Promise your child an independent tomorrow

Child Plans With Insurance

SBI Life - Smart Champ Insurance

UIN:111N098V03

SBI Life

Apne liye. Apno ke liye.

SBI Life - Smart Champ Insurance is an Individual, Non-linked, Participating, Life Insurance Savings product.

As a parent, your role in your child's life is of utmost importance. You act as a guardian, advisor, mentor, friend, companion, role-model etc. to your child. The unconditional love and sense of responsibility that you have for your child is irreplaceable. However, life is full of uncertainties and as a responsible parent you would want to ensure that your child's present and future needs are addressed in good times and bad, whether you are around or not.

We at SBI Life Insurance, help you ensure your child's security and prosperity so that he/she will be able to pursue his/her dreams and ambitions whether you are around or not. SBI Life - Smart Champ Insurance, an individual, non-linked, participating, life insurance savings product, is designed to protect your child's future educational needs.

About SBI Life - Smart Champ Insurance

SBI Life -Smart Champ Insurance is designed to meet your objectives and concerns as a parent - saving for your child's education and securing their bright future against the uncertainties of life. The nominee at the point of sale must be a child whose interest you want to protect.

SBI Life - Smart Champ Insurance has assured benefits which are payable during the term of the policy. In addition, it is a participating policy and will accrue bonuses, if declared at the end of every policy year till the child completes 18 years of age and a final terminal bonus, if declared.

SBI Life - Smart Champ Insurance provides the insurance cover to the proposer, who will be the life assured and the policyholder, for death and accidental total permanent disability (ATPD) throughout the term of the policy. The ATPD benefit is accelerated, hence the insured event is death or ATPD, whichever is earlier. On occurrence of the insured event, the contingent benefits are payable to the beneficiary and the insurance cover will cease thereafter.

Key Features (For In-force Policy)

- **Education Needs:** Guaranteed Smart Benefits are payable in four equal annual installments after the child attains 18 years of age till he/she turns 21 years of age, i.e. at the end of each of last 4 policy years. 1st installment, 2nd installment, 3rd installment and last installment of Smart Benefits are payable at the end of the policy year in which the child completes 18, 19, 20 and 21 years of age respectively. Each installment of Smart Benefits will consist of 25% of the basic sum assured and 25% of the vested simple reversionary bonuses, if declared. Terminal bonus, if declared, will be paid along with the last installment of Smart Benefits. This ensures your child's higher educational needs are met.

- Triple Protection for your child, in case of an unfortunate insured event any time during the term of the policy:
  - o **Immediate Payment:** "Sum Assured on insured event" is payable as a lump sum on the occurrence of the insured event.
  - o **Waiver of Due Premium:** To ensure that your family is not financially burdened in your absence, all the future premium installment(s), if any, will not be required to be paid under the policy. The policy continues to accrue bonuses, if declared.
  - o **Smart Benefit:** Due installment(s) of Smart Benefits are payable. Terminal Bonus, if declared, will be paid along with the last installment of Smart Benefits.
- Option to pay One-time Premium (Single Premium Policy - SP Policy) or Limited Premium (Limited Premium Payment Term Policy - LPPT Policy).
- Option to receive the discounted value of the future due installment(s) of Smart Benefits plus the Terminal Bonus, if declared, in a lump sum amount during last 3 policy years.

Benefit payable on occurrence of insured event

In the unfortunate event of death or ATPD, whichever is earlier, during the policy term, the following benefits are payable, provided the policy is in-force:

- A lump sum amount equal to higher of Sum Assured on insured event or 105% of total premiums received[&] upto the date of death or ATPD, whichever is earlier, is paid immediately.
  - o For SP Policy: Sum Assured on Insured Event is higher of basic sum assured[+] or 1.25 times of single premium.
  - o For LPPT: Sum Assured on Insured Event is higher of basic sum assured[+] or 10 times of annualized premium*.

  Where,

  [+]Basic sum assured is absolute amount to be paid on insured event

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

  [&]Total Premiums paid / received means total of all the premiums received, excluding any extra premium and applicable taxes.
- No future premium installments(s) due, if any, are required to be paid. The policy continues to accrue bonuses, if declared.
- Due installment(s) of Smart benefits are payable. Terminal bonus, if declared, will be paid along with the last installment of Smart Benefits.

Benefit payable on survival

You will receive the Smart Benefits as mentioned in the key features. Terminal bonus, if declared, will be paid along with the last installment of Smart Benefits (i.e. the Maturity Benefit).

Option to receive lump sum amount in lieu of Smart Benefits' installments during last 3 policy years

- There is an option for the nominee/legal heir, before the due date of the next installment of the Smart Benefits, to receive Discounted Value of the future due installment(s) of Smart Benefits in a lump sum amount.
- The option can be exercised by intimating the Company at least 3 months notice prior to the date on which the next installment of Smart Benefits is payable.
- The lump sum amount will be equal to the Discounted Value of the future due installment(s) of Smart Benefits at a discounted rate.
- The discount rate will be 6.25% per annum.
- The Terminal Bonus, if declared, would be paid along with the lump sum amount.

Definition of "Accidental Total and Permanent Disability (ATPD)"

'Accidental Total and Permanent Disability' is the condition in which the Life Assured becomes incapacitated and as a result, not able to earn an income from any work, occupation or profession for the rest of his/her life. Disability must be caused solely and directly due to accident^. The permanence of the disability will be established within 6 months following the date of the event causing the disability. In other words, the admissibility of disability claim will be ascertained within 6 months following the date of occurrence of the event. The benefit would start to be paid immediately once the disability is established.

Total and Permanent Disability also includes the loss of both arms, and both legs, or one arm and one leg, or of both eyes. Loss of arms or legs means dismemberment by amputation of the entire hand or foot. Loss of eyes means entire and irrecoverable loss of sight.

^An accident is a sudden, unforeseen and involuntary event, caused by external, visible and violent means.

Participation in profits

The policy shall participate in the profits arising out of the company's 'with profits' life insurance business during the entire policy term. It gets a share of the profits emerging from this business in the form of bonus, if declared. Bonuses are declared based on our long term view of investment returns, expenses, mortality and other experience.

Simple reversionary annual bonuses would be declared, based on surplus arising every year. However, such bonuses would not be declared during the last 3 policy years. The surplus arising during this period, if any, would be distributed only through terminal bonus on maturity.

Simple reversionary bonuses, if declared would be expressed as a percentage rate, which apply to the basic sum assured and will be allocated to the policy, provided the policy is in force. Once allocated, the reversionary bonuses form a part of the guaranteed benefits of the plan. Future bonuses are however not guaranteed and will depend on future profits. A terminal bonus, if declared, would be paid at maturity or earlier surrender.

How does the plan work?

Mr. Vijay Mehta is a 35 year old healthy male and has a 6 years old son. To secure his child's future educational needs, Mr. Mehta decides to buy "SBI Life - Smart Champ Insurance". He wants to buy an LPPT Plan with a Basic Sum Assured of ₹ 5 lakhs. He pays his premium yearly. The date of commencement of risk is 1st March 2020.

Age of Life Assured (in years)	Policy Term (in years)	Premium Payment Term (in years)	Premium (₹), (exclusive of applicable taxes)
35	15	12	41,410

The benefits that Mr. Mehta will get when the child attains 18 years of age are:

Smart Benefits payment due date	Child's age (years)	Smart Benefits (₹)			
		Smart Benefits @ 4%^^		Smart Benefits @ 8%^^	
		Guaranteed Smart Benefits (₹)	Non Guaranteed - Simple Vested Bonuses plus Terminal Bonus, if declared (₹)	Guaranteed Smart Benefits (₹)	Non Guaranteed - Simple Vested Bonuses plus Terminal Bonus, if declared (₹)
On 1st March 2032	18 years	₹ 1,25,000	₹ 28,500	₹ 1,25,000	₹ 45,000
On 1st March 2033	19 years	₹ 1,25,000	₹ 28,500	₹ 1,25,000	₹ 45,000
On 1st March 2034	20 years	₹ 1,25,000	₹ 28,500	₹ 1,25,000	₹ 45,000
On 1st March 2035 (Last Installment)	21 years	₹ 1,25,000	₹ 45,600	₹ 1,25,000	₹ 72,000

^^Smart 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 bonus rates are assumed constant during the bonus accrual period, whereas actual bonus could vary, depending on the investment experience of the Company. These are not guaranteed and they are not higher or lower limits of returns. Returns are dependent on a number of factors including future investment performance. For more information please request for your policy specific benefit illustration.

Eligibility

Age at Entry**	**Life Assured** **Min:** 21 years	**Max:** 50 years
	Child **Min:** 0 years	**Max:** 13 years
Age at Maturity**	**Life Assured** **Min:** 42 years	**Max:** 70 years
	Child 21 years	
Basic Sum Assured	**Min:** ₹1,00,000 (x 1,000/-)	**Max$:** ₹ 1 Crore, subject to board approved underwriting policy
Policy Term	21 minus Child's Age** at entry	
Premium Payment Term for LPPT Policy	18 minus Child's Age** at entry	
Premium Frequency	Single Premium / Yearly / Half-yearly / Quarterly / Monthly#	
Premium Frequency Loading	Half-Yearly: 51.00% of Annual Premium Quarterly: 26.00% of Annual Premium Monthly#: 8.50% of Annual Premium	
Minimum / Maximum Premium	See table below	

Premium Payment Mode	Minimum Premium (₹) (exclusive of Applicable Taxes)
Monthly#	500
Quarterly	1,500
Half-Yearly	3,000
Annual	6,000
Single	66,000

Maximum Premium: Based on the maximum basic sum assured, as per the Board Approved Underwriting Policy

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

$Maximum aggregate basic sum assured under all individual policies under this product.

#Up to 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 month premium to be paid in advance and renewal premium payment is allowed only through Salary Deduction.

Other Benefits

- **Paid-up Value**

The LPPT policy will acquire paid-up value after payment of at least two consecutive year's premium.

The Basic Sum Assured will be reduced to the same proportion as the ratio of the number of premiums paid to the total number of premiums actually payable as per the term chosen at inception of the policy. The Basic Sum Assured so reduced will be called Paid-up Sum Assured. The Paid-up Value (PUV) is the Paid-up Sum Assured plus Vested Bonuses and Terminal Bonus, if declared.

The Paid-up Policy will not accrue any further Reversionary Bonuses.

The benefits paid under a Paid-up Policy are:

- o In the unfortunate insured event during the policy term, we will pay the following benefits:
  - Paid-up Sum Assured on insured event

    Where, Paid-up Sum Assured on insured event is the sum assured on insured event being suitably reduced in the ratio of number of premiums paid to the number of premiums payable.
  - Due installment(s) of Smart Benefits, where each installment will be equal to 25% of paid-up Basic Sum Assured plus 25% of the Vested Simple Reversionary Bonuses, if declared. Terminal Bonus, if declared, will be paid along with the last installment of Smart Benefits.
- o On survival from the insured event till the end of the policy term:
  - Survival Benefits: First 3 installments of Smart Benefits, each equal to 25% of Paid-up Basic Sum Assured plus 25% of the Vested Simple Reversionary Bonuses, if declared are payable at the end of [n-3]rd, [n-2]nd and [n-1]st policy years during the policy term (n) to the policyholder.
  - Maturity Benefits: Last installment of Smart Benefits, equal to Paid-up Basic Sum Assured on maturity plus 25% of Vested Simple Reversionary Bonuses, if declared is payable at the end of the policy term (n) to the policyholder.

    Where Paid-up Basic Sum Assured is the Basic Sum Assured being suitably reduced in the ratio of number of premiums paid to the number of premiums payable.
  - Terminal Bonus, if declared, will be paid along with the last installment of Smart Benefits.

- **Surrender Value**

For LPPT policies, the policy will acquire a Surrender Value only if premiums have been paid for at least 2 consecutive years.

For Single Premium Policies, the Policy will acquire a Surrender Value anytime during the policy term.

On surrender, higher of the Non-Guaranteed SSV and GSV is payable and this will be called as Surrender Value.

The Guaranteed Surrender Value (GSV) is equal to GSV factors multiplied by the total premiums paid plus Surrender value of the vested bonuses, if declared less any installment(s), of the smart benefits already paid. The GSV factors will depend on the policy year when the surrender request is made.

The GSV factors for various policy durations are given below:

For Single Premium Policies:

Policy Year	GSV factors (as % of Single Premium)
1 to 3	75%
4th to Policy Term	90%

For LPPT Policies:

Policy Year	Policy Term (In Years)													
	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1	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%
3	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%
5	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%
7	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	90%	90%	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%
9	NA	90%	90%	77%	70%	66%	64%	62%	60%	59%	58%	58%	56%	56%
10	NA	NA	90%	90%	80%	74%	71%	68%	65%	63%	62%	62%	59%	59%
11	NA	NA	NA	90%	90%	82%	77%	74%	70%	68%	66%	66%	62%	62%
12	NA	NA	NA	NA	90%	90%	84%	79%	75%	72%	70%	69%	66%	65%
13	NA	NA	NA	NA	NA	90%	90%	85%	80%	77%	74%	73%	69%	68%
14	NA	NA	NA	NA	NA	NA	90%	90%	85%	81%	78%	76%	73%	71%
15	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	82%	80%	76%	74%
16	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	80%	77%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	83%	80%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	83%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

The surrender value of the vested bonuses is calculated by multiplying the vested bonuses, if declared with factors based on outstanding term to maturity.

The Non-Guaranteed (Special) Surrender Value (SSV) will be based on assessment on 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. The special surrender value will be expressed as a discounted value of the Paid-up value (PUV) of the policy. The special surrender value will be arrived at by multiplying PUV on maturity with SSV factors.

Riders

There are no riders being offered under this product

Policy Loans

In situations of emergency, you may require funds to meet some expenses. To fulfill this need, we allow you to borrow against your policy before last 3 policy years. Loans will be available after the policy acquires surrender value. The policy would be terminated in case outstanding loan exceeds surrender value for Reduced paid up policy. We would inform the policyholders beforehand if the policy is to be terminated in case outstanding policy loan exceed the surrender value. No in-force policy would be terminated in case of outstanding loan exceeding surrender value. The policy loan will be limited to a maximum of 90% of the Surrender Value.

The loan interest rate to be charged will be declared by the company from time to time. The company policy currently is based on the nominal interest rate per annum and is 150 basis points greater than the 10 year benchmark government security as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The 10 year benchmark G-Sec rate as on 1^{st} April 2020 is 6.14%. The current interest rate applicable for policy loan for the current financial year is 7.75% compounded half-yearly.

The interest rate would be rounded to nearest multiple of 25 basis points and interest amount would be rounded nearest to Re 1.

Any change in the basis for deciding the interest rate for policy loan would be subject to prior approval from the Authority.

Large Sum Assured Discount

- Large Sum Assured Discounts are available on the premium based on the following slabs.

Basic Sum Assured (BSA)	Rebate per ₹ 1,000/- Basic Sum Assured	
	LPPT Policies	SP Policies
₹ 1.00 Lac < BSA < ₹ 2.00 Lac	Nil	Nil
₹ 2.00 Lac = <BSA < ₹ 3.00 Lac	₹ 3.00	₹ 6.50
₹ 3.00 Lac = < BSA < ₹ 5.00 Lac	₹ 4.50	₹ 9.50
>= ₹ 5.00 Lac	₹ 5.50	₹ 11.00

Staff /Online Discount

For Staff cases (Staff cases are defined as all employees, retired employees, VRS holders, minor children and spouse of employees of SBI Life Insurance Co. Ltd, and State Bank of India, RRBs sponsored by State Bank of India and subsidiaries of State Bank group), a discount on tabular premium is provided:

Discount on Tabular Premium (For LPPT Policies)	Discount on Tabular Premium (For SP Policies)
5%	2%

Same discount as applicable for staff cases would be available for Direct Marketing / Online.

Grace Period and Revival Facility

Under LPPT policy, we offer you 30 days Grace Period from the premium due date for yearly/half yearly/ quarterly premium frequency and 15 days for monthly premium frequency. The policy will remain in-force during Grace Period and will lapse if no premium is paid at the end of the Grace Period.

A lapsed policy may be revived within 5 consecutive years from the date of the first unpaid premium subject to satisfactory proof of insurability as required by the company from time to time. You are required to pay all overdue premiums with interest and any indebtedness outstanding on date of lapse. The interest to be charged will be declared by the company from time to time.

The company policy currently is based on the nominal interest rate per annum and is 250 basis points greater than the benchmark yield of Repo Rate as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The repo rate as on 1st April 2020 is 4.40%.

For Financial Year 2020-21, the revival interest rate applicable is 6.90% p.a.

Any revision in the basis of interest rate calculation will be with the prior approval of IRDAI.

Nomination & Assignment

Nomination will be compulsory as per Section 39 of the Insurance Act 1938, as amended from time to time. You are requested to nominate a person or persons, in the proposal form without fail, to receive the policy benefits in the event of death or ATPD. The nominee at the point of sale must be a child whose interest you want to protect. Since the nominee will be a minor, an appointee will also be nominated. However, you may at any time before the policy matures for payment, change the nomination.

You can also assign the Policy to a party by filing a written notice to us, as per Section 38 of the Insurance Act 1938, as amended from time to time.

Free Look Period

You have the option to review the terms and conditions of policy within 15 days for policies sourced through any channel other than Distance Marketing and electronic policies and 30 days for electronic policies and policies sourced through Distance Marketing. 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. The proportionate risk premium along with the applicable tax and/or any other statutory levies/duty/surcharges for the period of cover will also be deducted.

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.

Death/ATPD of Nominee Child

- No contingent benefits are available on death/ATPD or survival of the nominee child. However, in case of death/ATPD of nominee child during the policy term,
  - o If the policyholder has already died, the future due installment(s) of Smart Benefits are payable to the beneficiary.
  - o If the policyholder survives, he/she can opt to continue/discontinue the policy.

Exclusions

No contingent benefit will be paid in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions and restrictions:

- **Suicide Exclusion**

  In case of death due to suicide, within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total 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 inforce.

- **ATPD Exclusions**

  The Accidental Total and Permanent Disability (ATPD) benefit will not be payable in case of accident arising from or due to the consequences of or occurring during the events as specified below.

  1) Infection: Disability caused or contributed to by any infection, except where the infection is caused by an external and visible wound accidentally sustained.
  2) Drug Abuse: Life Assured is under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.
  3) Self-inflicted Injury: Intentional self-Inflicted injury or injury arising while attempting to commit suicide.
  4) Criminal acts: Life Assured involvement in Criminal and/or unlawful acts with criminal or unlawful intent.
  5) War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
  6) Nuclear Contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
  7) Aviation: Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
  8) Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.

  However, the policy would continue with In-force/Paid-up benefits.

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 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.

Note: This document does not purport to contain all conditions governing this product. The contract will be governed by the terms expressed in the policy document.

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Toll free no.: 1800 267 9090 | SMS **'LIBERATE'** to 56161 | **Email:** info@sbilife.co.in | **Web:** www.sbilife.co.in
(Between 9.00 am & 9.00 pm)

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