

Responsibilities grow as you age. So plan and stay ahead with SBI Life- Smart Shield to secure your loved ones with a life cover option that grows with your increasing age and break free from worries to pursue your dreams. SBI Life - Smart Shield is an Individual, Non-Linked, Non-Participating, Life Insurance, Pure Risk Product.

Why SBI Life - Smart Shield?

- Protection through life cover to financially protect your family
- Two benefit 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
- 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.

Illustration

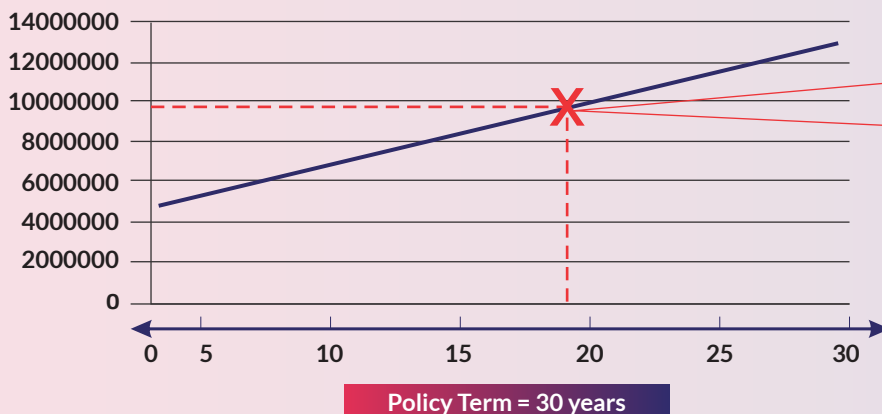
Mr. Kumar aged 35 years, is always worried that if something happens to him, his family will lose their financial independence as he is the sole bread winner for his family. He plans to buy SBI Life - Smart Shield.

Let us see how can SBI Life - 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)

Increasing Term Assurance

Initial Sum Assured: ₹ 50 lakh, Yearly Premium: ₹ 20,426/-



In unfortunate demise of Mr. Kumar during 19th policy year, an increased Sum Assured of approximately ₹ 95 Lakh (₹ 50 Lakh + [5% X 50,000,000 X 18]), will be paid to the nominee

— Increasing SA @5%

Above Illustration is for a non-smoker male

Plan at A Glance

Age^ at Entry	Min: 18 years	Max: 60 years
Age^ at Maturity (Cover expiry Age)	Max: 80 years	
Benefit Options	<ul style="list-style-type: none"> • 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 assured 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**:	Maximum:
	Single Premium: ₹ 11,000	This would depend on the sum assured being offered subject to the board approved underwriting policy
	Regular Premium:	
	Yearly: ₹ 3,000	
	Half-yearly: ₹ 1,500	
	Quarterly: ₹ 750	
	Monthly#: ₹ 300	

^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.

**For both the plan options, Level Term Assurance and Increasing Term Assurance.

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
(Customer Service Timing: 24X7)

SBI Life - Smart Shield, 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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