

SMART SWADHAN SUPREME

Age* at Entry	Minimum: 18 years	Maximum: 60 years
Maximum Age* at Maturity	75 years	
Basic Sum Assured (in multiples of ₹ 50,000)	Minimum: ₹ 25,00,000	Maximum: No Limit, subject to Board Approved Underwriting policy.
Policy Term / Premium Payment Term	Premium Payment Options**	Policy Terms
	LPPT-7 &10	15 to 30 years
	LPPT-15	20 to 30 years
	RP	10 to 30 years
Premium Frequency	Yearly, Half-Yearly and Monthly	
Premium Frequency Loading	Half-Yearly: 51.00% of annual premium Monthly: 8.5% of annual premium	
Premium Frequency	Minimum	Maximum
Yearly	₹ 6,000	No limit; subject to Board approved underwriting policy.
Half-yearly	₹ 3,060	
Monthly	₹ 510	
Rider	SBI Life - Accident Benefit Rider: (UIN: 111B041V01) Option A: Accidental Death Benefit (ADB) Option B: Accidental Partial Permanent Disability Benefit (APPD)	

SMART SWADHAN SUPREME

PREMIUM READY RECKONER WITH GST : LPPT - 7 YEARS

AGE/ TER	25 LACS			50 LACS			75 LACS			1 Cr.			2Cr.		
	15	20	30	15	20	30	15	20	30	15	20	30	15	20	30
18	13475	12047	12355	20706	18146	18083	26791	23464	23361	32993	28868	28731	59124	51886	51955
19	13580	12186	12617	20951	18442	18604	27124	23863	24062	33461	29413	29674	60104	53004	53870
20	13674	12324	12902	21179	18740	19171	27443	24269	24831	33907	29969	30705	61038	54148	55968
21	13769	12473	13220	21411	19062	19801	27769	24709	25687	34364	30566	31857	61994	55379	58288
22	13878	12645	13584	21665	19421	20508	28124	25201	26648	34857	31232	33143	63011	56741	60873
23	14012	12847	14008	21962	19835	21311	28534	25768	27732	35415	31996	34590	64155	58290	63768
24	14182	13090	14498	22318	20322	22222	29021	26430	28959	36075	32886	36220	65492	60085	67020
25	14396	13380	15061	22750	20896	23255	29607	27209	30344	36861	33931	38054	67074	62186	70665
26	14661	13727	15700	23273	21575	24424	30312	28127	31904	37804	35160	40111	68962	64654	74753
27	14983	14140	16424	23901	22377	25738	31158	29209	33655	38928	36605	42416	71210	67551	79326
28	15371	14628	17235	24652	23319	27204	32159	30476	35610	40262	38297	44987	73873	70937	84413
29	15831	15201	18138	25539	24421	28831	33343	31952	37778	41836	40265	47837	77019	74874	90041
30	16369	15868	19138	26577	25700	30624	34731	33663	40168	43683	42540	50978	80705	79430	96242
31	17053	16682	20279	27879	27240	32655	36466	35719	42872	45987	45266	54529	85293	84871	103244
32	17840	17618	21531	29383	28998	34883	38475	38066	45838	48657	48375	58425	90614	91065	110929
33	18742	18683	22899	31113	30987	37319	40785	40723	49083	51732	51891	62690	96746	98048	119343
34	19777	19888	24390	33097	33225	39981	43438	43705	52629	55263	55833	67351	103794	105869	128550
35	20957	21241	26011	35363	35720	42879	46464	47028	56498	59291	60219	72437	111834	114559	138600
36	22304	22750	27773	37944	38489	46036	49904	50711	60711	63866	65070	77982	120963	124156	149560
37	23834	24419	29685	40863	41540	49466	53792	54763	65298	69027	70405	84017	131258	134698	161492
38	25565	26252	31761	44148	44885	53193	58164	59204	70283	74821	76246	90579	142795	146231	174469
39	27510	28259	34011	47817	48535	57233	63041	64049	75694	81273	82611	97702	155617	158792	188554
40	29682	30441	36450	51888	52504	61611	68450	69315	81561	88411	89529	105427	169773	172440	203825
41	32202	32888	39168	56555	56936	66462	74640	75199	88063	96559	97252	113981	185874	187659	220723
42	34988	35544	42117	61682	61739	71714	81428	81577	95105	105478	105621	123240	203464	204153	239004
43	38049	38415	45314	67280	66932	77392	88834	88477	102719	115190	114676	133245	222589	221996	258744
44	41393	41520	48777	73361	72539	83517	96866	95925	110934	125707	124449	144029	243266	241249	280001
45	45029	44870	52525	79933	78581	90113	105536	103949	119778	137045	134974	155625	265530	261982	302833
46	48631	48242		86446	84679		114110	112044		148248	145594		287528	282909	
47	52479	51851		93368	91192		123211	120681		160126	156916		310827	305209	
48	56567	55704		100693	98123		132833	129873		172680	168958		335435	328914	
49	60886	59805		108416	105481		142974	139629		185908	181734		361361	354050	
50	65427	64156		116528	113269		153630	149961		199810	195257		388617	380643	
51	70111	68756		124916	121494		164660	160882		214202	209552		416842	408750	
52	75064	73606		133808	130168		176385	172421		229527	224653		446940	438442	
53	80222	78708		143116	139305		188695	184600		245643	240598		478641	469803	
54	85587	84068		152862	148924		201639	197460		262622	257440		512100	502942	
55	91172	89699		163089	159055		215279	211046		280549	275238		547490	537970	
56	97004			173848			229695			299527			585014		
57	103117			185196			244971			319661			624870		
58	109554			197196			261188			341049			667235		
59	116363			209911			278431			363783			712257		
60	123596			223405			296769			387940			760054		

SMART SWADHAN SUPREME

PREMIUM READY RECKONER WITH GST : LPPT - 10 YEARS

AGE/ TER	25 LACS			50 LACS			75 LACS			1 Cr.			2Cr.		
	15	20	30	15	20	30	15	20	30	15	20	30	15	20	30
18	12088	10275	10087	18395	15339	14617	23800	19836	18897	29238	24350	23199	52026	43478	41696
19	12181	10388	10287	18611	15578	15007	24092	20160	19422	29649	24793	23912	52885	44392	43142
20	12261	10498	10498	18808	15815	15428	24365	20484	19991	30032	25239	24677	53690	45309	44707
21	12338	10613	10731	19001	16064	15892	24640	20828	20623	30417	25711	25528	54499	46279	46431
22	12426	10742	10995	19210	16338	16411	24932	21206	21328	30825	26226	26476	55345	47334	48340
23	12533	10892	11304	19450	16650	16997	25266	21636	22123	31282	26809	27539	56284	48519	50469
24	12666	11073	11661	19737	17017	17668	25661	22137	23023	31819	27487	28735	57377	49890	52881
25	12838	11291	12071	20086	17450	18434	26136	22728	24054	32458	28281	30100	58666	51489	55602
26	13051	11554	12541	20510	17967	19298	26709	23425	25214	33225	29217	31634	60207	53374	58647
27	13313	11867	13073	21021	18585	20274	27397	24255	26515	34142	30325	33351	62044	55621	62060
28	13630	12241	13679	21634	19315	21374	28216	25239	27976	35233	31636	35272	64224	58250	65891
29	14007	12687	14356	22360	20167	22608	29185	26385	29616	36524	33166	37427	66805	61312	70161
30	14450	13208	15107	23212	21158	23968	30324	27713	31432	38040	34937	39813	69835	64857	74874
31	15025	13849	15968	24296	22363	25514	31769	29322	33490	39960	37071	42517	73658	69125	80208
32	15688	14585	16913	25558	23743	27210	33446	31164	35752	42187	39512	45489	78124	74005	86070
33	16446	15423	17950	27011	25316	29067	35386	33258	38227	44767	42284	48743	83278	79541	92493
34	17319	16373	19084	28683	27091	31096	37616	35624	40936	47734	45413	52304	89214	85749	99526
35	18317	17441	20323	30596	29072	33311	40166	38262	43890	51127	48896	56192	96006	92650	107211
36	19457	18634	21672	32775	31273	35728	43071	41188	47114	54990	52751	60433	103723	100280	115602
37	20752	19961	23136	35241	33700	38356	46358	44411	50625	59355	56995	65055	112419	108667	124746
38	22216	21423	24728	38013	36364	41214	50051	47949	54448	64252	61648	70088	122158	117857	134703
39	23863	23021	26453	41110	39274	44315	54171	51811	58602	69702	66723	75557	132980	127877	145520
40	25702	24762	28327	44550	42442	47681	58739	56016	63110	75734	72248	81493	144939	138778	157258
41	27845	26723	30418	48514	45994	51415	63996	60730	68113	82654	78437	88077	158612	150973	170264
42	30218	28852	32689	52876	49849	55462	69772	65848	73538	90242	85153	95210	173577	164211	184348
43	32829	31162	35154	57650	54027	59843	76085	71395	79411	98524	92434	102927	189887	178559	199574
44	35687	33663	37828	62846	58544	64576	82948	77394	85753	107512	100305	111255	207558	194069	215989
45	38802	36368	40726	68476	63422	69676	90375	83870	92588	117224	108800	120221	226631	210802	233643
46	41870	39086		74019	68335		97676	90388		126768	117356		245376	227666	
47	45154	42002		79923	73587		105435	97353		136902	126490		265259	245659	
48	48651	45121		86179	79185		113652	104772		147625	136214		286282	264799	
49	52353	48445		92780	85130		122318	112649		158932	146534		308442	285103	
50	56251	51974		99719	91424		131425	120989		170817	157455		331737	306578	
51	60150	55707		106672	98071		140557	129803		182743	168992		355141	329263	
52	64397	59644		114256	105075		150542	139102		195797	181167		380773	353200	
53	68815	63784		122185	112445		161009	148907		209505	194006		407728	378449	
54	73402	68127		130472	120194		171996	159245		223916	207548		436124	405090	
55	78166	72679		139150	128344		183547	170151		239099	221837		466091	433211	
56	83125			148256			195726			255135			497798		
57	88304			157840			208605			272112			531410		
58	93739			167951			222252			290114			567073		
59	99469			178648			236738			309221			604925		
60	105543			189985			252127			329500			645066		

SARAL SWADHAN SUPREME

Age* at Entry	Minimum: 18 years	Maximum: 50 years	
Maximum Age* at Maturity	65 years		
Basic Sum Assured (in multiples of ₹ 50,000)	Minimum: ₹ 25,00,000	Maximum: ₹ 50,00,000	
Policy Term / Premium Payment Term	Premium Payment Options**	Policy Terms	
	LPPT-7 &10	15 to 30 years	
	LPPT-15	20 to 30 years	
	RP	10 to 30 years	
Premium Frequency	Yearly, Half-Yearly and Monthly		
Premium Frequency Loading	Half-Yearly: 51.00% of annual premium Monthly: 8.5% of annual premium		
Premium Amount	Premium Frequency	Minimum	Maximum
	Yearly	₹ 8,050	₹ 2,18,500
	Half-yearly	₹ 4,106	₹ 1,11,435
	Monthly	₹ 684	₹ 18,573
Rider	SBI Life - Accident Benefit Rider: (UIN: 111B041V01) Option A: Accidental Death Benefit (ADB) Option B: Accidental Partial Permanent Disability Benefit (APPD)		

SARAL SWADHAN SUPREME

PREMIUM READY RECKONER WITH GST : LPPT - 7 YEARS

AGE/ TERM	25 LACS			30 LACS			35 LACS			40 LACS			45 LACS			50 LACS		
	15	20	30	15	20	30	15	20	30	15	20	30	15	20	30	15	20	30
18	17897	16292	16668	21476	19549	20001	23470	21291	21757	26823	24332	24865	30175	27374	27973	33529	30416	31081
19	18071	16531	17119	21686	19837	20543	23711	21621	22382	27099	24710	25580	30486	27799	28777	33874	30888	31975
20	18230	16772	17611	21876	20127	21133	23929	21956	23064	27349	25093	26359	30767	28230	29654	34186	31366	32949
21	18394	17035	18162	22072	20441	21795	24156	22320	23830	27608	25509	27235	31058	28698	30638	34510	31887	34043
22	18583	17333	18791	22300	20800	22550	24420	22738	24705	27908	25986	28234	31397	29235	31763	34885	32483	35293
23	18818	17687	19515	22582	21224	23418	24745	23231	25711	28280	26550	29384	31815	29869	33058	35350	33188	36731
24	19115	18110	20348	22938	21732	24417	25155	23822	26869	28749	27224	30708	32343	30628	34547	35937	34031	38385
25	19488	18618	21301	23386	22341	25561	25673	24529	28195	29339	28034	32223	33007	31538	36251	36674	35043	40278
26	19948	19224	22383	23938	23068	26859	26310	25375	29699	30069	28999	33942	33827	32624	38184	37586	36249	42427
27	20507	19942	23600	24609	23931	28321	27085	26376	31393	30954	30144	35877	34824	33912	40362	38693	37681	44846
28	21177	20789	24962	25412	24947	29955	28014	27556	33284	32017	31492	38040	36019	35429	42795	40021	39366	47550
29	21969	21781	26473	26362	26138	31767	29115	28936	35384	33274	33070	40438	37433	37204	45493	41592	41338	50548
30	22895	22934	28137	27474	27520	33764	30402	30539	37694	34745	34902	43079	39088	39265	48464	43431	43628	53850
31	23933	24234	29933	28719	29080	35920	31847	32349	40190	36397	36970	45932	40946	41591	51673	45496	46213	57414
32	25133	25724	31890	30160	30869	38268	33518	34422	42909	38308	39339	49039	43096	44257	55169	47884	49175	61299
33	26513	27416	34012	31815	32899	40815	35439	36774	45859	40501	42027	52410	45564	47280	58961	50627	52534	65512
34	28095	29322	36309	33713	35186	43570	37640	39424	49050	43016	45055	56057	48394	50688	63065	53772	56319	70071
35	29900	31449	38787	35879	37739	46544	40151	42381	52493	45887	48436	59993	51623	54490	67492	57359	60545	74991
36	31953	33807		38343	40568		43009	45659		49153	52181		55297	58704		61441	65227	
37	34275	36396		41129	43675		46238	49258		52844	56295		59449	63332		66055	70369	
38	36884	39221		44261	47065		49868	53185		56993	60783		64117	68381		71242	75979	
39	39797	42284		47757	50740		53921	57442		61624	65648		69326	73853		77030	82060	
40	43025	45588		51629	54705		58410	62033		66755	70895		75099	79756		83443	88619	
41	46510	49086		55812	58904		63259	66895		72295	76451		81332	86008		90370	95564	
42	50314	52832		60377	63398		68548	72099		78341	82398		88133	92699		97926	102998	
43	54434	56832		65321	68199		74274	77655		84885	88748		95495	99841		106106	110935	
44	58868	61098		70641	73317		80434	83575		91924	95515		103415	107454		114906	119393	
45	63610	65640		76333	78767		87018	89876		99448	102715		111880	115555		124311	128394	
46	68837			82604			94264			107730			121197			134663		
47	74378			89252			101940			116503			131065			145628		
48	80219			96263			110026			125745			141463			157181		
49	86346			103615			118499			135427			152356			169284		
50	92737			111285			127331			145521			163712			181902		

SARAL SWADHAN SUPREME

PREMIUM READY RECKONER WITH GST : LPPT - 10 YEARS

AGE/ TERM	25 LACS			30 LACS			35 LACS			40 LACS			45 LACS			50 LACS		
	15	20	30	15	20	30	15	20	30	15	20	30	15	20	30	15	20	30
18	15303	13361	13087	18364	16034	15704	20047	17423	17052	22911	19912	19489	25775	22402	21925	28638	24891	24361
19	15452	13552	13419	18544	16262	16102	20254	17686	17513	23148	20211	20016	26041	22738	22518	28935	25265	25019
20	15584	13737	13775	18700	16484	16530	20435	17942	18007	23355	20504	20580	26273	23067	23153	29193	25631	25726
21	15715	13933	14174	18857	16720	17009	20615	18214	18561	23561	20816	21214	26505	23418	23865	29450	26021	26517
22	15863	14156	14628	19036	16986	17554	20820	18525	19194	23794	21172	21935	26768	23818	24677	29742	26465	27419
23	16047	14418	15150	19256	17301	18181	21072	18892	19921	24082	21590	22766	27093	24289	25612	30103	26987	28458
24	16281	14731	15755	19536	17678	18906	21395	19330	20762	24451	22092	23728	27508	24853	26693	30564	27615	29660
25	16577	15112	16454	19892	18134	19744	21806	19861	21733	24921	22698	24838	28036	25536	27942	31152	28373	31047
26	16944	15567	17252	20333	18680	20702	22318	20498	22845	25506	23426	26108	28695	26354	29372	31883	29283	32635
27	17391	16113	18153	20869	19335	21783	22942	21257	24098	26220	24294	27541	29497	27331	30983	32775	30369	34426
28	17929	16761	19162	21514	20113	22994	23695	22161	25502	27080	25328	29145	30466	28493	32789	33851	31659	36432
29	18567	17526	20286	22279	21031	24342	24588	23227	27063	28100	26545	30930	31612	29863	34796	35126	33182	38663
30	19315	18415	21527	23178	22098	25832	25632	24467	28789	29293	27962	32901	32955	31457	37014	36618	34952	41127
31	20152	19418	22869	24182	23302	27442	26800	25865	30654	30629	29560	35034	34458	33255	39412	38287	36950	43792
32	21123	20571	24333	25346	24685	29199	28152	27469	32690	32173	31393	37360	36196	35317	42030	40217	39241	46700
33	22239	21880	25923	26687	26257	31109	29704	29291	34900	33948	33476	39886	38191	37660	44871	42434	41845	49857
34	23522	23359	27649	28225	28030	33179	31484	31347	37295	35981	35826	42623	40479	40304	47951	44978	44782	53279
35	24987	25011	29513	29984	30013	35416	33514	33645	39885	38301	38452	45582	43090	43258	51280	47877	48065	56978
36	26656	26844		31986	32212		35825	36194		40942	41363		46060	46534		51178	51705	
37	28543	28860		34252	34631		38441	38994		43933	44565		49424	50135		54916	55706	
38	30667	31063		36800	37275		41387	42054		47300	48062		53212	54069		59125	60078	
39	33038	33455		39645	40145		44680	45376		51063	51859		57446	58341		63829	64823	
40	35669	36039		42802	43246		48333	48966		55239	55961		62143	62956		69048	69951	
41	38455	38739		46146	46488		52208	52716		59666	60247		67125	67778		74583	75309	
42	41500	41636		49801	49964		56440	56738		64503	64843		72566	72949		80629	81054	
43	44802	44735		53763	53683		61028	61038		69746	69759		78465	78478		87183	87199	
44	48361	48045		58032	57654		65970	65631		75395	75007		84818	84383		94243	93758	
45	52172	51575		62606	61889		71261	70527		81440	80602		91620	90678		101801	100753	
46	56458			67749			77201			88229			99258			110287		
47	61015			73218			83511			95442			107372			119302		
48	65834			79001			90177			103060			115943			128826		
49	70898			85078			97178			111061			124942			138825		
50	76192			91430			104489			119416			134343			149270		