

SBI Life Insurance Company Limited

Regulated by IRDAI | Registration Number 111
SBI Life – Swarna Jeevan Plus (UIN : 111N131V10) «Unique_Annuity_Number»

ANNUITY CERTIFICATE
SBI Life – SWARNA JEEVAN PLUS
Non-Linked, Non-Participating, General Annuity, Group Product UIN: 111N131V10

Annuity Policy details:

Master Policy No	«to be taken from the system»	Annuity Certificate No	«to be taken from the system»
Master Policyholder's Name:		«Master_Policy_Holders_Name»: to be taken from the system	
Member ID:		Membership Form Date: <<DD/MM/YYYY>>	
Free-Look Period	<p>The Annuitant has a Free Look Period of 30 days beginning from the date of receipt of the Member Policy/Annuity Certificate, whether received electronically or otherwise to review the terms and conditions of the Policy/Member Policy/Annuity Certificate.</p> <p>For non-compulsory schemes, if the Annuitant disagree(s) with any of the terms and conditions of the Master Policy, Member Policy/Annuity Certificate or otherwise, the Annuitant has an option to cancel the Member Policy/Annuity Certificate by sending a written request to Us, stating the reasons for his/her objection within the Free Look Period of 30 days beginning from the date of receipt of the Member Policy/Annuity Certificate. Upon Annuitant's request and if no claim for Death Benefit has been made under the Member Policy/Annuity Certificate, We will refund the Premium paid after deducting the Annuity Installment paid, if any and the stamp duty paid to the employer or Master Policyholder or the trust or entity that has purchased the Master Policy (as the case maybe), irrespective of the reasons mentioned.</p> <p>For compulsory schemes, the Annuitant has an option to change the Annuity Option during the Free Look Period and continue the Member Policy/Annuity Certificate. The Annuitant will also have an option to purchase immediate annuity or deferred annuity from another insurer at the then prevailing annuity rates to the extent of percentage, as stipulated by the Authority from time to time, (currently 50% of the entire proceeds of the pension policy net of commutation is permitted).</p>		
Group Member Details			
Group Member's/First Annuitant name	<<Annuitant Name>>		
Address:	«Annuitant Address1» «Annuitant Address2» «Annuitant Address3» «Annuitant City/Town/Village » – «Annuitant Pin Code » «Annuitant State» Ph. No. «Annuitant Phone(Cell) /Annuitant Phone (Home)»		
Date of Birth / Age at Entry	DD – MMM - YYYY / XX Years	Gender:	<<Gender>>
Second annuitant's Details:			

Registered & Corporate Office: 'Natraj' M.V. Road & Western Express Highway Junction, Andheri (E), Mumbai- 400069. www.sbilife.co.in
| Email: info@sbilife.co.in | CIN: L99999MH2000PLC129113 | Toll Free: 1800 267 9090 (Customer Service Timing: 24X7)

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Name	« Second annuitant's First Name »	Date of Birth	<< DD – MMM - YYYY / XX Years>>
Gender	«Gender»		
Annuity Payable to the:			
Group Member/First Annuitant	Rs. «Annuitant Annuity Amount »/- under 111N131V10	Second annuitant	<<To be captured when annuity option chosen as 6,7,8,10,12>>
Annuity Option	<<Option 1 :Life Annuity>>/<<Option 2 :Life Annuity with refund of Purchase Price>>/<<Option 3:Life Annuity with refund of balance Purchase Price>>/<<Option 4:Certain Annuity for <<N >>Years and Life Annuity thereafter('N' may be from 5 to 35).>>/<<Option 5:Life Annuity – Simple or Compound Increasing – <<X%>> ('X' may be from 1 to 10).>><<Option 6:Joint Life (Last Survivor) Annuity – <<X%>>,(X may be 50 or 100).>>/<<Option 7:Joint Life Annuity (Last Survivor) with Refund of Purchase Price –<< X%>> (X may be 50 or 100).>>/<<Option 8:Certain Annuity for <<N>> Years and Joint Life (last survivor) Annuity thereafter – <<X%>> ('N' may be from 5 to 35. X may be 50 or 100)>>/<<Option 9: Family Income (available only for NPS subscribers) >>/<<Option 10: Increasing Joint Life (last survivor) annuity (Simple or Compound Increasing) >>/ <<Option 11: Deferred Life annuity with refund of purchase price>>>>/ <<Option 12: Deferred Joint Life (last survivor) annuity with refund of purchase price>>		
Deferment Period	<<1 year to 10 years>> <<To be captured when deferred annuity option is chosen as 11,12>>		
Reference ID	<<XXXXXXX/ N. A. >>		
Policy Information			
Purchase Price:	<< Rs. « »/- under 111N131V10/ Not Applicable>>	Applicable tax*:	<< As per prevalent tax laws / Not Applicable>>
Total Premium (Purchase Price plus Applicable tax)	<< / Not Applicable>>	Annuity Payment Frequency:	
Date of First Annuity Installment	«Date of First Annuity Installment »	Existence Certificate Submission Date	<< DD – MMM every year / DD – MMM every 5 years / DD- MMM every year from N+1th year / Once in 3 years for 1 st annuitant and every year for 2 nd annuitant / Once in 3 years for 1 st annuitant and every year for 2 nd annuitant as per annuity option selected/
<<Second Annuity Installment>>	<< Rs. zzzz >> << month/ quarter/ half year/ annum >>		

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			Once in 3 year from N +1 year onwards/ Once in 5 Years after deferred period/ Once in 5 year after the deferred period for 1st annuitant and thereafter every year for 2nd annuitant>>
Type of Scheme	<< Compulsory/Voluntary >>	Refund of Purchase Price on death of last surviving Annuitant	<<Nil/ Amount as applicable>>

* Applicable taxes and/or any other statutory levy/duty/surcharge on purchase price, at the rate notified by the State Government or Central Government of India from time to time, is payable as per the applicable tax laws.

Date of Issue of Annuity Certificate: MM/DD/YYYY (Billing Date)

SBI Life Insurance Company Limited (the “Company”) is pleased to acknowledge that the Group Member/ Annuitant designated above has joined ‘SBI Life – Swarna Jeevan Plus’, a Non-Linked Non-Participating General Annuity Group Product, under which the eligible members are provided an annuity as per the annuity option chosen, subject to the terms and conditions contained in the Master Policy.

A summary of the key features of the product is given below. Please note that this is merely a summary of the key features of the Master Policy and that the conclusive document evidencing the insurance arrangement is the Master Policy Document herein above referred to. The terms and conditions of the Master Policy are binding on the annuitants and their legal representatives.

Authorized Signatory
Department: Group Operations

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Key Features of Your Policy

1. Policy Benefits

1.1. Option 1: Life Annuity

- 1.1.1. Survival Benefit: We will pay Annuity Installment to the Annuitant as long as the Annuitant is alive on the date the Annuity Installment becomes due. The Annuity Installment will remain constant.
- 1.1.2. Death Benefit: There is no benefit payable on death of the Annuitant. All future Annuity Installment payouts will cease immediately from the date of death of the Annuitant.
- 1.1.3. Termination: The Member Policy /Annuity Certificate will terminate automatically on death of the Annuitant.

1.2. Option 2: Life Annuity with refund of Purchase Price

- 1.2.1. Survival Benefit: We will pay Annuity Installment to the Annuitant as long as the Annuitant is alive on the date the Annuity Installment becomes due. The Annuity Installment will remain constant.
- 1.2.2. Death Benefit: On death of the Annuitant, We will refund the Purchase Price to the Claimant. All future Annuity Installment payouts will cease immediately from the date of death of the Annuitant.
- 1.2.3. Termination: The Member Policy/Annuity Certificate will terminate automatically on death of the Annuitant.

1.3. Option 3: Life Annuity with refund of balance Purchase Price

- 1.3.1. Survival Benefit: We will pay Annuity Installment to the Annuitant as long as the Annuitant is alive on the date the Annuity Installment becomes due. The Annuity Installment will remain constant.
- 1.3.2. Death Benefit: On death of the Annuitant, We will refund the balance Purchase Price to the Claimant, only if balance Purchase Price is positive. The balance Purchase Price will be equal to the Purchase Price less sum total amount of all the Annuity Instalments paid to the Annuitant till the date of death of the Annuitant by Us. All future Annuity Instalment payouts will cease immediately from the date of death of the Annuitant. If the total amount of the Annuity Installments paid is more than the Purchase Price, there shall be no Death Benefit payable under the Policy.
- 1.3.3. Termination: The Member Policy/Annuity Certificate will terminate automatically on death of the Annuitant.

1.4. Option 4: Annuity certain for N years and Annuity for Life thereafter

- 1.4.1. Fixed Period: There is a fixed period of Annuity Instalment payouts ranging from 5 to 35 years, depending on the period chosen and specified in the Member Policy/ Annuity Certificate. The period would be fixed before the commencement of Member Policy / Annuity Certificate and the amount of Annuity Instalment will be determined depending on the term chosen.

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- 1.4.2. Survival Benefit: We will pay Annuity Instalment to the Annuitant as long as the Annuitant is alive on the date the Annuity Instalment becomes due. The Annuity Installment will remain constant.
- 1.4.3. Death Benefit: On death of Annuitant before completion of the fixed period, We will continue to pay the Annuity Installments to the Claimant till the end of the fixed period chosen. All future Annuity Installments payouts will cease at the end of the fixed period.
- 1.4.4. On death of the Annuitant after completion of the fixed period, there is no Death Benefit payable. All future Annuity Installment payouts will cease immediately from the date of death of the Annuitant.
- 1.4.5. Termination: The Member Policy /Annuity Certificate will terminate automatically on death of the Annuitant or on the completion of the fixed period, whichever is later.

1.5. Option 5: Increasing Life Annuity (Simple or Compound Increasing)

- 1.5.1. Increasing Annuity: The Annuity Instalment increases at a constant rate (simple or compound), which may range from 1% to 10% (in multiples of 0.25%), for each completed year. The rate of increase would be chosen and fixed before the commencement of Member Policy/ Annuity Certificate by the Annuitant. The rate of increase and the type (simple or compound) will remain fixed once chosen and cannot be changed by the Annuitant.
- 1.5.2. Survival Benefit: We will pay Annuity Instalments to the Annuitant as long as the Annuitant is alive on the date the Annuity Instalment becomes due. The Annuity Instalment will increase at a simple or compound interest rate, as fixed at the outset, for each completed year.
- 1.5.3. Death Benefit: There is no benefit payable on death of the Annuitant. All future Annuity Instalment payouts will cease immediately from the date of death of the Annuitant automatically.
- 1.5.4. Termination: The Member Policy /Annuity Certificate will terminate automatically on death of the Annuitant.

1.6. Option 6: Joint Life (Last Survivor) Annuity

- 1.6.1. Survival Benefit: We will pay Annuity Installments to the Group Member/First Annuitant as long as the First Annuitant is alive on the date the Annuity Instalment becomes due. The Annuity Instalment will remain constant.
- 1.6.2. On death of the First Annuitant, if the Second Annuitant is not alive all future Annuity Instalment payouts will cease immediately from the date of death of the First Annuitant and there is no death benefit payable.
- 1.6.3. On the death of the First Annuitant, if the Second Annuitant is alive, We will continue to pay Annuity Instalment, throughout the life of the Second Annuitant. The Annuity Instalment would be either at the rate of 50% or 100% of the last Annuity Instalment payout, as opted and offered at the outset of the Member Policy/ Annuity Certificate.
- 1.6.4. On the death of the Second Annuitant, all future annuity payouts will cease immediately from the date of death of the Second Annuitant, if the First Annuitant is not alive and there is no death benefit payable.
- 1.6.5. The Second Annuitant cannot be substituted at any time.
- 1.6.6. Death Benefit: There is no benefit payable on death of the Annuitant(s).
- 1.6.7. Termination: The Member Policy/Annuity Certificate will terminate immediately on the death of the last surviving Annuitant.

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1.7. Option 7: Joint Life (Last Survivor) Annuity with Refund of Purchase Price

- 1.7.1. Survival Benefit: We will pay Annuity Installment to the Group Member/First Annuitant as long as he/she is alive on the date the Annuity Installment becomes due. The Annuity Installment will remain constant.
- 1.7.2. On the death of the First Annuitant, if the Second Annuitant is not alive, all future Annuity Installment payouts will cease immediately from the date of death of the First Annuitant and We will refund the Purchase Price to the Claimant.
- 1.7.3. On the death of the First Annuitant, if the Second Annuitant is alive, We will continue to pay Annuity Installment to the Second Annuitant as long as he/she is alive on the date the Annuity Installment becomes due. The Annuity Instalment would be either at the rate of 50% or 100% of the last Annuity Installment payout, as opted and offered at the outset of the Member Policy/ Annuity Certificate. On the death of the Second Annuitant and if the First Annuitant is not alive, all future Annuity Installment payouts will cease immediately from the date of death of the Second Annuitant.
- 1.7.4. The Second Annuitant cannot be substituted at any time.
- 1.7.5. Death Benefit: On death of the last surviving Annuitant, We will refund the Purchase Price to the Claimant. All future Annuity Installment payouts will cease immediately from the date of death of the last surviving Annuitant.
- 1.7.6. Termination: The Member Policy /Annuity Certificate will terminate immediately on the death of the last surviving Annuitant.

1.8. Option 8: Joint Life Annuity certain for N years and Joint Life (last survivor) Annuity thereafter

- 1.8.1. Fixed Period: There is a minimum period of N years for payment of Annuity Instalments ranging from 5 to 35 years depending on the period chosen and specified in the Member Policy/Annuity Certificate. The period would be fixed before the commencement of Member Policy/Annuity Certificate.
- 1.8.2. Survival Benefit: We will pay the Annuity Instalment to the First Annuitant as long as he/she is alive on the date the Annuity Installment becomes due. The Annuity Installment will remain constant.
- 1.8.3. On the death of the First Annuitant before completion of N years, if the Second Annuitant is alive, We will continue to pay Annuity Installment to the Nominee till the expiry of N years and, thereafter to the Second Annuitant as long as he/she is alive on the date the Annuity Instalment becomes due. The Annuity Instalment payout would be at the rate of 100% of the last Annuity Instalment payout till the expiry of N years chosen and thereafter, the Second Annuitant will receive Annuity Instalment either at the rate of 50% or at the rate of 100% of the Annuity Instalment paid to the First Annuitant, as the case may be, as per the option chosen at the outset of the Member Policy/Annuity Certificate. On the death of the Second Annuitant, all future Annuity Installment payouts will cease immediately from the date of death of the Second Annuitant, automatically.
- 1.8.4. On the death of the First Annuitant after the expiry of N years, if the Second Annuitant is alive, We will continue to pay Annuity Installment, either at the rate of 50% or 100% of the last Annuity Installment payment, as the case may be, as opted and offered at the outset of the Member Policy/Annuity Certificate, to the Second Annuitant as long as he/she is alive on the date the Annuity Installment becomes due. On the death of the Second Annuitant, all future Annuity Installment payouts will cease immediately from the date of death of the Second Annuitant automatically.

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- 1.8.5. Death benefit: In case both the Annuitants die before completion of N years chosen, We will continue to pay Annuity Installments at the same level of the last Annuity Installment payout, to the Nominee, till the expiry of the fixed period. All future Annuity Instalment payouts will cease immediately on the expiry of the fixed period, automatically.
- 1.8.6. Under this option, after the expiry of N years, no benefit of whatsoever nature is payable to the Claimant, in case both the Annuitants are not alive.
- 1.8.7. Termination: The Member Policy/Annuity Certificate will terminate on death of the last surviving Annuitant or the completion of fixed period, whichever is later.

1.9. Option 9: Family Income (available only to NPS subscribers)

- 1.9.1. The Member Policy/Annuity Certificate shall be issued to the Annuitant (Subscriber under the NPS), wherein the benefits would be payable in accordance with the Annuity Option 7 - "Joint life (last survivor) annuity with refund of Purchase Price" or Annuity Option 2 - "Life annuity with refund of Purchase Price" in case Subscriber/First Annuitant does not have Second Annuitant.
- 1.9.2. However, the choice of 50% or 100% of the last paid Annuity Instalment, available under Annuity Option 7, shall not be available under this Family Income Option-9. On the death of the Subscriber/First Annuitant, the Second Annuitant (if alive at that time) will compulsorily receive a life annuity, which will be 100% of the last Annuity Instalment amount paid to the Subscriber/First Annuitant.
- 1.9.3. On death of the Annuitant(s), the Annuity Installment payment would cease and the refund of Purchase Price shall be utilized to purchase an annuity contract afresh for living dependent parents (if any) as per the order specified below.
- Living dependent mother of the deceased Subscriber;
 - Living dependent father of the deceased Subscriber.
- 1.9.4. However, the Annuity Instalment amount would be revised and determined as per the Annuity Option 2 "Life annuity with refund of Purchase Price" using the annuity rate, applicable for the age of that member, prevalent at the time of purchase of such annuity.
- 1.9.5. The annuity would continue until all family members as specified above are covered. After the coverage of all such family members, the Purchase Price shall be refunded to the surviving children of the Subscriber and in the absence of children, the legal heirs of the Subscriber, as may be applicable.
- 1.9.6. However, in case no such family member exists upon the death of the last survivor, there would be a refund of Purchase Price to the Nominee or Legal Heir, as the case may be.

1.10. Option 10: Increasing Joint life (last survivor) annuity (Simple or Compound increasing)

- 1.10.1. Increasing Annuity: The Annuity Instalment increases at a constant rate (simple or compound), which may range from 1% to 10% (in multiples of 0.25%), for each completed year. The rate of increase would be fixed before the commencement of Member Policy/Annuity Certificate. The rate of increase and the type (simple or compound) will remain fixed once chosen and cannot be changed by the Annuitant.
- 1.10.2. Survival Benefit: We will pay Annuity Instalments to the Annuitant as long as the Annuitant is alive on the date the Annuity Instalment becomes due. The Annuity Instalment will increase at a constant interest rate, as fixed at the outset, for each completed year.

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- 1.10.3. Death Benefit: There is no benefit payable on death of the surviving Annuitant. On death of the Group Member/First Annuitant, the Second Annuitant (if alive at that time) will receive an increasing Annuity Installment (increased by a constant rate as opted by the First Annuitant) as long as he/she is alive on the date the Annuity Instalment becomes due, which will be either 100% or 50% of the last Annuity Instalment amount paid to the Group Member/First Annuitant, as opted for at the inception of the Member Policy/Annuity Certificate.
- 1.10.4. Termination: The Member Policy/Annuity Certificate will terminate automatically on death of the last Annuitant. All future Annuity Instalment payments shall cease immediately, and no death benefit is payable.

1.11. Option 11: Deferred Life annuity with refund of purchase price

- 1.11.1. Survival Benefit: Annuity Installment is payable at a constant rate throughout the life of the Annuitant after the end of the deferment period. The deferment period would be between 1 to 10 years (in multiples of 1 year) as opted by the Annuitant at inception of the Member Policy/Annuity Certificate. During the deferment period opted, there will not be any payouts due to the Annuitant and the Annuity Installment payments will start after the deferment period.
- 1.11.2. Death Benefit: On death of the Annuitant during the deferment period, the Death Benefit payable to the Claimant shall be higher of:
- a. 100% of Purchase Price + Guaranteed Additions accrued till date of death OR
 - b. 105% of Purchase Price
- and all future benefits / Annuity Installment payments cease immediately.
- 1.11.3. On death of the Annuitant after the end of deferment period, the Death Benefit payable to the Claimant shall be higher of:
- a. 100% of Purchase Price + Guaranteed Additions accrued during the deferment period – Total Annuity Instalment paid out OR
 - b. 100% of Purchase Price
- and all future benefits / Annuity Instalment payments cease immediately.
- 1.11.4. Where Guaranteed Additions per month = Total Annuity Instalment payable in a Policy Year/12. Guaranteed Additions accrue at the end of every policy month during the deferment period.
- 1.11.5. Termination: The Member Policy/Annuity Certificate will terminate immediately on the death of the Annuitant.

1.12. Option 12: Deferred Joint life (last survivor) annuity with refund of purchase price

- 1.12.1. Survival Benefit: Annuity is payable at a constant rate till the Group Member/First Annuitant is alive after the end of the deferment period. The deferment period would be between 1 to 10 years (in multiples of 1 year) as opted by the member at inception of the Member Policy/ Annuity Certificate. During the deferment period opted, there will not be any payouts due to the Annuitants and the Annuity Installment payments will start after the deferment period.
- 1.12.2. Death benefit: On the death of the Group Member/First Annuitant, the Second Annuitant (if alive at that time) will receive a life annuity, which will be either 100% or 50% of the last Annuity Instalment amount paid to the Group Member/First Annuitant, as opted for. If the Second Annuitant pre-deceases the Group Member/First Annuitant, Annuity Instalment payments cease on the death of the Group Member/First Annuitant.

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- 1.12.3. On death of the last survivor during the deferment period, the Death Benefit payable to the Claimant shall be higher of:
- a. 100% of Purchase Price + Guaranteed Additions accrued till date of death OR
 - b. 105% of Purchase Price
- and all future benefits / Annuity Instalment payments cease immediately.
- 1.12.4. On death of the last survivor after the end of deferment period, the Death Benefit payable to the Claimant shall be higher of:
- a. 100% of Purchase Price + Guaranteed Additions accrued during the deferment period – Total Annuity Instalment paid out OR
 - b. 100% of Purchase Price
- and all future benefits / Annuity Instalment payments cease immediately.
- 1.12.5. Where Guaranteed Additions per month = Total Annuity Instalment payable in a Policy Year/12. Guaranteed Additions accrue at the end of every policy month during the deferment period.
- 1.12.6. Termination: The Member Policy/Annuity Certificate will terminate immediately on the death of the Annuitant.

Nominee Detail

Nominee details as mentioned in the annuity claim form. << All the below details to be taken from annuity claim form>>

Name	Address same as Life Assured's Address (Yes/No) If No, then please provide	Date of Birth	Gender	Relationship with Primary Annuitant	%age Share
«Nominee_1_Name»	«Address 1»	«Nominee_DOB1»	«Gender1»	«Relation1»	«M__share1»
«Nominee_2_Name»	«Address2»	«Nominee_DOB2»	«Gender2»	«Relation2»	«M__share2»
«Nominee_3_Name»	«Address3»	«Nominee_DOB3»	«Gender3»	«Relation3»	«M__share3»
«Nominee_4_Name»	«Address4»	«Nominee_DOB4»	«Gender4»	«Relation4»	«M__share4»

2. Claim Process

2.1. Annuity Benefit Payout

We shall pay the Annuity Installment, as per the Annuity Option and Annuity Payment Frequency. The annuity option and Annuity Payment Frequency once opted for, cannot be changed subsequently subject to the free look provisions.

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- Annuitant shall be required to submit an Existence Certificate periodically as per the Annuity Option chosen / Our policy.
- The frequency of submission of the Existence Certificate would be as mentioned in the Member Policy/ Annuity Certificate and We may review the frequency of submission of the Existence Certificate from time to time as per the Board approved underwriting policy and any change in the same will be informed to the Annuitant. The frequency of submission of Existence Certificate will not be less than annual.
- In case of 'Joint Life (Last Survivor)' options, the Existence Certificate of the First Annuitant will be required. After the death of the First Annuitant, the Existence Certificate of the Second Annuitant will be required.
- In case the Existence Certificate is not received by Us, the Annuity Instalment payouts shall be kept on hold. The Annuity Instalment payouts shall however resume on receipt of the Existence Certificate and all the arrears will be settled without any interest.

2.2. Death Benefit Payout

- The Master Policyholder/Claimant should intimate the death of the Annuitant in writing, stating at least the Member Policy number/ Annuity Certificate Annuitant number, cause of death and date of death.
- Proportional Annuity Instalment amount would be payable for the period between the date of last Annuity Installment paid and the date of death. If the date of death is on the due date of the Annuity Installment, then due Annuity Installment amount would be paid.
- We shall pay the death claim, if any, to the Claimant directly or may be paid through You. Annuity Instalment/s that have fallen due and have been paid after the date of death shall be recovered.
- We will require the following documents to process the claim:
 - Member Policy/ Annuity Certificate
 - Valid death certificate from municipal / local authorities
 - Claimant's statement and claim forms in prescribed formats
 - Any other document as applicable and called for by SBI Life
 - ID proof, address proof and account details of Nominee (if applicable)
- We however, may ask for additional proofs and documents in support of the claim.
- Claim under the Policy should be filed with Us at the earliest possible time following the claim event. While We may condone any delays in intimation or submission of documents, excessive delays may impact the claim settlement process. However, We reserve the right to request additional information or documentation to verify the validity of the claim and ensure a fair and efficient settlement process.
- In case of payment of any Annuity Instalment that are paid to the Annuitant after the date of death but before the date of receipt of intimation of death of the Annuitant, the Claimant shall be liable to refund such Annuity Instalments if the Annuity Instalments are not payable after the death of the Annuitant as per the Annuity Option exercised by the Annuitant.
- For any claim related assistance, call us at our Claims Helpline on Toll free Number – 18002679090 (Customer Servicing Timing: 24X7).

2.3 Surrender Benefit

The Annuitant should submit surrender request along with all required documents.

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We will require the following documents to process the Surrender request.

- 2.3.1. Annuitant Surrender form
- 2.3.2 Annuity Certificate
- 2.3.3 Annuitant KYC documents
- 2.3.4. Annuitant Bank Account Proof

Surrender Value is available only under Deferred Annuity Option and annuity policy can be surrendered during the deferment period only.

2.4 Paid-up Value

- i. No Paid – up value is available under Your Policy.

2.5 Surrender Value

The Annuitant has an option to surrender Member Policy/ Annuity Certificate. This option is available only under Deferred Annuity options and your Member Policy / Annuity Certificate can be surrendered during the deferment period only.

For Deferred Annuity options, the Surrender value will be higher of

- (i) Guaranteed Surrender Value (GSV) plus the surrender value of any guaranteed additions accrued till the date of surrender OR
- (ii) Special Surrender Value (SSV).

The Guaranteed Surrender Value (GSV) available under deferred annuity options is as follows:

- 75% of the Purchase price paid, if surrendered any time within third policy year
- 90% of the Purchase price paid, if surrendered on or after the fourth policy year.

The Special Surrender Value (SSV) is calculated as present value of expected future benefits discounted at prevailing interest rate plus 0.5%. The prevailing interest rate used will be the yield on 10 year Government securities as on the date of surrender.

The methodology for computing the Special Surrender value factors may be reviewed from time to time. Any change in surrender value calculation method shall only be after obtaining appropriate approvals.

In case of surrender of Master Policy, the Annuitant shall have an option to continue the Member Policy/ Annuity Certificate as an individual Member Policy under this Policy, till the end of the Member Policy/ Annuity Certificate.

2.6 Grace Period

- i. No grace period is applicable under Your Member Policy/ Annuity Certificate.

2.7 Maturity Benefit

- i. No Maturity Benefit is available under Your Member Policy/ Annuity Certificate.

2.8 Suicide Claim: Not Applicable

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3. Assignment

Assignment will be as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

[A leaflet containing the simplified version of the provisions of Section 38 is enclosed as Annexure – I for reference.]

4. Nomination

- i. You may, when purchasing this annuity, or at any time nominate a person to receive the residual benefits, if any, under this product in the event of the Annuitant's death.
- ii. If the nominee is a minor, you may appoint a person, competent to contract as an appointee in the manner laid down by us, to receive the purchase price in the event of death of the annuitant(s) during the minority of the nominee.
- iii. You may cancel or change the existing nomination at any time.
- iv. Your nomination should be registered in our records so as to make it binding on us.
- v. For complete details about nomination, please refer to Section 39 of the Insurance Act, 1938, as amended from time to time.

[For simplified version of provisions of Section 39 of the Insurance Act, 1938; please refer Annexure II]

5. Free look provisions

- i. For non-compulsory schemes, if the Annuitant disagree(s) with any of the terms and conditions of this Member Policy/ Annuity Certificate or Master Policy or otherwise, the Annuitant has an option to cancel the Member Policy / Annuity Certificate by sending a written request to Us, stating the reasons for his/her objection within the Free Look Period of 30 days beginning from the date of receipt of the Member Policy/ Annuity Certificate. Upon Annuitant's request and if no claim for Death Benefit has been made under the Member Policy/ Annuity Certificate We will refund the Premium paid after deducting the Annuity Installment paid, if any and the stamp duty paid to the employer or Master Policyholder or the trust or entity that has purchased the Master Policy (as the case maybe), irrespective of the reasons mentioned.
- ii. For compulsory schemes, the Annuitant has an option to change the Annuity Option during the Free Look Period and continue the Member Policy/ Annuity Certificate. The Annuitant will also have an option to purchase immediate annuity or deferred annuity from another insurer at the then prevailing annuity rates to the extent of percentage, as stipulated by the Authority from time to time, (currently 50% of the entire proceeds of the pension policy net of commutation is permitted).

6. Taxation

- Master Policyholder/Annuitant is liable to pay all the taxes, including applicable taxes and/or any other statutory levy/duty/ surcharge on the purchase price, at a rate as notified by the State Government or Central Government of India or other Authorities, from time to time as per the provisions of the prevalent tax laws.
- Master Policyholder/Annuitant is advised to check the applicable income tax laws in India, which are subject to change from time to time. Please consult your tax advisor for details.
- In case We are required to deduct or withhold any tax at source from the annuity payments under any statutes, We will effect such deductions or withhold such payments.

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7. Non-disclosure

7.1 We have issued the Member Policy/Annuity Certificate based on Annuitant's statements in membership form/exit forms, personal statement, medical reports and any other relevant documents. If We find that any of this information is inaccurate or false or the Annuitant has withheld any material information, or in case of fraud, We shall have the right to decline the claim subject to the provisions of section 45 of the Insurance Act, 1938, as amended from time to time.

[A leaflet containing the simplified version of the provisions of Section 45 is enclosed as Annexure - III for reference.]

8 Grievance Redressal Procedure:

- In case Annuitant has any query or complaint/grievance, the Annuitant may approach the Company's servicing Branch or the nearest SBI Life Office.
- The Annuitant can also call us on our toll-free number: 1800 267 9090 (Customer Service Timing: 24X7 and these timings are subject to change) and write us on info@sbilife.co.in.
- In case the Annuitant is not satisfied with the decision, or have not received any response within 15 days, the Annuitant may contact the following official for resolution:
Head Client Relationship, SBI Life Insurance Company Limited, 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No. R-1, Sector 40, Seawoods, Nerul Node, Navi Mumbai - 400 706, Dist. Thane, Maharashtra
Telephone No: 022-6645 6785 Email Id: hcr@sbilife.co.in
- In case the complaint is not fully attended by us within 15 days of lodging the complaint through our Grievance Redressal Mechanism; the Annuitant may escalate the complaint to IRDAI through Bima Bharosa Portal (IRDAI): <https://bimabharosa.irdai.gov.in/> or contact IRDAI Grievance Call Centre on toll-free number: 155255 / 1800 4254 732 or alternatively you may send an email on complaints@irdai.gov.in.
- The Postal Address of IRDAI for communication for complaints by paper:
Policyholders' Protection Grievance Redressal Department,
Insurance Regulatory and Development Authority of India, SY No 115/1, Financial district, Nanakramguda, Gachibowli, Hyderabad – 500032
- In case the Annuitant is not satisfied with our decision or not received a response within 1 month from the date of filing your complaints with us and the issue pertains to Rule 13 and 14(3) of the Insurance Ombudsman Rules, 2017, you may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 13 and 14(3) of the said rules. The relevant provisions have been mentioned in the section "Relevant Statutes"
- The addresses of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are available on the website of IRDAI, <https://www.irdai.gov.in> and in our website <http://www.sbilife.co.in>. The address of the ombudsman at Mumbai is:
Office of the Insurance Ombudsman,
3rd Floor, Jeevan Seva Annexe,
S.V. Road, Santa Cruz (W), Mumbai – 400 054.
Tel.: +91 – 22 – 69038821/23/24/25/26/27/28/29/30/31.
Fax: 022 – 2610 6052.
Email: bimalokpal.mumbai@cioins.co.in
- We have also enclosed a list of addresses of insurance ombudsmen as Annexure - IV.

Registered & Corporate Office: 'Natraj' M.V. Road & Western Express Highway Junction, Andheri (E), Mumbai- 400069. www.sbilife.co.in
| Email: info@sbilife.co.in | CIN: L99999MH2000PLC129113 | Toll Free: 1800 267 9090 (Customer Service Timing: 24X7)

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9 Miscellaneous

- The Annuitant shall at the request of the Company produce this annuity certificate whenever required for the purpose of stamping, reference or inspection.
- All amounts due under this policy are payable in Indian Currency at the office of the Company situated at Mumbai, but the Company at its absolute discretion may fix an alternative place of payout for the claim at any time before or after the claim arises.
- A discharge or receipt by the Annuitant / Beneficiary shall be a good, valid and sufficient discharge to the Company in respect of any payout to be made by the Company hereunder.
- The annuity features shall always be deemed to be modified to the extent they are in conflict with the IRDAI Regulation that is issued/amended or modified from time to time. The IRDAI Regulation shall always prevail over the annuity features.

10 Relevant Statutes

- Governing laws and jurisdiction

This is subject to prevailing Indian Laws. Any dispute that may arise in connection with this shall be subject to the jurisdiction of the competent Courts of Mumbai.

- Section 45 of the Insurance Act 1938, as amended from time to time

[A leaflet containing the simplified version of the provisions of Section 45 is enclosed as Annexure III for reference.]

- Rule 13 of Ombudsman Rules, 2017

1. The Ombudsman may receive and consider complaints or disputes relating to:

- a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- b) any partial or total repudiation of claims by the life insurer, General insurer or the health insurer;
- c) disputes over premium paid or payable in terms of insurance policy;
- d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- e) legal construction of insurance policies in so far as the dispute relates to claim;
- f) policy servicing related grievances against insurers and their agents and intermediaries;
- g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- i) any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

2. The Ombudsman shall act as counsellor and mediator relating to matters specified in sub-rule (1) provided there is written consent of the parties to the dispute.

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3. The Ombudsman shall be precluded from handling any matter if he is an interested party or having conflict of interest.
4. The Central Government or as the case may be, the IRDAI may, at any time refer any complaint or dispute relating to insurance matters specified in sub-rule (1), to the Insurance Ombudsman and such complaint or dispute shall be entertained by the Insurance Ombudsman and be dealt with as if it is a complaint made under Rule 14.

- Rule 14 of Ombudsman Rules, 2017

- (1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.
- (2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.
- (3) No complaint to the Ombudsman shall lie unless –
 - (a) The complainant makes a written representation to the insurer named in the complaint and
 - (a) Either the insurer had rejected the complaint; or
 - (b) the complainant had not received any reply within a period of one month after the insurer received his representation; or
 - (c) the complainant is not satisfied with the reply given to him by the insurer
 - (b) the complaint is made within one year
 - (a) after the order of the insurer rejecting the representation is received; or
 - (b) after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - (c) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant
- (4) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
- (5) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

Protection of Policyholders' Interest

The IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024, provide for protection of the interest of the policyholders. The provisions of this regulation will be applicable and subject to the prevailing law, as amended from time to time.

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Annexure I

A. Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
08. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
09. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is:
 - a. not bonafide or
 - b. not in the interest of the policyholder or
 - c. not in public interest or
 - d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR

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- ii. the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person :

- a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
- b. may institute any proceedings in relation to the policy
- c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policyholders are advised to refer to Original Gazette Notification for complete and accurate details.]

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Annexure II

Section 39 - Nomination by policyholder

Nomination of a Life Insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. The policyholder of a Life Insurance on his own Life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his Death.
02. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's Death during the minority of the nominee. The manner of appointment is to be laid down by the insurer.
03. Nomination can be made at any time before the maturity of the policy.
04. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
09. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of Life Insurance shall not be affected by the nomination.
11. In case of nomination by policyholder whose Life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person, whose Life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. Where the policyholder whose Life is insured nominates his:
 - a. parents or
 - b. spouse or
 - c. children or
 - d. spouse and children
 - e. or any of themThe nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.
14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).

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15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all Life Insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Ordinance, 2014 (i.e. 26.12.2014).
16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his Death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of Section 39 are not applicable to any Life Insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Ordinance) 2014, a nomination is made in favor of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Ordinance Gazette Notification dated March 23, 2015 for complete and accurate details.]

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Annexure III

Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015 are as follows:

01. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 yrs from

- the date of issuance of policy or
- the date of commencement of risk or
- the date of revival of policy or
- the date of rider to the policy

whichever is later.

02. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from

- the date of issuance of policy or
- the date of commencement of risk or
- the date of revival of policy or
- the date of rider to the policy

whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a Life Insurance policy:

- The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- The active concealment of a fact by the insured having knowledge or belief of the fact;
- Any other act fitted to deceive; and
- Any such act or omission as the law specifically declares to be fraudulent.

04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

05. No Insurer shall repudiate a Life Insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

06. Life Insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of Life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of Life Insurance is based.

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07. In case repudiation is on ground of mis-statement and not on fraud, the Premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no Life Insurance policy would have been issued to the insured.
09. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of Life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Ordinance Gazette Notification dated March 23, 2015 for complete and accurate details]

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 ANNEXURE - IV

List of Ombudsman Centres with Address

Office of the Ombudsman	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, 1 st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH	Office of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector-17A, Chandigarh – 160 017. Tel.: 0172 - 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).

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	Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp. to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7 th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.

Registered & Corporate Office: 'Natraj' M.V. Road & Western Express Highway Junction, Andheri (E), Mumbai- 400069. www.sbilife.co.in
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SBI Life Insurance Company Limited

Regulated by IRDAI | Registration Number 111

SBI Life – Swarna Jeevan Plus (UIN : 111N131V10)

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LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh :Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

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