

WHY SBI LIFE - SMART MONEY BACK GOLD?

SBI Life - Smart Money Back Gold is a traditional participating savings plan with added advantage of life cover and cash inflow at regular intervals, meeting your various financial obligations at crucial junctures.

- **Liquidity:** Guaranteed survival benefits⁺ (cash inflow) of 110% of Basic Sum Assured, paid till maturity at regular intervals (refer table below) for specific milestones.
- **Flexibility:** Four money back plan options, specially tailored to suit your requirements
- **Protection:** In case of any eventuality, financial needs of the family will be taken care of.
- **Customization :** Choose from wide range of additional rider benefits
 - SBI Life –Accidental Death Benefit Rider (UIN 111B015V02)
 - SBI Life –Accidental Total and Permanent Disability Benefit Rider (UIN 111B016V02)
 - SBI Life –Certi Care 13 - Non Linked Rider (UIN 111B025V02)
 - SBI Life –Preferred Term Rider (UIN 111B014V02)
- **Tax Benefits*:** As per prevailing norms under the Income Tax Act, 1961.

+Survival Benefit Installments (% of Basic Sum Assured)

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

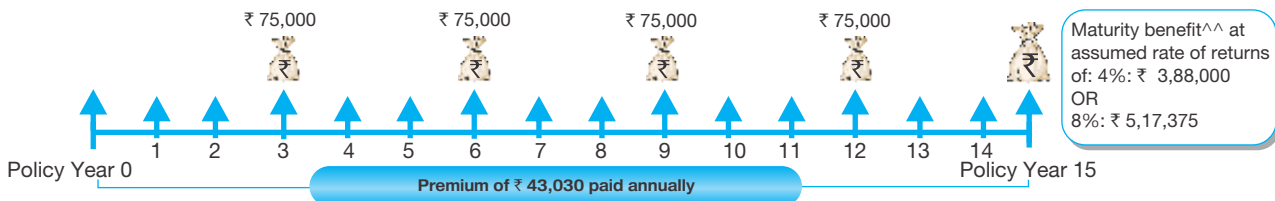
Accrued Simple Reversionary Bonus will be paid along with the last Survival Benefit Payment. Terminal bonus (if any) will also be paid along with the last Survival Benefit Payment.

*Tax benefits are as per prevailing Tax laws & are subject to change from time to time. Please consult your tax advisor for details.

ILLUSTRATION

SBI Life – Smart Money Back Gold : Option 2

Life Assured Age: 35 years	Premium Frequency - Yearly	Policy Term: 15 years	Premium Paying Term : 15 years
Sum Assured: ₹ 5,00,000	Basic Premium: ₹ 43,030 p.a. (exclusive of applicable taxes)		



^{^^}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. 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

PLAN AT A GLANCE					
Age [^] at Entry	Plan Options	Option 1 :	Option 2 :	Option 3 :	Option 4 :
	Min. Entry Age	15 years	15 years	14 years	14 years
	Max. Entry Age	55 years	55 years	50 years	45 years
Age [^] at Maturity	Min: 27 years		Max: 70 years (67 years for Option 1)		
Sum Assured	Min: ₹ 75,000/- (x 1,000/-)		Max: No Limit**		
Policy Term	Option 1	Option 2	Option 3	Option 4	
	12 years	15 years	20 years	25 years	
Premium Paying Term	Same as policy term				
Premium Frequency	Yearly / Half-yearly / Quarterly / Monthly [#]				
Premium Frequency Loading	Half-Yearly : 51.00% of annual premium Quarterly : 26.00% of annual premium Monthly [#] : 8.50% of annual premium				
Premium	Min		Max		
	Yearly	: ₹ 4,500	No limit		
	Half-yearly	: ₹ 2,400			
	Quarterly	: ₹ 1,200			
	Monthly [#]	: ₹ 400			

[^]All the references to age are age as on last birthday.

^{**}The maximum sum assured would be subject to board approved underwriting policy. The maximum premium would be based on the sum assured offered.

[#]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
- Website: Spectruminsurance.in

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