

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

"The Unit Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of fifth year".

Why SBI Life - Smart Wealth Assure?

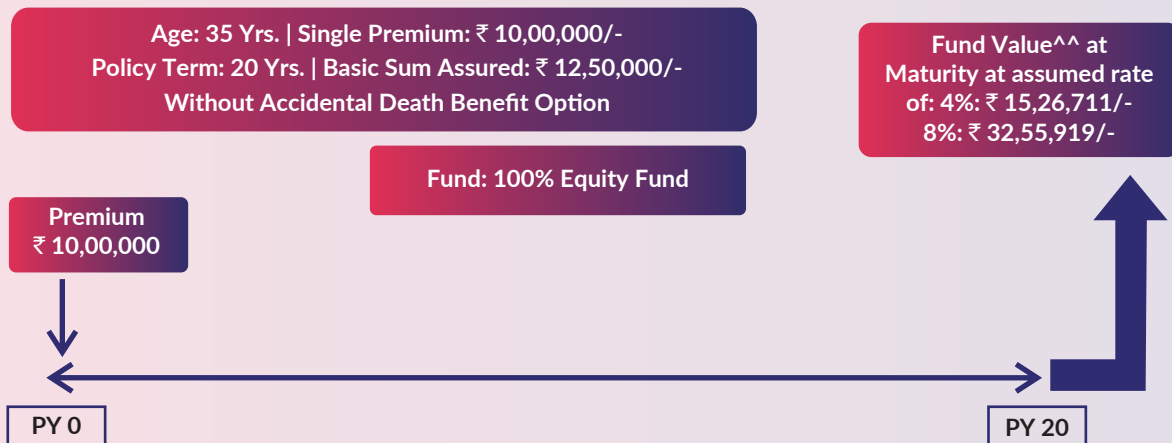
Life becomes more meaningful when you can add to your happiness at every stage. Now, you have the power to stand out by achieving more with SBI Life - Smart Wealth Assure, an Individual, Unit Linked, Non Participating, Life Insurance Product which grows your wealth and secures your family by just paying once.

Key Features

- **Protection:** Financial support for the family, in case of any unfortunate insured event
- Option to enhance the protection with **Accidental Death Benefit Option**
- Choice of 7 funds - **Bond Fund, Equity Fund, Balanced Fund, Bond Optimiser Fund, Corporate Bond Fund, Money Market Fund & Pure Fund** - providing Market Linked Returns
- **Liquidity** through Partial Withdrawal(s) after 5th policy anniversary
- **Pay only once** and get the benefits throughout the Policy Term
- **Tax Savings^{\$}:** As per prevailing norms under the Income Tax Act, 1961.

^{\$}Tax benefits are as per prevailing Income Tax Laws & are subject to change from time to time.

Illustration



^{^^}Fund Value figures are for illustrative purposes & for healthy life. Please note that the above mentioned assumed rates of returns @4% and @8% p. a., are only illustrative scenarios, after considering all applicable charges. These are not guaranteed and they are not higher or lower limits of returns. Unit Linked Life Insurance products are subject to market risks. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans and their future prospects or returns. For more information please request for your policy specific benefit illustration.



Insurance Plans
With Wealth Creation

**SBI Life -
Smart
Wealth Assure**

UIN: 111L077V03

SBI Life
Apne liye. Apno ke liye.

Eligibility Criteria

Age [^] at Entry	Minimum: 8 years	Maximum: 60 years
Age [^] at Maturity	Minimum: 70 years	
Premium (in multiples of ₹100)	Minimum: ₹ 50,000	Maximum: No Limit ^{**}
Premium Mode	Single Premium	
Policy Term	Minimum: 10 years	Maximum: 30 years
Basic Sum Assured ^{**}	Single Premium x 1.25	
Accidental Death Benefit Option	Entry Age Min: 18 years	Maximum: 60 years
	Maximum Maturity Age: 70 years	
	Sum Assured Min: ₹ 25,000	Sum Assured Max: ₹ 50 lakh ^{\$\$}

[^]All the reference of age are age as on last birthday

^{**}No Limit: Premium / Basic Sum Assured shall be as per Board Approved Underwriting Policy.

^{\$\$}The above mentioned cap of ₹ 50 Lacs pertains to the total sum assured under all policies with SBI Life for Accidental Death benefit for a single life.

Various charges such as 'Premium Allocation Charges', 'Policy Administration Charges', 'Fund Management Charges' etc. are deducted. All the charges except Premium Allocation Charges and Mortality Charges are subject to revision with prior approval of IRDAI. For the complete list of charges and their workings, please refer the Sales Brochure.

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 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
(Between 9.00 am & 9.00 pm)

SBI Life - Smart Wealth Assure is an Individual, Unit Linked, Non Participating, Life Insurance Product.

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.

Unit Linked Life Insurance products are different from the traditional insurance products and are subject to market risks. The premium paid in Unit Linked Insurance policies are subject to market risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the policy holder/insured is responsible for his/her decisions. SBI Life Insurance Company is only the name of the insurance company and SBI Life-Smart Wealth Assure is only the name of the unit linked life insurance contract and does not in anyway indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the insurer. The various funds offered under this contract are the names of the funds and do not in anyway indicate the quality of these plans, their future prospects or returns. Past performance of the Fund Options is not indicative of future performance. All benefits payable under this policy are subject to tax laws and other fiscal enactments in-effect from time to time, please consult our tax advisor for details. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered and Corporate Office: Natraj, M.V. Road & Western Express Highway Junction, Andheri (East), Mumbai-400069. | IRDAI Regn.No.111 | CIN:L99999MH2000PLC129113.

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