# Landing page Content for eShield Next

Top Band:

Why Choose Us:

45470675: Policy Holders^

Over Rs. 152828 Cr. Claims paid till date\*

970+ Branches across India\*

Let’s move ahead with your personal details:

Fill in the form below to help us calculate the best plan for you

Full Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Mobile Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

DOB: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Your Gender: Male / female (drop down)

Your Annual income looks like

Are you or your spouse working / retired from State Bank Group – Yes / No

State –

Do you smoke –

(Privacy Policy) – I accept SBI Life's Privacy policy and by submitting my contact details here, I override my NCPR registration and authorise SBl Life and its authorised representatives to contact me and send information/communication relating to this proposal/or the resulting policy through SMS /Email /Phone /Letter /WhatsApp /any other electronic mode of communication to my registered email id/mobile number.

Benefits: Death Benefit / Mode of Payment benefit / Better half benefit / Terminal illness benefit / Additional coverage through riders / Tax Benefits\*

Revised Intro:

eShield Next is a term insurance product. It offers protection to the family’s life & death benefit that is available with growing cover, terminal illness benefit & rider option of two rider

Features:

* Flexibility
  + Choice of 3 Plan Options – Level Cover, Increasing Cover & Level Cover with Future Proofing Benefit to suit your protection needs
* Simplicity
  + Options to customize the plan to meet your requirements
  + Death Benefit Payment Mode
  + Better Half Benefit Option
  + Terminal Illness Benefit available under all Plan options
  + Option to Pay premium – Only once or for limited period or entire policy term
  + Additional coverage through two Rider# options
* Reliability
  + Life cover upto 100 years (Whole life) or 85 years (other than Whole Life)

Benefits:

**Death Benefit:**

In case of death of Life assured during the policy term, we will pay the **“Sum Assured on Death”,** which is :

* **For Regular and Limited Premium Policies**: Higher of the following:
  + A. 10 times the Annualised1 premium, or
  + B. Absolute amount Assured+ to be paid on death, or
  + C. 105% of the total2 premiums received up to the  date of death
* **For Single Premium Policies**: Higher of the following:
  + A. 1.25 times of Single premium, or
  + B. Absolute amount Assured+ to be paid on death

Death Benefit payment mode:

The death benefit would be payable in one of the payment mode options as per below:

* Lumpsum: Death benefit will be payable in Lumpsum
* Monthly Installments: A specific percentage of Death Benefit will be payable for a period of 5 years. The payment of the monthly instalment will start from the policy monthiversary following the death of claim acceptance of the Life Assured.
* Lumpsum + Monthly Instalment: 50% of death benefit will be payable as lumpsum and 50% of the death benefit will be payable as monthly instalment.
* The monthly instalment is a specific percentage of 50% of the death benefit will be payable every month for a period of 5 years
* The payment of the monthly instalment will start from the policy monthiversary following the death of claim acceptance of the Life Assured.

Better Half Benefit Option

* This option is designed to ensure that in your absence, a sufficient coverage is available for your spouse.
* This is essential because the surviving spouse will have the sole responsibility of the family and hence needs to be insured.
* This optional Benefit is available with all the plan options offered under this product

Terminal Illness Benefit

Revised : In the unfortunate event of life assured being diagnosed with terminal illness, during the policy term or before attainment of 80 years, whichever is earlier the benefit equal to the sum assured on death as on date of diagnosis would be payable. This benefit is payable in addition to other benefits.

Additional coverage through opt-in riders:

* Accidental death benefit rider
* Accidental total & permanent disability rider

Tax Benefits:

Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details.

Disclaimers:

1Annualised premium shall be the premium amount payable in a year, chosen by the policy holder, excluding the applicable taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any  
  
2Single Premium /  Total Premiums paid / received means total of all the premiums received, excluding any extra premium, any rider premiums and applicable taxes.  
  
+Absolute amount Assured to be paid on death will depend on the plan option chosen by you at the policy inception and be as follows:

\*Tax benefits are as per Income Tax Laws & are subject to change from time to time. Please consult your Tax advisor for details