

*of Basic Sum Assured payable on maturity for age 5 years, Premium Payment Term of 8 years, Policy Term of 15 years, and Annualized premium of 1,00,000 for Option 1. "Applicable to all POS policies. For non-POS policies, it is subject to board-approved underwriting policy.

PLAN **ELIGIBILITY**

Eligibility Criteria	Limits					
Plan Options	Option 1 : Life Cover Option 2 : Life Cover with in-built Accidental Death Benefit					
Entry Age	Minimum: 3 years (age last birthday) Maximum: 55 years (age last birthday)					
Maturity Age	Minimum: 18 years (age last birthday Maximum: 65 years (age last birthday)					
Policy Term (PT)	7,10 & 15 years					
Premium Paying Term (PPT)	Regular - Equal to Policy Term Limited - For Policy Term of 7 years : 5 years For Policy Term of 10 years : 5,8 years For Policy Term of 15 years : 8, 10 years					
Premium Payment Mode	Yearly / Half Yearly / Quarterly / Monthly					
Min Premium	Yearly -5,000 Half Yearly – 3,000 Quarterly -1500 Monthly -500					
Min Premium	Minimum: ₹ 40,000 Maximum: Subject to Board approved underwriting policy and maximum Death Sum Assured of ₹ 25,00,000					

Benefits under the Plan Death Benefit[&]

The death benefit[&] depends on the plan option chosen and is paid to the nominee(s) or beneficiary (ies), provided the policy is in force, as indicated in the table below

Death due to		Option 1	Option 2		
	Accident	Death Sum Assured	2X Death Sum Assured		
	Other than accident	Death Sum Assured	Death Sum Assured		

Maturity Benefi

In case of survival of the life assured up to the end of the policy term, provided the policy is in force, the Guaranteed Maturity Sum Assured will be payable immediately in a lump sum and the policy will be terminated.

Guaranteed Maturity Sum Assured = Maturity Benefit Factor * Basic Sum Assured

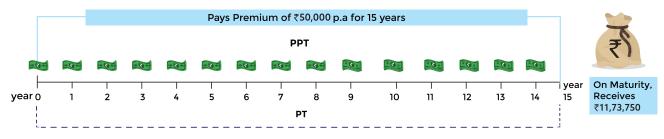
Where, Basic Sum Assured = Premium Paying Term * Annualized premium

Higher Premium Additions

	Policy Term	7	10	10	10	15	15
PPT		5	5	10	8	15	8/10
	₹5000 - 7999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	₹8000 – 11,999	3.5%	5.5%	4.5%	5.5%	6.0%	8.0%
Band	₹12000 – 14,999	5.5%	9.0%	7.5%	9.0%	10.0%	13.0%
	₹15000 – 19,999	6.5%	10.5%	9.0%	10.5%	11.5%	15.0%
Premium	₹20000 – 24,999	7.5%	11.5%	10.0%	11.5%	13.5%	17.0%
•	₹25000 – 49,999	8.5%	12.5%	11.0%	12.5%	14.5%	18.0%
	₹50,000 – 99,999	9.5%	13.5%	12.0%	13.5%	15.5%	19.0%
	₹1,00,000 and above	11.0%	14.5%	13.0%	14.5%	16.5%	20.0%

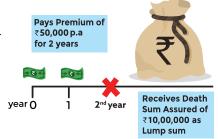
Age 30 year, Policy Term of 15 years, Premium Payment Term of 15 years and Yearly Premium Payment Frequency.

Scenario 1: Maturity Benefit



Scenario 2: Death Benefit

In case of unfortunate death during the policy term.



In case of natural death during the policy term, your family receives a Death Sum Assured of ₹5,00,000. If the death is due to an accident, your family receives a double Death Sum Assured of ₹ 10,00,000.

Annual Premium	Maturity Benefit for Age 30 for Option 1 (in ₹)				Maturity Benefit forAge 30 for Option 2 (in ₹)					
(in ₹*) \/ PT/PPT→	10/10	15/15	10/8	15/8	15/10	10/10	15/15	10/8	15/8	15/10
5,000	58,750	1,06,500	48,800	64,400	78,500	58,500	1,05,750	48,400	63,800	77,750
8,000	97,600	1,77,600	81,600	1,08,160	1,32,000	97,200	1,76,400	80,960	1,07,200	1,30,800
12,000	1,50,000	2,73,600	1,25,760	1,67,040	2,04,000	1,49,400	2,71,800	1,24,800	1,65,600	2,02,200
15,000	1,89,750	3,45,375	1,59,000	2,11,200	2,58,000	1,89,000	3,43,125	1,57,800	2,09,400	2,55,750
20,000	2,55,000	4,66,500	2,13,600	2,84,800	3,48,000	2,54,000	4,63,500	2,12,000	2,82,400	3,45,000
25,000	3,21,250	5,86,875	2,69,000	3,58,000	4,37,500	3,20,000	5,83,125	2,67,000	3,55,000	4,33,750
50,000	6,47,500	11,81,250	5,42,000	7,20,000	8,80,000	6,45,000	11,73,750	5,38,000	7,14,000	8,72,500
1,00,000	13,05,000	23,77,500	10,92,000	14,48,000	17,70,000	13,00,000	23,62,500	10,84,000	14,36,000	17,55,000
* Premiums are Excluding GST										

*Waiting period is first 90 day period from the date of acceptance of risk. If Death occurs due to any reason other than accident within the waiting Period, death benefit payable is 100% of the total Premiums paid till date of death. Waiting period is not applicable for revived policies.

Tax benefits are as per the prevailing Tax laws and are subject to change from time to time. Please consult your tax advisor for details.

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