

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

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

Why SBI Life - Smart Fortune Builder?

You always aim to progress in life to achieve your personal and financial goals. While you are working to achieve your personal goals, SBI Life - Smart Fortune Builder will take care of financial protection of your family as well as enhance your wealth creation opportunity through market linked returns.

- **Protection:** In case of any eventuality, financial needs of the family will be taken care-of.
- **Long Term Wealth Creation:** Goal based savings can be done by getting simultaneous benefits of **Guaranteed Additions[#]** of up to 150% of annualized premium and Market Linked Returns.
- **Get additional Guaranteed Addition on Maturity[§]**
- No Premium Allocation Charge from 11th year onwards
- **Flexibility:** The following are available under the product
 - o Choice of paying premiums regularly or for a limited period or through one-time lumpsum payment
 - o Choice of 12 fund options and option to 'switch' between these funds.
 - o Taking death benefit as lumpsum or in periodic installments through 'Settlement Option". During the settlement period, the investment risk in the investment portfolio is borne by the beneficiary.
- **Liquidity:** Partial withdrawals from 6th policy year onwards or on attainment of age 18 by the life assured whichever is later.
- **Tax Savings*:** As per prevailing norms under the Income Tax Act, 1961

[#]Guaranteed Additions at pre-specified percentage of Annualized Premium/Single Premium, would be made to the Fund Value at the end of 10th policy year and every 5th year thereafter, subject to policy being in-force as on date of proposed addition. Longer the policy term, higher the guaranteed addition. Maximum 150% of guaranteed additions available on selecting the policy term of 30 years under regular pay policies.

[§]Guaranteed Addition on Maturity at pre-specified percentage (depending on the premium band) of Annualized Premium/Single Premium would be made to the Fund Value at the end of the Policy Term, subject to policy being in-force as on date of proposed addition.

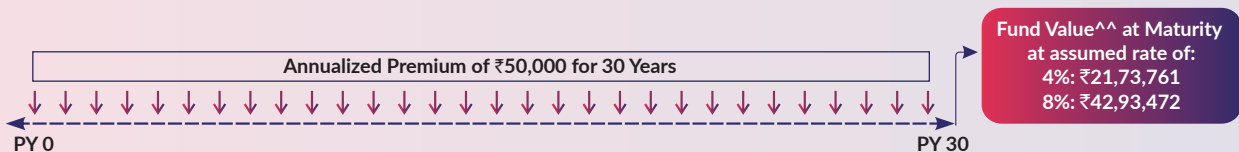
*Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details.

Illustration

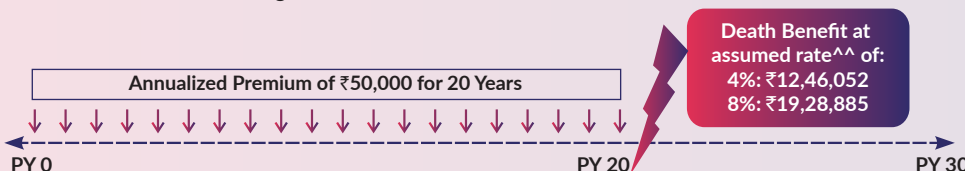
Mr. Sanjay has availed SBI Life - Smart Fortune Builder policy. The details are as below:

Age - 35 years	Plan Type - Regular Pay Frequency - Yearly	Policy Term - 30 years Premium Payment Term (PPT) - 30 years
Annualized Premium - ₹50,000 p.a.	Sum Assured - ₹5,00,000	Fund - 100% Bluechip Fund

1. **Maturity Benefit (Lumpsum):** On the maturity date, Sanjay's maturity benefit, based on the assumed investment returns, is given below:



2. **Death Benefit (Lumpsum):** In case of Sanjay's unfortunate death at the end of 20th policy year, the death benefit, based on the assumed investment returns, is given below:



^{^^} 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, after considering all applicable charges. These are not guaranteed and they are not higher or lower limits of returns. Unit Linked Life Insurance products are subject to market risks. 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 and their future prospects or returns. For more information, please request for your policy specific benefit illustration.



Insurance Plans With
Wealth Creation

**SBI Life -
Smart
Fortune Builder**
UIN: 111L142V01

SBI Life
Apne liye. Apno ke liye.

Plan Details

Age¹ at Entry	Minimum: 2 years ^{\$\$}	Maximum: 55 years	
Age¹ at Maturity	Minimum: 18 years	Maximum: 70 years	
Plan Type	Regular Pay/ Limited Pay / Single Pay		
Premium Payment Term (PPT) and Corresponding Policy Term (PT)	Plan Type	Policy Term (Years)	Premium Payment Term (Years)
	Regular Pay	15 to 30 (both inclusive)	Same as policy term
	Limited Pay	15 to 30 (both inclusive)	7 / 10 / 12
		20 to 30 (both inclusive)	15
Single Pay	5 to 30 years (both inclusive)	One-time payment at policy inception	
Premium Amount	Plan Type	Minimum (₹)	Maximum (₹)
	Regular Pay	₹40,000 p.a	₹2,50,000; Subject to Board Approved Underwriting Policy
	Limited Pay	₹50,000 p.a	
	Single Pay	₹65,000	
Premium Frequency	Single/Yearly		
Sum Assured	Plan Type		
	Regular Pay & Limited Pay	10 × Annualized Premium ²	
	Single Pay	1.25 × Single Premium ³	

¹ All the references to age are age as on last birthday.

² Where Annualized Premium is the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.

³ Single Premium means the premium amount payable in lump sum at policy inception excluding taxes, rider premiums and underwriting extra premium on riders, if any.

^{\$\$} In case of minor lives, policy term should be appropriately chosen so as to ensure that at the time of maturity, life assured should be a major. In case of minor lives, date of commencement of policy and date of commencement of risk shall be same.

Various charges such as 'Premium Allocation Charges', 'Policy Administration Charges', 'Fund Management Charges' etc are deducted. All the charges except Premium Allocation Charges and Mortality Charges are subject to revision as per the prevalent Regulations.

For the complete list of charges and their workings, please refer the Sales Brochure.

Prohibition of Rebates

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

- 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.
- 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.

Toll-free No.: 1800 267 9090 | **SMS 'LIBERATE'** to 56161 | **Email:** info@sbilife.co.in | **Web:** www.sbilife.co.in
(Customer Service Timing: 24X7)

SBI Life - Smart Fortune Builder is an Individual, Unit-linked, Non-Participating, Life Insurance, Savings Product.

SBI Life Insurance Company Limited and SBI are separate legal entities.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Unit Linked Life Insurance products are different from the traditional insurance products and are subject to market risks. 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 policyholder/ insured is responsible for his/her decisions. SBI Life Insurance Company is only the name of the insurance company and SBI Life - Smart Fortune Builder 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. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the insurer. 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. Past performance of the Funds is not indicative of future performance. 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. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered and Corporate Office: Natraj, M V Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069. | **IRDAI Regn. No.111.** | CIN L99999MH2000PLC129113

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