



SBI Life

INSURANCE

With Us, You're Sure

No Pain Only Gain

Guaranteed*

Interim Interest Rate of 7% p.a. for
FY 2011-12



A Traditional Life Insurance Savings Plan with Guaranteed Returns* (conditions apply)

- Option of premium holiday • Boost your investments through Top-up option

SBI Life -

FLEXI Smart Insurance

Traditional Life Insurance Plan

(UIN: 111N080V01)

Toll Free No.: 1800 22 9090 • SMS - 'CELEBRATE' to 56161

SBI Life - Flexi Smart Insurance, an Individual, Non-Participating Traditional Life Insurance cum Savings Plan, which helps you in fulfilling all your dreams. It gives you flexibility to adapt to your ever-changing needs, while assuring guaranteed benefits to take care of your savings

KEY FEATURES

Guaranteed Interest Rate: Guaranteed interest rate of 2.50% p.a., for the entire policy term.

Interim Interest Rate: An interim interest rate will be declared at the beginning of every financial year, which will be equal to or more than Guaranteed Interest Rate and will be guaranteed for that year.

Additional Interest Rate: An additional interest rate may also be declared, as on 31st March, every year, based on the performance of the Company. Your policy account will be credited with interim interest rate and additional interest rate, if any

Superior Flexibilities:

- Flexibility in premium frequency -> Yearly, Half Yearly, Quarterly and Monthly.
- Option of premium holiday during the policy term.
- Enjoy complete flexibility to increase or decrease your Sum Assured.
- Option to choose sum assured multiplier factor (SAMF).
- Option to boost your investments through Top-ups.

Triple Plan Benefit of guaranteed interest rate, additional interest rate and superior flexibilities.

PLAN AT A GLANCE

Age** at Entry	Min: 8 years		Max: 60 years	
Age** at Maturity	Max: 70 years			
Sum Assured	Min: Annualized Premium × 10		Max: Annualized Premium × 20	
Policy Term	10 to 20 years (both inclusive)			
Premium Paying Term	Same as policy term			
Premium Frequency	Yearly / Half-yearly / Quarterly / Monthly#			
Premium Amounts	Min	Yearly ₹ 15,000 (X 100) [^] Half-yearly ₹ 8,500 (X 100) [^] Quarterly ₹ 4,500 (X 50) [^] Monthly ₹ 1,500 (X 50) [^] [^] In case of mode change it may be in multiples of ₹ 1	Max	No limit
Top-up Premium	₹ 2,000 (X 100)		At any point of time during the policy term, the total top-up premium paid shall not exceed the sum total of regular premiums paid at that point of time	

**All the references to age are age as on last birthday.
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)

Toll Free No.: 1800 22 9090 • Visit us at: www.sbilife.co.in • **SMS** - 'CELEBRATE' to 56161 • E-mail: info@sbilife.co.in

For more details contact:

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*Interim Interest rate will be declared at the beginning of every Financial Year. Additional Interest rate may also be declared, as on 31st March, every year. The guarantee is applicable to policies which are in force and within the revival period.

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. SBI Life Insurance Co. Ltd. Registered & Corporate Office: 'Natraj', M. V. Road & Western Express highway junction, Andheri (East), Mumbai-400 069. IRDA Regd. No. 111 Insurance is the subject matter of solicitation. 56.ver.02-07/11F