

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about Your Policy. You are also advised to go through Your Policy Document.

| Sl. No. | Title                                                                | Description in Simple Words (Please refer to applicable Policy Clause Number in next column)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Policy Clause Number                    |
|---------|----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| 1.      | Name of the Insurance Product and Unique Identification Number (UIN) | SBI Life – Swarna Jeevan Plus (UIN: 111N131V10)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Cover Page                              |
| 2.      | Policy Number                                                        | << as allotted by system >>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Part A Welcome Letter / Policy Schedule |
| 3.      | Type of Insurance Policy                                             | SBI Life – Swarna Jeevan Plus is a Non-Linked, Non-Participating, General Annuity Group product                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Cover Page                              |
| 4.      | Basic Policy Details                                                 | <ul style="list-style-type: none"> <li>Premium: Rs.&lt;&lt; as allotted by system, excluding taxes &gt;&gt;</li> <li>Mode of Premium Payment: Single Premium</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Part A Policy Schedule                  |
| 5.      | Policy Coverage/Benefits Payable                                     | <p><b><u>Maturity Benefit:</u></b> Not Applicable</p> <p><b><u>Death Benefit:</u></b><br/>For the following Annuity Options, no Death Benefit is payable:</p> <ol style="list-style-type: none"> <li>Life Annuity</li> <li>Annuity certain for ‘N’ years and annuity for Life thereafter</li> <li>Increasing Life Annuity (simple or compound increasing)</li> <li>Joint Life (last survivor) Annuity</li> <li>Joint Life Annuity Certain for “N” years and Joint Life (last survivor) Annuity thereafter</li> <li>Increasing Joint Life (last survivor) Annuity (simple or compound increasing)</li> </ol> <p>For the following Annuity Options, Death Benefit is payable as per terms and conditions of the Policy:</p> <ol style="list-style-type: none"> <li>Life Annuity with Refund of Purchase Price</li> <li>Life Annuity with Refund of Balance Purchase Price</li> <li>Joint Life (last survivor) Annuity with Refund of Purchase Price</li> <li>NPS - Family Income</li> <li>Deferred Life Annuity with refund of purchase price</li> <li>Deferred Joint Life (last survivor) Annuity with refund of purchase price</li> </ol> <p><b><u>Survival Benefit:</u></b> Annuity Installments are payable as specified based on Annuity Option chosen.</p> | Part C of the Policy Document           |

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|    |                                                                      | <p><b><u>Surrender Benefit:</u></b></p> <p>Surrender Value (SV) is available only under Deferred Annuity Options. The Policy can be surrendered during the deferment period only. Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, is payable as Surrender Value.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Part D                   |
| 6. | Options available                                                    | <p>There are 12 Annuity Options available under the Policy as mentioned below and once chosen the same cannot be changed by the Annuitant after Free Look Period.</p> <ol style="list-style-type: none"> <li>1. Life Annuity</li> <li>2. Life Annuity with Refund of Purchase Price</li> <li>3. Life Annuity with Refund of Balance Purchase Price</li> <li>4. Annuity Certain for “N” years and annuity for Life thereafter</li> <li>5. Increasing Life Annuity (Simple or Compound Increasing)</li> <li>6. Joint Life (Last Survivor) Annuity</li> <li>7. Joint Life (Last Survivor) Annuity with Refund of Purchase Price</li> <li>8. Joint Life Annuity Certain for “N” years and Joint Life (last survivor) Annuity thereafter</li> <li>9. NPS - Family Income</li> <li>10. Increasing Joint Life (Last Survivor) Annuity (Simple or Compound Increasing)</li> <li>11. Deferred Life Annuity with Refund of Purchase Price</li> <li>12. Deferred Joint Life (Last Survivor) Annuity with Refund of Purchase Price</li> </ol> | Part C                   |
| 7. | Riders opted, if any                                                 | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |
| 8. | Exclusions (events where insurance coverage is not payable), if any. | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |
| 9. | Waiting/lien Period, if any                                          | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |
| 10 | Grace Period                                                         | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |
| 11 | Free Look Period                                                     | <p>You/Annuitant have/has a Free Look Period of 30 days beginning from the date of receipt of the Policy Document/Member Policy /Annuity Certificate, whether received electronically or otherwise to review the terms and conditions of this Policy/Member Policy/Annuity Certificate</p> <p>For non-compulsory schemes, if You/Annuitant disagree(s) with any of the terms and conditions of this Policy/Member Policy/Annuity Certificate or otherwise, You/Annuitant have/has an option to cancel the Policy/Member Policy/Annuity Certificate by sending a written request to Us, stating the reasons for Your/Annuitant’s objection within the Free Look Period of 30 days beginning from the date of receipt of the Policy Document/Member Policy/Annuity Certificate. Upon</p>                                                                                                                                                                                                                                            | Part A<br>Welcome Letter |

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|    |                                          | <p>Your/Annuitant's request and if no claim for Death Benefit has been made under the Policy/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 Policy (as the case maybe), irrespective of the reasons mentioned.</p> <p>For compulsory schemes, if You/Annuitant disagree(s) with any of the terms and conditions of this Policy/Member Policy/Annuity Certificate, You have an option to cancel the Policy and 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). Upon Your request and if no claim for Death Benefit has been made under the Policy/Member Policy/Annuity Certificate, We will refund the Premium paid after deducting the Annuity Installment paid, if any and the stamp duty paid to You, the employer or the trust or entity that has purchased the Policy (as the case maybe), irrespective of the reasons mentioned.</p> |                     |
| 12 | Lapse, Paid-Up and Revival of the Policy | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                     |
| 13 | Policy Loan, if applicable               | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                     |
| 14 | Claims/Claims Procedure                  | <ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement and brief procedure: <a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a>-&gt;Download 'Turn Around Times' pdf</li> <li>• Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).</li> <li>• Contact details of the insurer:<br/>SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706<br/>Telephone No. 022-6645 6000 Email: <a href="mailto:claims@sbilife.co.in">claims@sbilife.co.in</a></li> <li>• Link for downloading claim form and list of documents required including bank account details.<br/><a href="https://www.sbilife.co.in/en/services/download-center/claim-forms">https://www.sbilife.co.in/en/services/download-center/claim-forms</a></li> </ul> <p>List of documents required-</p> <ul style="list-style-type: none"> <li>• Member Policy/Annuity Certificate</li> <li>• Valid death certificate from municipal / local authorities</li> <li>• Claimant's statement and claim forms in prescribed formats</li> <li>• Any other document as applicable and called for by SBI Life</li> <li>• ID proof, address proof and account details of Nominee (if applicable).</li> </ul>                                                                   | Part D<br>7. Claims |

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| 15 | Policy Servicing       | <ul style="list-style-type: none"> <li>• Turn Around Time (TAT):<br/><a href="https://www.sbilife.co.in/en/services">https://www.sbilife.co.in/en/services</a>-&gt;Download 'Turn Around Times' pdf</li> <li>• Toll free no.: 1800 267 9090 (Customer Service Timing:24X7).</li> <li>• For any information/ clarification, please contact: Your nearest local SBI Life service branch</li> <li>• Link for downloading applicable forms and list of documents required including bank account details. Various forms are available on SBI Life Website:<br/><a href="https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms">https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms</a></li> </ul> | Part F<br>11.14 Policy Servicing            |
| 16 | Grievances /Complaints | <ul style="list-style-type: none"> <li>• Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) &amp; 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706<br/>Telephone No. 022-6645 6100<br/><b>Email - <a href="mailto:hcr@sbilife.co.in">hcr@sbilife.co.in</a></b></li> <li>• Link for registering the grievance with the insurer's portal:<br/><a href="https://www.sbilife.co.in/en/grievances">https://www.sbilife.co.in/en/grievances</a></li> <li>• Contact details of Ombudsman:<br/><a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a></li> </ul>                    | Part G<br>12.1Grievance Redressal Procedure |

Declaration by the Master Policyholder

I have received the above and I have read and confirm having noted the details.

Place:

Date:

(Signature of the Master Policyholder)

Note:

- Product related documents including the Customer Information sheet are available on Our website:  
[www.sbilife.co.in](http://www.sbilife.co.in).
- In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.