

**MAKE SMART  
MOVES TO GROW  
YOUR WEALTH  
WITH INSURANCE**

**TAKE ADVANTAGE OF SBI LIFE'S EXPERTISE IN WEALTH CREATION**



**BEFORE YOU COMMIT YOUR HARD-EARNED MONEY** →

- » Analyse your Insurance and Investment needs
- » Understand the product in detail
- » Know the tenure of Renewal Premium payments

## **IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER**

**“The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.”**

First, you put in a lot of effort in creating wealth, and then, in ensuring that your accumulated wealth grows at a sustainable rate. Enhancing your wealth is as important as earning it. As you make efforts to create wealth, you can count on our expertise to grow it sustainably, by investing in SBI Life –eWealth Insurance plan.

SBI Life – eWealth Insurance is a non-participating Online Unit Linked Insurance Plan which provides you with the twin benefits of Life Insurance Cover and Wealth Creation. The plan allows you to avail market linked returns, hassle-free, through its feature – Automatic Asset Allocation (AAA). The AAA feature allows you to enhance the upside potential of your investment during the initial policy years, by taking a higher exposure to Equity and lower the down side potential of your investment as the policy approaches the end of its term; by gradually increasing the exposure to less-risky instruments like Debt or Money Market Instruments.

### **Key Features of SBI Life – eWealth Insurance (UIN 111L100V01)**

- Hassle free investment management through Automatic Asset Allocation
- Choice of two plans options - Growth and Balanced, based on overall exposure to Equity, Debt and Money Market instruments, during the Policy Term.
- Premiums starting as low as Rs 10,000 per annum
- No Premium Allocation Charges, thereby enhancing your Fund Value
- Easy and Simple 3 Step Online Buying Process
- Twin benefits of Life Insurance Cover and Market Linked Returns
- Liquidity through Partial Withdrawal(s) from 6th policy year onwards
- Get Sec 80C benefit on your premiums paid, as well as Sec 10(10D) benefit on the maturity amount, subject to conditions.

Buy Online in 3 Simple Steps at [epolicy.sbilife.co.in](http://epolicy.sbilife.co.in):

### Step 1: Choose your Premium and Policy Term

Age <sup>#</sup> at Entry	From 18 to 50 years		
Age <sup>#</sup> at Maturity	Maximum 60 years		
Policy Term	10 to 20 years (both inclusive)		
Premium Payment Mode	Regular		
Premium Payment Frequency	Yearly & Monthly <sup>®</sup>		
Premium Paying Term	Same as Policy Term		
Premium Range (In multiples of 100)	Premium Payment Frequency	Premium Range	
		Minimum	Maximum
	Yearly	₹ 10,000 per annum	₹ 1,00,000 per annum
Monthly	₹ 1,000 per month	₹ 10,000 per month	
Sum Assured	10 x Annualized Premium		

<sup>#</sup> Age mentioned in this document is age as on last birthday

<sup>®</sup>For monthly mode, 3 months premium is to be paid in advance and renewal premium payment is allowed only through Electronic Clearing System (ECS) or Standing Instructions (where payment is made either by direct debit of bank account or credit card).

### Step 2: Fill in your online application form

### Step 3: Make payment and upload self attested KYC and other documents

SBI Life – eWealth Insurance can be bought only through Online mode by logging into SBI Life Insurance website ([www.sbilife.co.in](http://www.sbilife.co.in)).

## How does the plan work?

There are two plan options available under this product – Growth and Balanced. The Premium is invested in the plan option chosen by you through the ‘Automatic Asset Allocation’ feature. Option once chosen, at policy inception, cannot be changed later on during the policy term.

In the Automatic Asset Allocation feature, the allocations in equity reduce and in Debt/Money Market instruments increase, as the Policy Term progresses. The units are allocated depending on the price of units for the funds. The Fund Value is the total value of units that you hold across all the unit-linked funds.

## Plan Option Details

Your premiums are invested in the plan options chosen by you. The Plan reallocates the assets between Equity Fund, Bond Fund and Money Market Fund, depending on the time remaining to maturity of the policy. With this strategy, as your policy gets closer to maturity, funds flow from riskier assets (Equity) to less risky assets (Debt & Money Market), thereby protecting your investments from any wild short term fluctuations in the equity market.

Growth Plan	Balanced Plan
During the initial years of Policy Term, the equity exposure is higher targeting reasonable returns in the long term.	As compared to Growth Plan, the equity exposure is lower in the initial years of the Policy Term under this plan option.
As the Policy Term progresses, the debt/money market investments gradually increase and equity investments decrease.	As compared to Growth Plan, the overall exposure in debt/money market investments is higher offering a balanced approach.

The percentage of investments that are invested in Equity Fund, Bond Fund and Money Market Fund is a range under the two Plan options, as given below:

**A. Growth Plan:**

Number of policy years till maturity	Equity Fund		Bond Fund		Money Market Fund	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
≥18	60%	80%	0%	40%	0%	20%
17	60%	80%	0%	40%	0%	20%
16	60%	80%	0%	40%	0%	20%
15	60%	80%	0%	40%	0%	20%
14	60%	80%	0%	40%	0%	20%
13	55%	75%	5%	45%	0%	20%
12	50%	70%	10%	50%	0%	20%
11	45%	65%	15%	55%	0%	20%
10	40%	60%	20%	60%	0%	20%
9	35%	55%	25%	65%	0%	20%
8	30%	50%	30%	70%	0%	20%
7	25%	45%	35%	75%	0%	20%
6	20%	40%	40%	80%	0%	20%
5	15%	35%	45%	85%	0%	20%
4	10%	30%	50%	90%	0%	20%
3	5%	25%	55%	95%	0%	20%
2	0%	20%	60%	100%	0%	20%
1	0%	15%	65%	100%	0%	20%

**B. Balanced Plan:**

Number of policy years till maturity	Equity Fund		Bond Fund		Money Market Fund	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
≥18	55%	75%	5%	45%	0%	20%
17	50%	70%	10%	50%	0%	20%
16	50%	70%	10%	50%	0%	20%
15	50%	70%	10%	50%	0%	20%
14	46%	66%	14%	54%	0%	20%
13	42%	62%	18%	58%	0%	20%
12	38%	58%	22%	62%	0%	20%
11	34%	54%	26%	66%	0%	20%
10	30%	50%	30%	70%	0%	20%
9	23%	43%	37%	77%	0%	20%
8	16%	36%	44%	84%	0%	20%
7	9%	29%	51%	91%	0%	20%
6	2%	22%	58%	98%	0%	20%
5	0%	15%	65%	100%	0%	20%
4	0%	13%	67%	100%	0%	20%
3	0%	10%	70%	100%	0%	20%
2	0%	8%	72%	100%	0%	20%
1	0%	5%	75%	100%	0%	20%

## Fund details:

1. **Equity Fund (SFIN: ULIF001100105EQUITY-FND111):** The objective of this fund is to provide high equity exposure targeting higher returns in the long term.

Assets	Minimum	Maximum	Risk Profile
Equity and equity related instruments	80%	100%	High
Debt instruments	0%	20%	
Money Market instruments	0%	20%	

2. **Bond Fund (SFIN: ULIF002100105BONDULPFND111):** The objective of this fund is to provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Assets	Minimum	Maximum	Risk Profile
Debt instruments	60%	100%	Low to Medium
Money Market instruments	0%	40%	

3. **Money Market Fund (SFIN: ULIF005010206MONYMKTFND111):** The objective of this fund is to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

Assets	Minimum	Maximum	Risk Profile
Debt instruments	0%	20%	Low
Money Market instruments	80%	100%	

4. **Discontinued Policy Fund (SFIN: ULIF024110411DISCOPOFND111):** The objective of this fund is to achieve relatively less volatile investment return mainly through debt instruments and liquid assets and also accumulation of income through investment in fixed income securities and liquid assets. This fund will earn a minimum guaranteed interest rate of 4% p.a. or as prescribed in the prevailing regulation.

This is a segregated fund of the Company and created as required by IRDAI .This fund is not offered, as an investment option.

Assets	Minimum	Maximum	Risk Profile
Money Market Instruments	0%	40%	Low
Government Securities	60%	100%	

The Company shall select the investments, including derivatives and units of mutual funds, by each fund at its sole discretion subject to the investment objectives for the respective plan and the relevant IRDAI regulations.

## Benefits

- **Death Benefits:** In the unfortunate event of death of the Life Assured, while the policy is in-force, Higher of (Fund Value or Sum Assured or 105% of total premiums paid till date of intimation of death) is payable to the beneficiary, as on the date of intimation of death claim to the company. Sum Assured will be reduced to the extent of partial withdrawals made in the last 2 years immediately preceding the death of the Life Assured.
- **Maturity Benefits:** On survival of the Life Assured up to Maturity, the Fund Value shall be paid as a lump sum.
  - Alternatively, the Maturity Benefit can be availed in installments under 'Settlement' Option, which helps you to get periodic installments of your maturity proceeds within five years from the date of maturity. During the Settlement Period, the Fund Value will remain invested in the funds existing as on the date of maturity. During the Settlement Period, the investment risk will continue to be borne by the Policyholder. No charges except Fund Management Charges will be applicable. Partial Withdrawals and Switching is not allowed during this period. At any point of time, if you ask for payment of remaining Fund Value the same will be paid immediately. In case of death before the end of the Settlement Period, remaining Fund Value is payable immediately as a lump sum to the Nominee/ Beneficiary (e.g. legal heir).

Payments will be made in the form of yearly, half-yearly, quarterly or monthly installments, as chosen by you. Half-yearly, quarterly and monthly frequency are available only through ECS credit.

The first installment will be calculated as the Fund Value as on date of maturity divided by total number of installments based on the chosen frequency and Settlement Period. Each further installment will be calculated as the then available Fund Value divided by number of outstanding installments. The last installment would be the then available Fund Value.

## NAV Computation

**NAV of the Fund shall be computed as:**

(Market Value of Investment held by the fund + Value of Current Assets – Value of Current Liabilities & Provisions, if any)

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Number of Units existing on Valuation Date (before creation/redemption of units)

## Partial Withdrawal

- Partial Withdrawals are available from 6th Policy Year onwards.
- One free Partial Withdrawal in a policy year is allowed. A charge of ₹ 100 per withdrawal in excess of free Partial Withdrawal will be charged. There is no carry forward of free unused Partial Withdrawal for future policy years.
- A maximum of 2 Partial Withdrawals can be made in one policy year. Not more than 5 Partial Withdrawals are allowed in entire policy term, in case of policy term 10 years and 10 Partial Withdrawals for policy term above 10 years.
- Minimum Partial Withdrawal Amount allowed is ₹ 5,000 (in multiple of ₹1,000). Maximum Partial Withdrawal allowed is up to 15% of Fund Value as on withdrawal request date.
- Partial Withdrawals will not be allowed if Fund Value, as consequence of this withdrawal is reduced to less than 50% of the total premiums paid.

## Additional Features

- **Tax Benefit:** You are eligible for Income Tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time. You may visit our website for further details: [http://www.sbilife.co.in/sbilife/content/21\\_3672#5](http://www.sbilife.co.in/sbilife/content/21_3672#5). Please consult your tax advisor for details.
- **Free Look Period:** You can review the terms and conditions of the policy, within 30 days, from the date of the receipt of the Policy Document and where you disagree with any of those terms and conditions; you have the option to return the policy stating the reasons for your objection.

We shall refund you the amount arrived as per the following formula:

Fund Value,

*Plus the following which are already deducted*

(Policy Administration Charges + Mortality Charges + Corresponding Service Tax and Cess)

*Minus the following:*

(Mortality Charges along with the corresponding Service Tax and Cess, proportionate to the period you were covered + Medical Expenses, if any + Cost of Stamp Duty)

On free-look cancellations, the units of each Fund will be liquidated at the NAV as follows:

- If the cancellation request along with the Policy Document, etc. received before 3.00 p.m. on any day: Closing NAV of the same day.



- If the cancellation request along with the Policy Document, etc. received after 3.00 p.m. on any day: Closing NAV of the next business day.

The amount will be paid as a lump sum.

- **Grace Period:** Grace Period for this plan is 30 days of Annual premium payment frequency and 15 days for Monthly premium payment frequency.
- **Discontinuance of Premium:** On discontinuance of premium, you can either:-
  1. Revive the Policy within a period of 2 years from the date of discontinuance. If you choose to revive by paying all due premiums till date, the policy will continue as in-force.
  2. Completely withdraw from the Policy
  3. Convert the policy into paid-up policy (option available only when 5 years full premiums have been paid)

Company shall send you a notice (stating the above mentioned options) within 15 days from the end of the Grace Period. You will have a time period of 30 days from the receipt of such notice to revert back to the Company. During this period, your Life Cover will continue. Your funds will continue to be invested in the plan option chosen at inception. All charges will continue to be deducted.

**If you exercise the option to revive your policy within revival period then:**

- **If premium is discontinued during first five policy years:**
  - ✓ Your Fund Value as on that date will be disinvested and credited to Discontinued Policy Fund net of applicable discontinuance charge.
  - ✓ If you revive the policy within 2 years time then revival procedure as stated in Revival conditions would be applicable.
  - ✓ If you do not revive within the Revival Period then the Discontinuance Fund Value as on the end of Revival Period or the first business day of 6th policy year, whichever is later, would be paid to you and the contract would be terminated.
- **If premium is discontinued after first 5 policy years:**
  - ✓ During the Revival Period your policy is deemed to be in-force with risk cover as per terms and conditions of the policy. Mortality Charges, FMC, Policy Administration Charges would continue to be deducted.

- ✓ If you revive the policy, then the revival procedure as stated in Revival conditions would be applicable.
- ✓ If you do not revive within Revival Period, then the Fund Value as on the end of Revival Period or the date of maturity, whichever is earlier, would be paid to you and the contract would be terminated.

**If you choose to completely withdraw from the policy during the notice period or we do not receive any response from you during notice period, then:**

➤ **If premium is discontinued during first five policy years**

- ✓ Your Fund Value as on the date of receipt of your option or as on the last day of the Discontinuance Notice Period if no option is exercised, as the case may be, will be disinvested and credited to Discontinued Policy Fund net of applicable Discontinuance Charge.
- ✓ The Fund Value of the Discontinuance Policy Fund as on the first working day of 6th policy year will be paid.
- ✓ If you die before the payment of Discontinued Policy Value then the same is paid to the Nominee / Beneficiary immediately and the contract would be terminated.

➤ **If premium is discontinued after first 5 policy years:**

- ✓ Your Fund Value as on the date of receipt of your option or as on the last day of the Discontinuance Notice Period if no option is exercised, as the case may be, will be paid to you immediately.

You can choose to convert your policy to paid-up subsequent to the discontinuance of premium after 5 years. The life cover would then continue with a lower Sum Assured called 'Paid-up Sum Assured'. The paid-up sum assured would be equal to the sum assured, as applicable, multiplied by the ratio of total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. During the period in which the policy remains paid-up, appropriate Mortality Charges, FMC, Policy Administration Charges would be deducted.

- **Revival:** We offer you a Revival Period of 2 years from the date of discontinuance. You can revive your policy, during Revival Period, by paying all due premiums. Revival is subject to the applicable terms and conditions and underwriting acceptance. The underwriting decision would be communicated to you, post which only your cover would re-commence.

✓ **If premium is discontinued during first five policy years**

If you opt to revive the policy within Revival Period, then the Discontinued Policy Fund will be dis-invested and the Discontinuance Charge, previously deducted, would be added back to this dis-invested fund amount. Company will automatically shift the resultant fund in the plan option chosen by you at inception. Units will be allocated based on the time to maturity and NAV of respective funds as on the date of such revival. Policy Administration Charges for the period, starting from the date of discontinuance will be deducted.

✓ **If premium is discontinued after first five policy years**

Due premiums paid by you, net of charges would be invested in the plan option chosen by you at inception. Units will be allocated based on the time to maturity and NAV of respective funds as on the date of such revival. Policy Administration Charges for the period, starting from the date of discontinuance will be deducted.

➤ **Surrender:** You can surrender your policy at any time during the Policy Term. Once policy is surrendered there will be no option to revive the policy.

✓ **If surrender is requested during the first 5 Policy years, then**

1. The lock-in condition applies.
2. Your Fund Value after deduction of applicable Discontinuance Charge (if any), will be transferred to the 'Discontinued Policy Fund'.
3. You will earn a minimum interest rate of 4% p.a. or as prescribed in the prevailing regulation on this Fund.
4. Fund Management Charge of Discontinued Policy Fund shall be deducted. No other charges will be deducted.
5. Life cover will cease to apply.
6. The Fund Value will be payable on the 1st working day of the 6th policy year.

✓ **If the surrender is requested any time after completion of 5th policy year, then the Fund Value will be paid immediately.**

## Nomination

Nomination will be compulsory under the plan as per Section 39 of Insurance Act, 1938, as amended from time to time.

## Assignment

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

## Charges for the Plan

- **Premium Allocation Charge:** Nil
- **Policy Administration Charge:**

Policy Administration Charge of ₹ 45 per month will be deducted throughout the term of the policy. Policy Administrative Charges will be recovered by way of cancellation of units at the prevailing unit price on the first business day of each Policy Month.

The Policy Administration Charge would be subject to maximum of ₹ 200 per month. However, revision of charges would be subject to IRDAI's prior approval.

- **Fund Management Charges:** A certain fixed percentage of the relevant fund before calculating the NAV on a daily basis will be charged as per the rates below:

Fund Name	Fund Management Charges
Equity Fund	1.35% p.a.
Bond Fund	1.00% p.a.
Money Market Fund	0.25% p.a.
Discontinued Policy Fund	0.50% p.a.

- **Discontinuance Charge:** Discontinuance Charges are expressed as a percentage of Annualized Premium or Fund Value. The year of discontinuance is the policy year in which the date of discontinuance falls.

Year of Discontinuance <sup>§</sup>	For Annualized Premium up to ₹ 25,000	For Annualized Premium above ₹ 25,000
1	Lower of 20% of (Annualized Premium or Fund Value) subject to maximum of ₹ 3,000	Lower of 6% of (Annualized Premium or Fund Value) subject to maximum of ₹ 6,000
2	Lower of 15% of (Annualized Premium or Fund Value) subject to maximum of ₹ 2,000	Lower of 4% of (Annualized Premium or Fund Value) subject to maximum of ₹ 5,000
3	Lower of 10% of (Annualized Premium or Fund Value) subject to maximum of ₹ 1,500	Lower of 3% of (Annualized Premium or Fund Value) subject to maximum of ₹ 4,000
4	Lower of 5% of (Annualized Premium or Fund Value) subject to maximum of ₹ 1,000	Lower of 2% of (Annualized Premium or Fund Value) subject to maximum of ₹ 2,000
5 and onwards	Nil	Nil

<sup>§</sup> Date of Discontinuance of the Policy, shall be the date on which the Company receives the intimation from the Policyholder, about discontinuance of the Policy or surrender of the policy or on the expiry of the notice period of 30 days (as mentioned above), whichever is earlier

- **Partial Withdrawal Charges:** A charge of ₹100 is applicable for every partial withdrawal in excess of one free partial withdrawal in same policy year. The charge will be recovered from the withdrawal amount and not by way of cancellation of units.
- **Mortality Charges:** Mortality Charges are deducted on the first business day of each policy month from Fund Value by way of cancellation of units. Mortality Charges will be based on your age and Sum at Risk at the time of charge deduction.
- **Medical Expenses on Revival:** Cost of medical expenses incurred (if any) will be borne by the policyholder through cancellation of units subject to maximum of ₹ 3,000.

*Except for Mortality Charges, all the other charges are subject to revision with prior approval of IRDAI.*

*You are liable to pay the Service Tax/Cess/GST and/or any other statutory levy/duty/ surcharge, at the rate notified by the State Government or Central Government of India from time to time, as per the applicable tax laws on all the applicable charges, as per the product feature.*

## Suicide Exclusion:

If the Life Assured, whether sane or insane, commits suicide, within one year from the date of commencement or from the date of revival, then the policy shall be void. In such event, the fund value as on date of intimation of death to the company shall be payable and all benefits under the policy will cease. Any charges recovered subsequent to the date of death shall be paid back to the nominee along with the fund value.

## Risk borne by the Policyholder

- I. **“IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER”**
- II. Unit Linked Life Insurance Products are different from the Traditional Insurance Products and are subject to risk factors
- III. The premium paid in Unit Linked Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- IV. SBI Life Insurance Company is the name of the Insurance Company and SBI Life – eWealth Insurance is only the name of the Unit Linked Life Insurance Contract and does not in any way indicate the quality of the contract, its future prospects or returns
- V. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the insurer
- VI. The various Funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects or returns.
- VII. Past performance of the Fund Options is not indicative of future performance
- VIII. All benefits payable under this policy are subject to tax laws and other fiscal enactments in effect from time to time, please consult your tax advisor for details.

The Company reserves the right to suspend the allocation, reallocation, cancellation and /or switching of units under extraordinary circumstances such as extreme volatility of assets, extended suspension of trading on stock exchange, natural calamities, riots and other similar events or force majeure circumstances, subject to approval from IRDAI.

## Prohibition of Rebates

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

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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.

## Non-Disclosure

### **Extract of Section 45, as amended from time to time**

No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy. A policy of life insurance may be called in question at any time within three years from the date of the policy, on the ground of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued. The insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based.

No insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement or suppression are within the knowledge of the insurer. In case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

In case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the grounds of fraud, the premiums collected on the policy till the date of repudiation shall be paid.

Nothing in this section shall prevent the insurer from calling 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 that the age of the life insured was incorrectly stated in the proposal.

For complete details of the section and the definition of 'date of policy', please refer Section 45 of the Insurance Act, 1938, as amended from time to time.

Contact Us Today

**Call Toll Free 1800 22 5354**

(Between 9.30AM - 7.30PM on all days)



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