

Part A**SBI Life – Smart Swadhan Supreme** (UIN: 111N140V02)**An Individual, Non-Linked, Non-Participating, Life Insurance, Savings Product with Return of Premium****CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about Your Base Policy. You are also advised to go through Your Policy Document.

Sl. No.	Title	Description in Simple Words (<i>Please refer to applicable Base Policy Clause Number in next column</i>)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – Smart Swadhan Supreme (UIN: 111N140V02)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule, 1
3.	Type of Insurance Policy	SBI Life – Smart Swadhan Supreme is an Individual, Non-Linked, Non-Participating, Life Insurance, Savings Product with Return of Premium.	Cover Page
4.	Basic Policy Details	<ul style="list-style-type: none"> • Instalment Premium: << as allotted by system >> (excluding taxes) • Mode of Premium Payment: << as allotted by system >> • Basic Sum Assured: << as allotted by system >> • Sum Assured on Maturity: 100% of Total Premiums Paid • Premium Payment Term: << as allotted by system >> • Policy Term: << as allotted by system>> <p>^Total Premiums Paid means total of all the Premiums Paid under the base product, excluding any extra Premium and taxes, if collected explicitly.</p>	Policy Schedule
5.	Policy Coverage/Benefits Payable	<p><u>Maturity Benefit:</u> In case the Life Assured survives till Date of Maturity of Policy and the Base Policy is In-Force, then 100% of Total Premiums Paid^ will be payable.</p> <p><u>Death Benefit:</u> In case of death of Life Assured during the Policy Term and provided Base Policy is In-Force, Sum Assured on Death will be payable as lump sum, will be payable to the Claimant. Sum Assured on Death is highest of:</p> <ul style="list-style-type: none"> • Basic Sum Assured • 11 times the Annualized Premium*or • 105% of Total Premiums Paid^ upto the date of death <p>*Annualized Premium is the Premium amount payable in a year excluding taxes, Rider premiums, underwriting extra premiums and loadings for modal premiums.</p> <p>^Total Premiums Paid means total of all the Premiums Paid, under the base product, excluding any extra Premium and taxes, if collected explicitly.</p> <p><u>Survival Benefit:</u> No survival benefit is payable.</p> <p><u>Surrender Benefits:</u></p>	<p>Part C (II) (3)</p> <p>Part C (II) (1)</p> <p>Part C (II) (2)</p> <p>Part C (II) (7.2)</p>

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		<p>The Base Policy acquires Surrender Value after completion of first Policy Year provided one full Policy Year's Premium(s) has been received but Your Base Policy will acquire Guaranteed Surrender Value (GSV) if You have paid Premium(s) in full for at least 2 Policy Years. On Surrender, Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, will be payable as Surrender Value</p> <p>Please refer Non-forfeiture benefits of the Policy Document</p>	
6.	Riders opted, if any	Rider Name & UIN: << NA/as allotted by system >>	Part C (II) (4)
7.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the Date of Revival, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to at least 80% of the Total Premiums Paid or the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death, provided the Base Policy is In-Force.	Part C (II) (12)
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) (5)
9.	Free Look Period	30 days	Part C (IV) (1)
10.	Lapse, Reduced Paid-up and Revival of the Policy	<p><u>Lapse</u> If You do not pay the Premium in full for the first Policy Year, then the Base Policy and all Riders will Lapse immediately and automatically on the expiry of the Grace Period. All the benefits under the Base Policy shall cease and no benefit shall be payable under the Base Policy.</p> <p><u>Reduced Paid-Up</u> If You have paid Premium for at least first full Policy Year, but have not paid any subsequent Premium on the expiry of the Grace Period, then the Base Policy will immediately and automatically become Reduced Paid-Up on the expiry of the Grace Period.</p> <p>Please refer Non-forfeiture benefits of the Policy Document.</p> <p><u>Revival</u> If Premiums are not paid within the Grace Period and the Base Policy is not Surrendered, the Base 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 with interest.</p>	<p>Part C (II) (6)</p> <p>Part C (II) (7.1)</p> <p>Part C (II) (8)</p>
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) (9)
12.	Claims/Claims Procedure	<ul style="list-style-type: none"> Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf Helpline/Call Centre Number: <ul style="list-style-type: none"> Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7) Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) Our Contact Details: 	Part C (III)

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		<p>SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 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</p> <ul style="list-style-type: none"> Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/en/services/download-center/claim-forms <p>For details, please refer the Claims section of the Policy document.</p>	
13.	Policy Servicing	<ul style="list-style-type: none"> Turn Around Time (TAT): Download">https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf Helpline/Call Centre Number: <ul style="list-style-type: none"> Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7). Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7) Our Contact Details: For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>> Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/Policy-servicing-forms 	Part C (II) (11)
14.	Grievances /Complaints	<ul style="list-style-type: none"> Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6200 Email - hcr@sbilife.co.in Link for registering the grievance with Our portal: https://www.sbilife.co.in/en/grievances Contact details of Ombudsman: https://cioins.co.in/ombudsman 	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:

- Product related documents including the Customer Information sheet are available on Our website www.sbilife.co.in.
- In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.