

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 Builder?

You always aim to progress in life to achieve your personal and financial goals. While you are working to achieve your personal goals, **SBI Life – Smart Wealth Builder** will take care of financial protection of your family as well as enhance your wealth creation opportunity through market linked returns.

- **Protection:** In case of any eventuality, financial needs of the family will be taken care-of.
- **Long Term Wealth Creation:** Goal based savings can be done by getting simultaneous benefits of Guaranteed Additions[#] of up to 125% of one annual Regular Premium and market linked returns
- No Premium Allocation Charge from 11th year onwards
- **Flexibility:** The following are available under the product
 - o Choice of paying premiums regularly or for a limited period or through one-time lumpsum payment
 - o Choice of 11 fund options and option to 'switch' between these funds.
 - o Taking death benefit as lumpsum or in periodic installments through 'Settlement Option'. During the settlement period, the investment risk in the investment portfolio is borne by the beneficiary.
- **Liquidity:** Partial withdrawals from 6th policy year onwards or on attainment of age 18 by the life assured whichever is later.
- **Tax Savings**:** As per prevailing norms under the Income Tax Act, 1961

[#]Guaranteed Additions at pre-specified percentage of one Annual Premium/Single Premium, would be made to the Fund Value at the end of 10th policy year and every 5th year thereafter, subject to policy being in-force as on date of proposed addition. Higher the policy term, higher the guaranteed addition. Maximum 125% of guaranteed additions available on selecting the policy term of 30 years under regular premium plan.

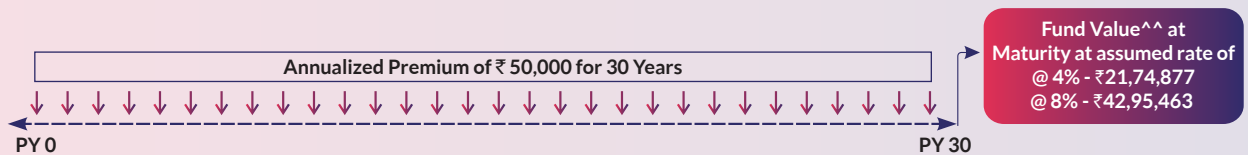
** Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details.

Illustration

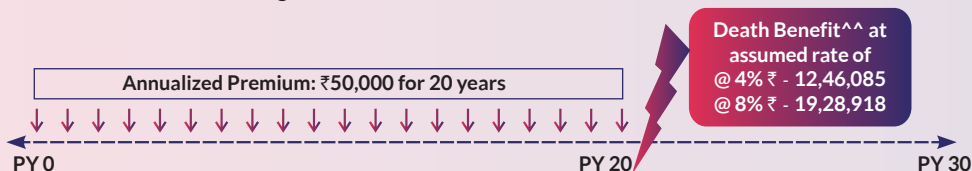
Mr. Sanjay has availed SBI Life-Smart Wealth Builder policy. The details are as below:

Age - 35 years	Plan Type - Regular Frequency - Yearly	Policy Term - 30 yrs Premium Payment Term (PPT) - 30 yrs
Annualized Premium - ₹ 50,000 p.a.	Basic Sum Assured - ₹ 5,00,000	Fund - 100% Equity Fund

1. **Maturity Benefit (Lumpsum):** On the maturity date, Sanjay's maturity benefit, based on the assumed investment returns, is given below:



2. **Death Benefit (Lumpsum):** In case of Sanjay's unfortunate death at the end of 20th policy year, the death benefit, based on the assumed investment returns, is given below:



^{^^}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.

Plan Details

Age* at Entry	Minimum: 2 years ^{\$\$}	Maximum: 55 years	
Age* at Maturity	Minimum: 18 years	Maximum: 70 years	
Plan Type	Regular Premium / Limited Premium / Single Premium		
Premium Payment Term (PPT) and Corresponding Policy Term (PT)	Plan Type	Policy Term (Years)	Premium Payment Term (Years)
	Regular Premium	12 to 30 (both inclusive)	Same as policy term
	Limited Premium Payment Term (LPPT)	12 to 14 (both inclusive)	7
		15 to 19 (both inclusive)	7 / 10 / 12
		20 to 30 (both inclusive)	7 / 10 / 12 / 15
Single Premium	5 to 30 years (both inclusive)	One time payment at policy inception	
Premium Amount (in multiples of ₹100)	Plan Type	Minimum (₹)	Maximum (₹)
	Regular Premium (Annual)	₹30,000	₹2,50,000; Subject to Board Approved Underwriting policy
	Limited Premium Payment (Annual)	₹40,000	
	Single Premium	₹65,000	
Premium Frequency	Single/Annual		
Basic Sum Assured	Plan Type		
	Regular Premium & Limited Premium Payment Term	10 x Annualized Premium ¹	
	Single Premium	1.25 x Single Premium	

*All the references to age are age as on last birthday.

^{\$\$}In case of minor lives, policy term should be appropriately chosen so as to ensure that at the time of maturity life assured should be a major. In case of minor lives, date of commencement of policy and date of commencement of risk shall be same.

¹Where Annualized Premium is the premium amount payable in a year excluding the applicable taxes.

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.

In case of surrender request during the first 5 policy years, the fund value shall be payable on the 1st working day of the 6th policy year. In case of surrender request after 5th policy year, the fund value shall be paid immediately.

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
(Between 9.00 am & 9.00 pm)

SBI Life - Smart Wealth Builder 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 investment 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 policyholder/ insured is responsible for his/her decisions. SBI Life Insurance Company is only the name of the insurance company and SBI Life - Smart Wealth Builder is only the name of the unit linked life insurance contract and does not in any way 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 any way 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 your 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 - 400 069.

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