

An Individual Non-Linked Non-Participating, Life Insurance Pure Risk Premium Product

With **SBI Life - Smart Shield**, an individual, non-linked, non-participating life insurance pure risk premium product, you now have a one stop solution that meets all your insurance needs. With options and benefits specially tailored for those who want financial protection at an affordable cost, so that your family stays protected, even when you are not around.

WHY SBI LIFE - SMART SHIELD?

- Establishes a solid foundation for a lifetime of financial security for your family at an affordable cost
- Two plan options to give you complete freedom from liabilities:
 - i) Level Term Assurance
 - ii) Increasing Term Assurance @ simple 5% per annum
- Premium discount when you opt for Large Sum Assured.
- You can also customize your coverage by choosing from the below riders
 1. SBI Life - Accidental Death Benefit Rider (UIN: 111B015V03)
 2. SBI Life - Accidental Total and Permanent Disability Rider (UIN: 111B016V03)
- Tax benefits* as per prevailing norms under the Income Tax Act, 1961

**Tax benefits, are as per the provisions of the Income Tax laws & are subject to change from time to time. Please consult your tax advisor for details.*

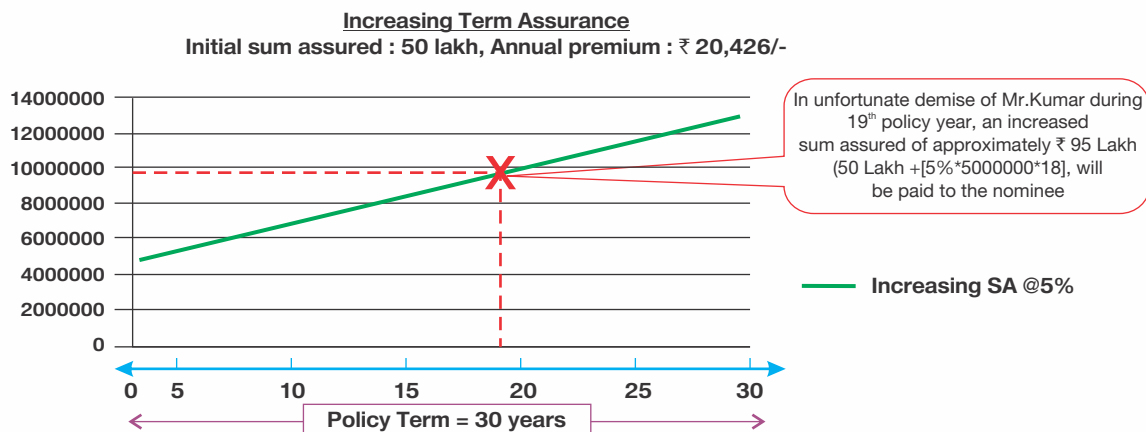
Note: The rider sum assured cannot be more than the basic sum assured. These riders are available with both Level Term Assurance and Increasing Term Assurance Plan Options. The riders will have a level cover even if they are opted with the Increasing Term Assurance.

ILLUSTRATION

Mr. Kumar aged 35 years, is always worried that if something happens to him, his family will lose their financial independence as he is the sole bread winner for his family. He plans to buy SBI Life - Smart Shield.

Let us see what how can Smart Shield help him in protecting his family financially.

Mr. Kumar opts for Increasing Term Assurance for a 30 year term with sum assured of ₹ 50 Lakh for an annual premium of ₹ 20,426 (exclusive of applicable taxes)



Above illustration is for a non-smoker male

PLAN AT A GLANCE		
Age [^] at Entry	Min: 18 years	Max: 60 years
Age [^] at Maturity	Max: 80 years	
Plan Options	> Level Term Assurance > Increasing Term Assurance	
Basic Sum Assured Allowed in multiples of ₹1,00,000 only	Min: ₹ 25,00,000	Max: No limit The maximum basic sum shall be as per the board approved underwriting policy
Policy Term	Min: 5 years	Max: 80 years less age at entry
Premium Payment Term	Single Premium(one time payment at policy inception) / Regular Premium (same as policy term)	
Premium Modes	Single Premium (SP) or Regular Premium(RP) (Yearly / Half-yearly / Quarterly / Monthly [#])	
Premium Frequency Loading	Half-Yearly : 51.00% of annual premium Quarterly : 26.00% of annual premium Monthly : 8.50% of annual premium	
Premium Amounts	Minimum Single Premium : ₹ 11,000 Regular Premium : Yearly : ₹ 3,000 Half-yearly : ₹ 1,500 Quarterly : ₹ 750 Monthly [#] : ₹ 300	Maximum: This would depend on the sum assured being offered subject to the board approved underwriting policy

[^]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 through Electronic Clearing System (ECS) or Standing Instructions (where payment is made either by direct debit of bank account or credit card)

For Monthly Salary Saving Scheme (SSS), upto 2 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction

Prohibition of Rebates:

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

- (1) 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.
- (2) 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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