

Keep achieving milestones
even after retirement.



SBI Life- 
SARAL PENSION
(UIN: 111N088V03)

 *SBI Life*
INSURANCE
With Us, You're Sure

'This is a Pension Product. Benefits by way of surrender, complete withdrawal or maturity/vesting will be available in the form of annuities except to the extent of commutation of such benefits as allowed under the Applicable regulations'

Retirement - means **giving up work** and continuing to **Celebrate Life!**

It is this phase of your life, when you would like to pursue your hobbies and do things, you always wanted to do. Socializing with friends and relatives is a common activity, spending time with your children, playing with your grand children and seeing them grow, are the most cherished moments of life.

As you plan for your retirement, there is a natural concern about accumulating enough money to provide sufficient income for a lifetime. Some realities you need to plan for - rising cost of living, so you may find it more challenging to manage your current lifestyle, managing your medical costs, family expenses, rising inflation, protection from market loss. The reality is that while you have retired, your expenses have not, which necessitates you to plan now, to reap benefits of regular income in the future.

We at SBI Life Insurance understand this need, and understand the value of your money now and during those critical years and have the perfect plan to secure Golden years of your life.

Presenting, SBI Life - Saral Pension[§], an Individual, Non Linked, Participating, Savings Pension Product, for people who want complete safety from market volatility, with a secured future and joyous retirement.

[§] SBI Life - Saral Pension will be referred to as Saral Pension hereafter.

Plan Highlights

- **Guaranteed Bonus:** Guaranteed simple reversionary Bonuses for first 5 policy years; @ 2.50% for first three policy years and @ 2.75% for the next two policy years, of the Basic Sum Assured. Guaranteed bonus will be applicable only to in-force policies.
- **Vesting (Maturity) Benefit:** Higher of (Basic Sum Assured or Total premiums received** accumulated at an interest rate of 0.25% p.a. compounding annually) plus vested simple reversionary bonuses plus terminal bonus, if any.
- **Death Benefit:** Higher of (total premiums received upto the date of death accumulated at an interest rate of 0.25% p.a. compounded annually plus vested simple reversionary bonus plus terminal bonuses, if any) or 105% of the total premiums received** upto the date of death.
- **Life Cover:** Option of additional life cover through SBI Life - Preferred Term Rider (UIN: 111B014V02).

**Total premiums received means total of all premiums received excluding any extra premium, any rider premium and applicable taxes.

➤ Participation in profits

The policy shall participate in the profits arising out of the Company's 'with profits' pension business. It gets a share of the profits emerging from this business in the form of bonuses. Simple Reversionary Bonuses would be declared as a percentage rate, which apply to the Basic Sum Assured in respect of the basic policy benefit (not of rider). The reversionary bonuses are guaranteed to be @ 2.5% of Basic Sum Assured for first 3 policy years, and @ 2.75% of Basic Sum Assured for next 2 policy years. Thereafter, Simple reversionary bonuses will be declared based on our long term view of investment returns, expenses, mortality and other experience. Once declared, the simple reversionary bonuses form a part of the guaranteed benefits of the plan. Future bonuses are however not guaranteed and will depend on future profits.

Terminal bonus for in-force and paid-up policies may be declared every year based on statutory valuation. A terminal bonus may also be paid at death, surrender or maturity (i.e. at the time of exit of policy). The terminal bonus rate will be expressed as a % of vested bonus.

Guaranteed bonus rates are applicable only to in-force policies.

➤ **Illustration**

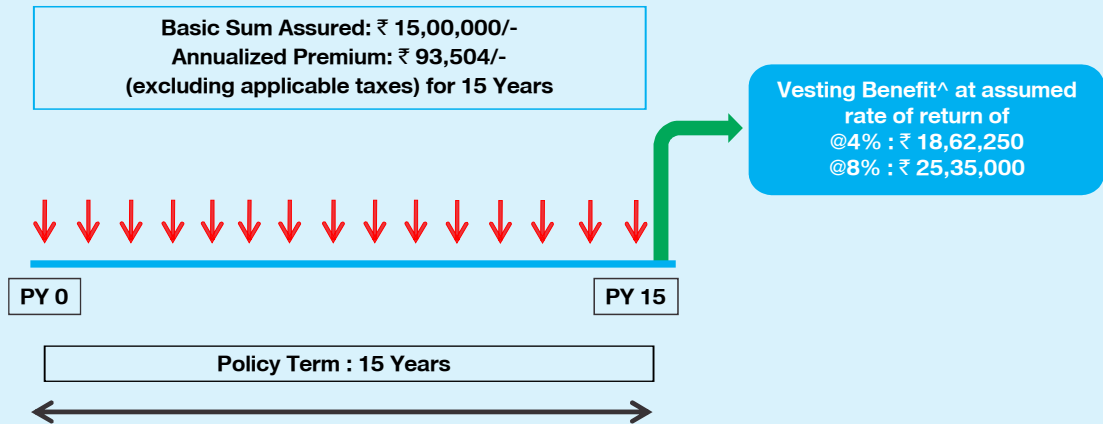
Mr. Sharma is a 45 years old healthy male. He wants to invest in a plan that will provide him and his family a steady income even after he retires.

Mr. Sharma decides to buy "SBI Life - Saral Pension" by paying regular premium on yearly basis for a basic sum assured of ₹15 lakhs.

Policy Term (in years)	Premium Payment Term (in years)	Premium (₹), (exclusive of applicable taxes)
15	15	93,504 p.a.

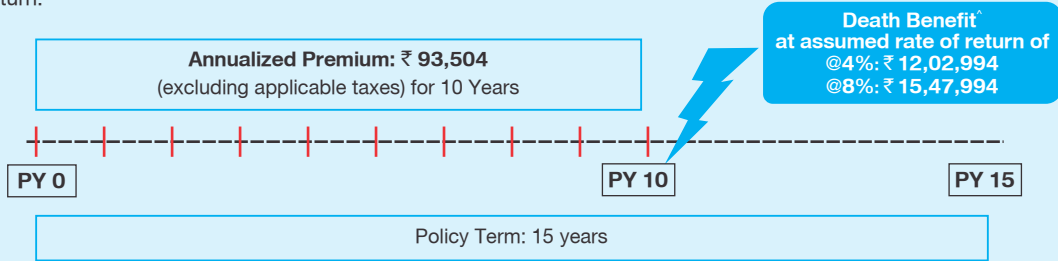
Let's see the benefits available under the product:

Maturity/Vesting Benefit:



Death Benefit:

In case of Mr. Sharma's unfortunate death at the end of 10th Policy year, the death benefit, based on the assumed investment return:



[^]Vesting (Maturity) / Death 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 simple reversionary bonus rates for first 5 policy years are guaranteed and for rest of the policy years bonus rates are assumed constant. The actual bonus could vary, depending on the investment experience of the Company. The simple reversionary bonus rates will be distributed based on Statutory Valuation carried out. Returns are dependent on a number of factors including future investment performance. For more information please request for your policy specific benefit illustration.

On vesting annuity to be bought through then available annuity product at then applicable terms and rates.

Plan at a Glance

Age⁺ at Entry	Min: 18 years	Max: Regular Premium - 60 years Single Premium - 65 years
Vesting Age⁺	Min: 40 years	Max: 70 years
Plan Type	Regular Premium / Single Premium	
Policy Term	Min: Regular Premium - 10 years Single Premium - 5 years	Max: 40 years
Basic Sum Assured	Min: ₹ 1,00,000	Max: No limit The maximum basic sum assured shall be as per the Board approved underwriting policy.
Premium Modes	Single / Yearly / Half-yearly / Monthly [#] The premiums for various modes as percentage of annualized premium ^{**} are given below: i) Monthly [#] Premium - 8.4% of annualized premium ^{**} ii) Half-yearly Premium - 50.2 % of annualized premium ^{**}	
Annualized Premium^{**} Amount	Min: ₹ 7,500 per annum	Max: No limit, Based on Basic Sum Assured as per the board approved underwriting policy.

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

^{**} Annualized premium is the premium amount payable in a year chosen by the policyholder, excluding the applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

[‡] upto 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), upto 2 months premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

Guaranteed Bonus:

The product offers guaranteed bonus rates for first 5 policy years; @ 2.50% of the Basic Sum Assured for first three policy years and @ 2.75% of the Basic Sum Assured for the next two policy years. Thereafter, simple reversionary bonuses will be declared based on the statutory valuation.



Benefit Structure:

➤ Maturity/Vesting Benefits

On maturity / attaining the vesting age, the maturity/vesting benefit will be the higher of (Basic Sum Assured or total premiums received accumulated at an interest rate of 0.25% pa compounding annually) plus Vested Simple Reversionary bonus plus Terminal bonus, if any. The Vested Simple Reversionary bonuses for first five years are guaranteed. You can utilize the maturity / vesting benefits in one of the following ways:

- i. To utilize the entire proceeds to purchase annuity from SBI Life Insurance Company Limited at the then prevailing annuity rate. However you will be given an option to purchase annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, as stipulated by Authority (IRDAI), which is currently 50% of the entire proceeds of the policy net of commutation.

OR

- ii. To commute up to 60% and utilize the balance amount to purchase annuity from SBI Life Insurance Company Limited at the then prevailing annuity rate. However you will be given an option to purchase annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, as stipulated by Authority (IRDAI), which is currently 50% of the entire proceeds of the policy net of commutation.

For (i) and (ii) above, the purchase of annuity shall be subject to terms and conditions under the product. In case the proceeds of the policy is not sufficient to purchase minimum annuity as defined in Regulation 3(a) of IRDAI (Minimum Limits for Annuities and Other Benefits) Regulations, 2015, as amended from time to time, such proceeds of the policy shall be paid to you or beneficiary as lump sum.

➤ **Death benefit**

In an event of death of the life assured, the death benefit proceed, which is higher of total premiums received upto the date of death accumulated at an interest rate of 0.25% p.a. compounded annually plus vested simple reversionary bonus plus terminal bonuses, if any, **or** 105% of total premiums received upto the date of death will be paid to the beneficiary. The beneficiary will have the following options:

- i. Withdraw the entire proceeds as lump sum OR
- ii. To utilize the entire proceeds of the policy or part thereof for purchasing an annuity, at the then prevailing rate from SBI Life Insurance Company Limited. However the beneficiary shall be given an option to purchase annuity from any other insurer at the then prevailing annuity rate to the extent of percentage, as stipulated by Authority (IRDAI), which is currently 50% of the entire proceeds of the policy net of commutation.

The purchase of annuity shall be subject to terms and conditions of the product.

In case the proceeds of the policy are not sufficient to purchase minimum annuity as defined in Regulation 3(a) of IRDAI (Minimum Limits for Annuities and Other Benefits) Regulations, 2015, as amended from time to time, by the Authority, such proceeds of the policy shall be paid as lump sum. The annuity rate would be based on the time of buying the annuity.

➤ **Rider Benefit**

You have the option to avail SBI Life-Preferred Term Rider (UIN: 111B014V02) cover along with the base product at an affordable cost and the rider can be taken up only at the inception of the policy.

Rider benefits - Eligibility Criteria		
SBI Life-Preferred Term Rider (UIN: 111B014V02)		
Age⁺ at Entry	Min: 18 years	Max: Regular Premium - 50 years Single Premium - 55 years
Maximum Age⁺ at Maturity	Max: 60 years	
Policy Term	Min: Regular Premium - 10 years Single Premium - 5 years	Max: 30 years
	Note: The rider policy term cannot be more than the base policy term	
Basic Sum Assured (x ₹ 1,000)	Min: ₹ 25,000/-	Max: ₹ 50,00,000/-
	Note: The rider sum assured cannot be more than the basic sum assured.	
Note: The rider eligibility would follow the base product		

⁺All the references to age are age as on last birthday.

Note:

1. The premium for SBI Life-Preferred Term Rider (UIN: 111B014V02) cannot be more than 30% of the base product premium.
2. If the rider term is less than the base policy term, then, once the rider policy term is over, the benefits available on account of choosing the said rider will not be further available and the policy would continue without the rider benefits, till death, surrender or maturity, whichever is earlier.
3. Rider premium would be charged only for that duration under which the rider cover is valid.
4. Riders may be cancelled on any policy anniversary with advance written notice.
5. For more details on Rider terms and conditions, please read the respective Rider brochure.

➤ Paid-up Value

- i. For regular premium policies, the policy acquires a paid-up value only if for at least first 2 consecutive year's premiums have been paid in full.
- ii. You can revive the policy within 5 consecutive years from the date of the first unpaid premium.
- iii. The guaranteed bonus rates will not be applicable to Paid-up policies.
- iv. A paid-up policy will not participate in any subsequent distribution of reversionary bonus. However, terminal bonus (arising out of the participation of the policy in the profits for the period before paid-up) may be declared for the paid-up policy.
- v. Vesting Benefits under Paid-up policy:
 - a) The Basic Sum Assured for paid-up policies will be reduced based on the number of premiums paid to the total number of premiums actually payable under the policy. The Basic Sum Assured so reduced will be called Paid-up Sum Assured on maturity. The paid-up Sum Assured on maturity along with any vested simple reversionary bonuses & terminal bonus, if any will be called Paid-up Value on maturity of a policy.
 - b) If the policy is not subsequently revived, this paid-up value will be payable on vesting. The vesting benefit so received will be used as per the options available to you under Vesting Benefits.
- vi. Death Benefits under Paid-up policy:
 - a) Death benefit under the paid-up policies is higher of (total premiums received upto the date of death accumulated at an interest rate of 0.25% p.a. compounded annually plus vested simple reversionary bonus and terminal bonuses, if any,) **or** 105% of total premiums received upto the date of death.
 - b) On death of life assured during the policy term the beneficiary can use the death benefit payable as per the options available under Death Benefit.

➤ Surrender Value

Regular premium policies will acquire surrender value only if at least first 2 consecutive years' premiums have been paid in full.

Single premium policies acquire surrender value immediately and can be surrendered anytime during the policy term.

You may terminate an in-force or paid-up policy before vesting date by surrendering the policy for a surrender value.

The Guaranteed Surrender Value (GSV) will be equal to GSV factors multiplied by the total premiums paid, where total premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and applicable taxes.

The GSV factors for Single Premium policies will be 75% for first 3 policy years and 90% for 4th policy year onwards.

The GSV factors for Regular Premium policies are given below:

Policy Year	GSV Factors for Regular Premium policies with Policy Term 10 to 25 years															
	Policy Term															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%
9	90%	77%	70%	66%	64%	62%	60%	59%	58%	58%	56%	56%	56%	56%	55%	54%
10	90%	90%	80%	74%	71%	68%	65%	63%	62%	62%	59%	59%	59%	59%	58%	56%
11		90%	90%	82%	77%	74%	70%	68%	66%	66%	62%	62%	62%	62%	60%	58%
12			90%	90%	84%	79%	75%	72%	70%	69%	66%	65%	65%	65%	63%	60%
13				90%	90%	85%	80%	77%	74%	73%	69%	68%	68%	68%	65%	63%
14					90%	90%	85%	81%	78%	76%	73%	71%	71%	70%	68%	65%
15						90%	90%	86%	82%	80%	76%	74%	74%	73%	70%	68%
16							90%	90%	86%	83%	80%	77%	77%	75%	73%	70%
17								90%	90%	87%	83%	80%	80%	78%	75%	73%
18									90%	90%	87%	83%	83%	80%	78%	75%
19										90%	90%	87%	85%	83%	80%	78%
20											90%	90%	88%	85%	83%	80%
21												90%	90%	88%	85%	83%
22													90%	90%	88%	85%
23														90%	90%	88%
24															90%	90%
25																90%

Policy Year	GSV Factors for Regular Premium policies with Policy Term 26 to 40 years														
	Policy Term														
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%
9	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	52%	52%	52%	52%	52%
10	56%	56%	56%	56%	56%	56%	56%	56%	56%	54%	53%	53%	53%	53%	53%
11	58%	58%	58%	58%	58%	58%	58%	58%	57%	56%	54%	54%	54%	54%	54%
12	60%	60%	60%	60%	60%	60%	60%	60%	59%	57%	56%	55%	55%	55%	55%
13	62%	62%	62%	62%	62%	62%	62%	62%	60%	59%	57%	56%	56%	56%	56%
14	64%	64%	64%	64%	64%	64%	64%	63%	62%	60%	59%	57%	57%	57%	57%
15	66%	66%	66%	66%	66%	66%	66%	65%	63%	62%	60%	59%	58%	58%	58%
16	68%	68%	68%	68%	68%	68%	68%	66%	65%	63%	62%	60%	59%	59%	59%
17	70%	70%	70%	70%	70%	70%	69%	68%	66%	65%	63%	62%	60%	60%	60%
18	73%	72%	72%	72%	72%	72%	71%	69%	68%	66%	65%	63%	62%	61%	61%
19	75%	74%	74%	74%	74%	74%	72%	71%	69%	68%	66%	65%	63%	62%	62%
20	78%	76%	76%	76%	76%	75%	74%	72%	71%	69%	68%	66%	65%	63%	63%
21	80%	78%	78%	78%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%	64%
22	83%	80%	80%	80%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%
23	85%	83%	82%	82%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%
24	88%	85%	84%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%
25	90%	88%	86%	86%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%
26	90%	90%	88%	87%	86%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%
27		90%	90%	89%	87%	86%	84%	83%	81%	80%	78%	77%	75%	74%	72%
28			90%	90%	89%	87%	86%	84%	83%	81%	80%	78%	77%	75%	74%
29				90%	90%	89%	87%	86%	84%	83%	81%	80%	78%	77%	75%
30					90%	90%	89%	87%	86%	84%	83%	81%	80%	78%	77%
31						90%	89%	87%	86%	84%	83%	81%	80%	78%	78%
32							90%	90%	89%	87%	86%	84%	83%	81%	80%
33								90%	90%	89%	87%	86%	84%	83%	81%
34									90%	90%	89%	87%	86%	84%	83%
35										90%	90%	89%	87%	86%	84%
36											90%	89%	87%	86%	86%
37												90%	89%	89%	87%
38													90%	90%	89%
39														90%	90%
40															90%

Surrender value of the vested bonuses, if any, is also added to this GSV, which is calculated by multiplying the vested bonus with the bonus surrender value factors.

On surrender, the higher of the Non-Guaranteed SSV and the Guaranteed Surrender Value (GSV) including the surrender value of vested bonuses will be paid.

The Non-Guaranteed (Special) Surrender Value (SSV) will be based on an assessment of the past financial and demographic experience of the product / group of similar products and likely future experience and will be reviewed from time to time depending on changes in internal and external experience and likely future experience. This surrender value will depend on the term of the policy; the number of years for which premiums have been paid and the duration elapsed at the time of surrender.

The surrender proceeds payable under the policy will be used as per the options available to you under Vesting Benefits.

Other Features

i. **Staff Discount**

The product also provides 2.25% discount on the tabular premium for regular premium policies, and 2.0% discount on the tabular premium for single premium policies for employees, retired employees, VRS holders, minor children & spouse of employees of SBI Life Insurance Co. Ltd., State Bank of India, RRBs sponsored by State Bank of India and subsidiaries of State Bank group.

ii. **Tax Benefits**

You may be 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. Please consult your tax advisor for details.

iii. **Revival**

- a. You may revive the lapsed or Paid-up policy by making a written application within a period of 5 consecutive years from the due date of the first unpaid premium or before the date of maturity.
- b. The Company may, as per Board approved underwriting policy accept or decline the request for revival of the policy, or accept the request for revival on such terms and conditions as it deems fit.
- c. All unpaid premiums with interest will be payable on revival.
- d. The revival of the policy will be effective after the Company's approval is communicated in writing to the Life Insured.
- e. If the policy has not acquired guaranteed surrender value and you do not revive within revival period then premium paid by you would be forfeited.

iv. **Grace Period**

You are allowed grace period of 30 days from the premium due date for yearly/half-yearly premium and 15 days for monthly premium. The policy will remain in-force during grace period and will lapse or become paid-up at the end of grace period, if no premium is paid.

v. **Free Look Period**

You have the option to review the terms and conditions of policy within 15 days of receipt for policies sourced through any channel mode other than Distance Marketing and electronic policies and 30 days for policies sourced through Distance Marketing and electronic policies. In case you disagree with the terms and conditions, you can return the policy along with a letter stating the reason for objection. Premiums paid by you will be refunded after deducting stamp duty and cost of medical expenses incurred, if any and applicable tax and/or any other statutory levies/duty/surcharge.

- vi. **Nomination:** Nomination shall be as per Section 39 of Insurance Act, 1938, as amended from time to time.
- vii. **Assignment:** Assignment is not allowed under this plan.
- viii. **Exclusions**

SBI Life - Preferred Term Rider: In case of death due to suicide, within 12 months from the date of commencement of risk under the rider policy or from the date of revival of the rider policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total rider premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force. Total rider premiums paid means total of all premiums received excluding any extra premium and applicable taxes.

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.
- 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, states:

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 misstatement 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.

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(Between 9:00 am to 9:00 pm)



To know more about us
Visit us at www.sbilife.co.in | SMS - 'CELEBRATE' to 56161 | Email: info@sbilife.co.in

SBI Life Insurance Company Limited
Registered & Corporate Office: Natraj, M. V. Road and Western Express Highway Junction,
Andheri (East), Mumbai - 400 069.

IRDAI Regn. No. 111 | CIN: L99999MH2000PLC129113

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