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

Power your independent retirement.



"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"

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



SBI Life Retire Smart
Plus
UIN - 111L135V02

Ensure that the financial stability you enjoy today to explore various aspects of life continues even after you retire with SBI Life - Retire Smart Plus. It enables you to build the corpus you need to live comfortably in the second innings of your life.

## Key benefits –



Retirement corpus creation through market linked returns with choice of 7 varied fund options



Flexibility\* to cater to your changing needs



Loyalty Additions and Terminal Addition<sup>^</sup> to boost fund value

Toll-free No.: 1800 267 9090 (Customer Service Timing: 24X7)

SMS 'LIBERATE' to 56161 Email: info@sbilife.co.in

SBI Life – Retire Smart Plus is an Individual, Unit Linked, Non-Participating, Pension Savings Product.

SBI Life
Apne live. Apno ke live.

\*Choice of Premium Payment Option and Option of switching & premium redirection

^Loyalty Additions of 0.3% of fund value every year starting from end of 15th Policy year and Terminal Addition of 1.5% of the Fund Value

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 products and are subject to market risks. The premium paid in Unit Linked 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 is responsible for his/her decisions. SBI Life Insurance Co. Ltd. is only the name of the insurance company and SBI Life – Retire Smart Plus 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 risk and applicable charges from your Insurance Advisor or the intermediary or the policy document from 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 Fund Options 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 the 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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