

Why SBI Life - Smart Money Back Gold?

You have always wanted to explore everything that life has to offer. Be confident & follow your heart's desires while safeguarding your family's future with **SBI Life-Smart Money Back Gold** that provides you money at regular intervals to achieve the milestones of life. SBI Life - Smart Money Back Gold is an individual, non-linked, participating, life insurance savings product with added advantage of life cover and cash inflow.

Key Features

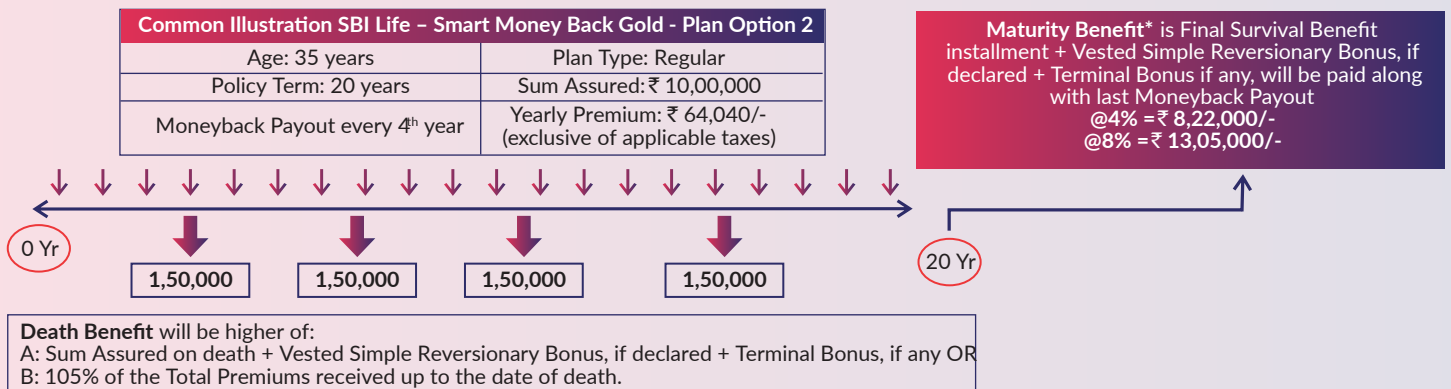
- Three Money Back Options specially tailored to suit your milestones in life
- Regular payouts of 15% of the basic sum assured
- Flexibility to choose your Policy Term and payout frequency (every 3, 4 or 5 years)
- Convenience of choosing your Premium Payment Term - Single, Limited Premium Payment or Regular Premium Payment
- Regular cash inflows to achieve your financial goals
- Total Survival Benefit of 110% of Sum Assured
- Attractive premium discount for higher Sum Assured

The survival benefit installments expressed as a fixed percentage of basic sum assured payable at the end of specified durations during the policy term (except the last survival benefit at the end of the policy term), as explained below which helps you to meet your key milestones at crucial junctures in life.

Given below are the various Policy terms and Frequency options of accompanying Moneyback Payouts:

Survival Benefit Installments / Moneyback Payouts (% of Basic Sum Assured)			
Plan Options	Option 1	Option 2	Option 3
End of Policy year / Policy term	15	20	25
3	15%	-	-
4	-	15%	-
5	-	-	15%
6	15%	-	-
8	-	15%	-
9	15%	-	-
10	-	-	15%
12	15%	15%	-
15	50%	-	15%
16	-	15%	-
20	-	50%	15%
25	-	-	50%
Total (% of Basic Sum Assured)	110%	110%	110%

All Accrued Simple Reversionary Bonus, if declared will be paid along with the last Moneyback payout at maturity, which will be the total amount of bonus accrued under the policy during the entire term. The bonus will apply to the basic sum assured. Terminal Bonus (if any) will also be paid along with the last Moneyback payout.



*Maturity Benefit figures are for illustrative purposes & for healthy life. Please note that the above mentioned assumed rates of returns @4% and @8% p. a. respectively, are only illustrative scenarios at these rates after considering all applicable charges. The bonus rates are assumed constant during the bonus accrual period, whereas actual bonus could vary, depending on the investment experience of the Company. These are not guaranteed and they are not higher or lower limits of returns. Returns are dependent on a number of factors including future investment performance. For more information, please request for your policy specific benefit illustration.

Plan at a Glance

Age ^{^^} at Entry	Minimum Age	14 Years			
	Maximum Age for: Regular Premium	45 Years			
	Maximum Age for: Limited Premium & Single Premium	55 Years			
Age ^{^^} at Maturity	Max: 70 years				
Basic Sum Assured (INR) (in multiples of ₹ 1,000)	Min: ₹ 2,00,000	Max: No Limit [^]			
Premium Payment Option	Single Premium / Limited Premium / Regular Premium				
Premium Payment Term and Corresponding Policy Term	Option	Policy Term	Premium Payment Term Options		
			Single Premium	Regular Premium	Limited Premium
	Option 1	15 years	One-time payment at policy inception	15 years	8 years
	Option 2	20 years		20 years	10 years
Option 3	25 years	25 years		12 years	
Premium Frequency	Single / Annually / 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 for Regular Premium (RP) & Limited Premium Payment Term (LPPT)	Mode	Minimum	Maximum		
	Yearly	₹ 9,500	Based on Sum Assured		
	Half-Yearly	₹ 5,000	Based on Sum Assured		
	Quarterly	₹ 2,500	Based on Sum Assured		
	Monthly	₹ 800	Based on Sum Assured		
Premium for Single Premium (SP)	Single Premium	₹ 1,25,000	Based on Sum Assured		

[^]The maximum sum assured would be subject to board approved underwriting policy. The maximum premium would be based on the sum assured offered.

^{^^}All the references to age are age as on last birthday.

Prohibition of Rebates

Section 41 of Insurance Act 1938, as amended from time to time, states:

- 1) 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.
- 2) 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 Money Back Gold is an Individual, Non-Linked, Participating, Life Insurance Savings 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.

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