



Give wings to your child's dream

Life begins afresh when you become a parent. Its a joy you never felt and a feeling you never experienced. And when your child takes baby steps towards you, nothing seems more blissful. With this divine happiness comes a new sense of responsibility that's close to your heart. You want to make your child's life a bed of roses or a tender cushion. At SBI Life, we understand your needs and provide you with a unique, flexible and all-encompassing solution: SBI Life - Smart Scholar Plan. Secure your child's future by gaining from the financial markets. Our specially crafted SBI Life - Smart Scholar Plan is as accommodating as you are to your child.

Key Features:

- **Dual Protection** for your family, in case you are not around :
 - Payment of base Sum Assured and
 - Inbuilt Premium Payor Waiver Benefit to ensure continuance of your benefits
- **Accident Benefit** which includes Accidental Death Benefit and Accidental Total and Permanent Disability (Accidental TPD) Benefit, is an integral part of the plan
- Free allocation of units by way of regular **Loyalty Unit Additions**, giving periodic boosts to your investments
- Enhanced investment opportunity through **9 varied Fund Options** including P/E Managed Fund, Index Fund & Top 300 Fund
- **Twin Benefits** of Market Linked Return & Insurance Benefit
- **Liquidity** through Partial Withdrawal(s)
- **Tax Benefits**** as per prevailing Tax Laws

FOR MORE DETAILS:



Plan Details:

Age* at Entry	Child: Min: 0 years; Max: 17 years		
	Proposer: Min: 18 years; Max: 57 years		
Max. Age at Maturity	65 years		
Policy Term (On Maturity, the age of child should be between 18 to 25 years)	Min: 8 years Max: 25 years less child's Age at Entry		
Premium Payment Terms (PPT) (Minimum PPT is 5 years)	<ul style="list-style-type: none"> • Single Premium • 5 to 25 years (subject to the limits of Policy Term) 		
Premium Amounts (x 100)	Minimum:		
	PPT	Frequency	Minimum (Rs.)
	Single Premium	Single	75,000
	5 years to 7 years	Yearly	50,000
		Half Yearly	25,000
		Quarterly	12,500
		Monthly	4,500
	8 years or more	Yearly	24,000
		Half Yearly	16,000
		Quarterly	10,000
Monthly		4,000	
Maximum: No Limit			
Sum Assured	For Single Premium (SP):		
	Minimum		Maximum
	Across all ages	Age < 45 years	Age ≥ 45 years
	1.25 x SP	5 x SP	1.25 x SP
	For other PPTs:		
	Minimum		Maximum
	Age < 45 years	Age ≥ 45 years	Across all ages
Higher of: 10 x AP# or ½ x Term x AP	7 x AP	20 x AP	
Partial Withdrawals	Upto 15% of Fund Value can be withdrawn each year, from 6 th year onwards, subject to conditions. 1 free Partial Withdrawal in a Policy Year		
Tax Benefits**	Under Sec. 80C and Sec. 10(10D) of Income Tax Act, 1961		

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

AP - Annualized Premium.



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IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. Unit Linked Life Insurance Products are different from the traditional products and are subject to market risks. The premium paid in Unit Linked Life 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 insured is responsible for his/her decisions. SBI Life is only the name of the Insurance Company and SBI Life - Smart Scholar is the name of the Unit Linked Child Cum Life Insurance Contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various Funds offered under this contract are the names of the Funds and do not in any way indicate the quality of their future prospects and returns. Please know the associated risk and applicable charges from your Insurance Advisor or the intermediary or the Policy Document. **Tax benefits are subject to change in Tax Laws. Please consult your Tax Advisor for details. In case of surrender request during the first 5 Policy Years, the Fund Value shall be payable on the 1st working day of the 6th Policy Year. In case of surrender request after 5 Policy Years, then the Fund Value shall be paid immediately. For more details on risk factors, terms and conditions please read sales brochure carefully before conducting a sale. Insurance is the subject matter of solicitation. SBI Life Insurance Co. Ltd., Corporate Office: Ground and Second floor, Turner Morrison Bldg, G. N. Vaidya Marg, Fort, Mumbai - 400 023. Registered Office: State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai - 400 021. IRDA Regn. No. 111