	Premium Frequency	Minimum Premium	Maximum: No Limit, subject to Board approved Underwriting Policy
Single		₹12,000		
Yearly		₹2,500		
Half Yearly		₹1,275		
Monthly		₹210		
Rider	SBI Life - Accident Benefit Rider: (UIN : 111B041V01) Option A: Accidental Death Benefit (ADB) Option B: Accidental Partial Permanent Disability Benefit (APPD)			

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

^{\$\$}Premium shown above are excluding underwriting extra.



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Prohibition of Rebates

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

- a) 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.
- b) 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
(Customer Service Timing: 24X7)

NRI Helpline No.: +91-022 6928 9090
(Customer Service Timing: 24X7)

SMS 'LIBERATE' to 56161
Email: info@sbilife.co.in

SBI Life - Smart Shield Plus, An Individual, Non- Linked, Non-Participating, Life Insurance, Pure Risk Product

SBI Life Insurance Company Limited and SBI are separate legal entities.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do not involve 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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