

Why SBI Life - Smart Swadhan Supreme?

Secure your family's future to ensure they lead a comfortable life without any financial hardship even when you are not around. Introducing **SBI Life - Smart Swadhan Supreme**, that provides life cover at affordable premiums and also returns total premium paid at the end of policy term, upon survival.

Key Features

- **Protection:** Life Insurance Cover at an affordable cost to protect yourself
- **Convenience:** Pay premium regularly or for a limited (7/10/15 years) period
- **Flexibility:** You can choose policy term from 10 years to 30 years
- **Maturity Benefit:** Get 100% of Total Premiums Paid[#] as Maturity benefit.
- **Tax Benefits[§]:** As per the prevailing norms under the Income Tax Act, 1961

[#]Total Premiums paid / received means total of all the premiums received, excluding any extra premium, any rider premiums and taxes.

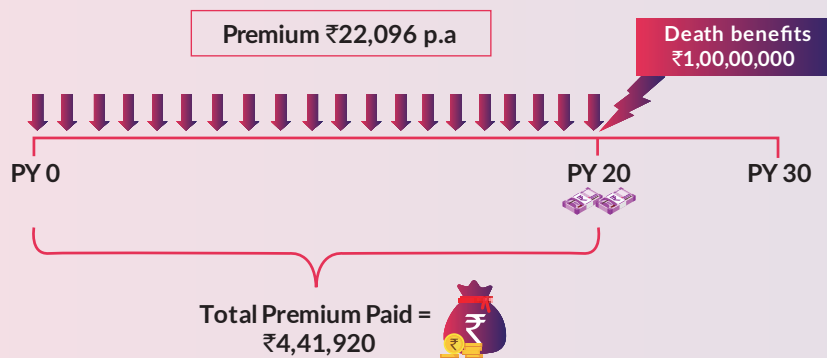
[§]You may be eligible for Income Tax benefits as per the applicable income tax laws in India, which are subject to change from time to time. You are advised to consult your tax advisor on applicable tax benefits under the policy.

This plan is available online.

Illustration

Miss. Sharma a 30-year-old corporate employee wants to ensure that her family is able to maintain their lifestyle even when she is not around. She opts for SBI Life - Smart Swadhan Supreme for a Sum assured of ₹1 Cr and policy term of 30 years with regular premium payment. Her premium for this life cover is ₹22,096 p.a (excluding taxes)

Scenario 1: In case of her unfortunate demise during 20th policy year ₹1 Cr is paid to her family.



Scenario 2: On her survival till the end of policy term, she would receive ₹6,62,880, which she can use to plan a vacation with her family

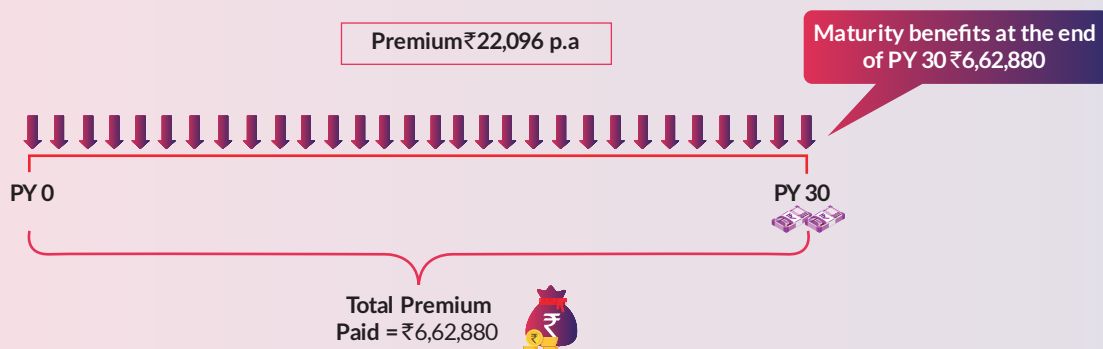
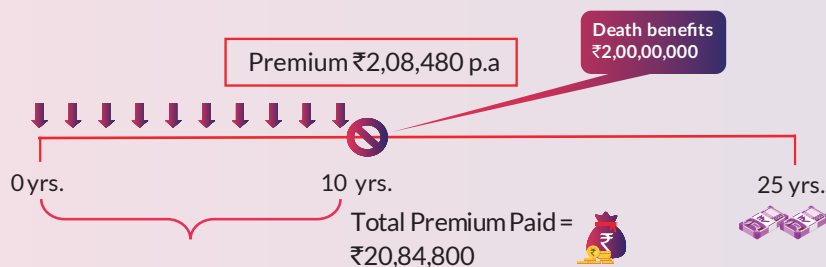


Illustration II:

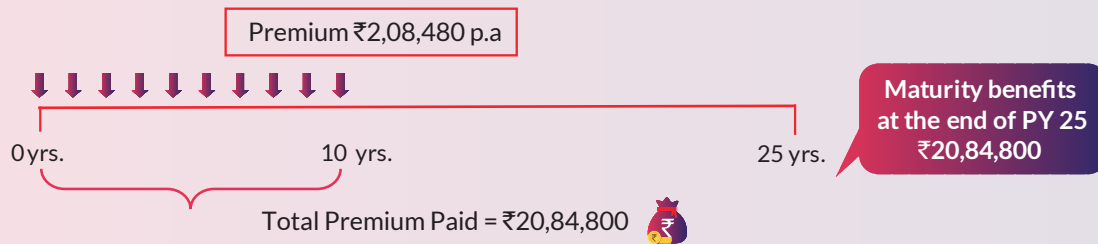
Mr. Verma, a 45-year-old banker wants to ensure that his family is able to maintain their lifestyle even when he is not around. He opts for SBI Life - Smart Swadhan Supreme for a Sum assured of ₹2 Cr and premium paying term of 10 years and policy term of 25 years.

Her premium for this life cover is ₹2,08,480 p.a (excluding taxes)

Scenario 1: In case of his unfortunate demise during 10th policy year ₹2 Cr will be paid to his family.



Scenario 2: On his survival till the end of policy term, he would receive ₹20,84,800 and live independently even at old age.



Who can avail this plan?

Age* at Entry	Minimum: 18 years	Maximum: 60 Years	
Maximum Age* at Maturity	75 years		
Basic Sum Assured (in multiples of ₹50,000)	Minimum: ₹25,00,000	Maximum: No Limit, subject to Board Approved Underwriting policy	
Policy Term / Premium Payment Term	Premium Payment Options**	Policy Term	
	LPPT-7 &10	15 to 30 years	
	LPPT-15	20 to 30 years	
	RP	10 to 30 years	
Premium Frequency	Yearly, Half-Yearly and Monthly		
Premium Frequency Loading	Half-Yearly: 51.00% of annual premium Monthly: 8.5% of annual premium		
Premium Amount	Premium Frequency	Minimum	Maximum
	Yearly	₹ 5,750	No limit; subject to Board approved underwriting policy.
	Half-yearly	₹2,933	
	Monthly	₹489	

*Age mentioned in this document is age last birthday on the date of proposal

**LPPT: Limited Premium Payment Term; RP: Regular Premium

Prohibition of Rebates

Section 41 of the 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 Swadhan Supreme an individual, non-linked, non-participating, life insurance savings product with return of premium.

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.

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