

## WHY SBI LIFE - SHUBH NIVESH?

SBI Life - Shubh Nivesh is a Traditional participating endowment plan which protects you, your savings and comes with an option to avail whole life insurance.

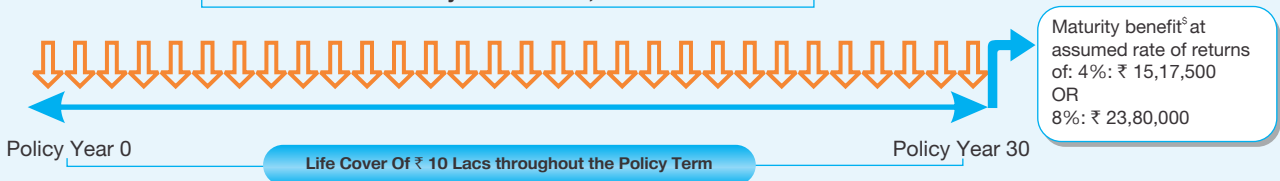
- **Protection:** In case of any eventuality, financial needs of the family will be taken care of.
- **Insurance with Savings:** Fulfill your financial goals through long term saving.
- **Two Plan Options : Choose a plan option according to your needs**
  - Endowment Option: Provides Insurance and Savings.
  - Endowment with Whole Life Option: Extend your life cover till 100 years of age.
- **Regular Income** - Option to get income at regular intervals through 'Deferred Maturity Payment' option over a period of 5/10/15/20 years, at the end of endowment term.
- **Additional Protection through Riders:** Additional insurance cover at an affordable cost
- **Tax Benefits\*:** As per prevailing norms under the Income Tax Act, 1961

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

### SBI Life – Shubh Nivesh : Endowment Option

Life Assured Age: 35 years	Premium Frequency - Yearly	Policy Term: 30 years	Premium Paying Term : 30 years
Sum Assured: ₹ 10,00,000	Basic Premium: ₹ 30,620 p.a. (exclusive of Applicable taxes)		

Annual Premium Payment of ₹ 30,620 for 30 Years



<sup>§</sup>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, where as 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

**SBI Life - SHUBH NIVESH AT A GLANCE:**

<b>Age** at Entry</b>	<b>Min.:</b> 18 years	<b>Max.: Endowment Option:</b> Regular Premium (RP) : 58 years Single Premium (SP) : 60 years <b>Endowment with Whole Life option</b> : 50 years
<b>Maximum Age** at Maturity</b>	65 years, which increases to 100 years if the Endowment with Whole Life option is taken	
<b>Sum Assured</b> (in multiples of 1,000)	<b>Min:</b> ₹ 75,000	<b>Max:</b> No Limit
<b>Policy Term</b>	<b>Min.: Endowment Option</b> 7 (RP) / 5 (SP) years <b>Endowment with Whole life option</b> 15 (RP) / 15 (SP) years	<b>Max.:</b> 30 years (Endowment Term)
<b>Premium Frequency</b>	Single Premium / Yearly / Half-yearly / Quarterly / Monthly <sup>#</sup>	
<b>Premium Paying Term</b>	Single Premium / Regular Premium (Same as policy term)	
<b>Premium Frequency Loading</b>	Half-Yearly : 51.00% of annual premium Quarterly : 26.00% of annual premium Monthly <sup>#</sup> : 8.50% of annual premium	
<b>Premium</b>	<b>Min.</b>	<b>Max.</b>
	Single Premium: Based on the minimum Sum Assured	No Limit
	Yearly: ₹ 6,000	
	Half yearly: ₹ 3,000	
	Quarterly: ₹ 1500	
Monthly <sup>#</sup> : ₹ 500		

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

# For Monthly mode, 3 Months premium to be paid in advance and renewal premium payment through Electronic Clearing System (ECS) or Standing Instructions (where payment is made either by direct debit of bank account or credit card). For Monthly Salary Saving Scheme (SSS), 2 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

**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 prospectuses 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.

- **Customer service number: 011-47049019**
- **E-Mail: [customercare@spectruminsurance.in](mailto:customercare@spectruminsurance.in)**
- **Website: [Spectruminsurance.in](http://Spectruminsurance.in)**

**BEWARE OF SPURIOUS / FRAUD PHONE CALLS!**

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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