



Shriram Life Premier Assured Benefit

A Non-Linked Non-Participating Individual Life Insurance Savings Plan UIN 128N094V01

Life is beautiful when we share it with our loved ones, creating happy memories every day. However, in a world full of uncertainties, we need to be financially prepared for our life goals to ensure that they are met, whether we are there or not. Major life goals need solid plans.

Shriram Life Premier Assured Benefit gives your Life Goals the advantage of guarantee* so that you continue to live life to the fullest, come what may. With two life cover options and three ways to receive payouts, this plan combines life insurance with guaranteed* returns. Choose a pay-out option according to your current financial goals and rest assured that you would be able to change pay-out options#, as and when your life goal changes

Key Features

- Guaranteed* Benefits with attractive returns
- 2 Life Cover options – Life & Life Plus
- 3 ways to receive benefit payout – Income, Settlement in Instalments & Settlement in Lump Sum
- Flexibility – change pay-out options any time before the benefit payout starts.
- Life Plus Option for additional protection – Get maturity/income benefits paid as scheduled along with the sum assured on death or take a discounted value of the entire benefit in a lump sum
- Single pay option where guaranteed cash pay-out can start from 1st policy anniversary with income option
- Short PPTs - Single, 6/8/10 years
- Min Policy Term of 10 years and maximum of 20 years
- Higher benefits for a higher premium
- Enhanced protection with 4 optional riders

*Guaranteed returns in the form of a lump sum or regular income, provided all the premiums are paid
#during the premium paying term

Eligibility Criteria	Limits
Age at Entry	Minimum: 30 days Maximum: 50 years (age last birthday)
Maturity Age	Minimum: 18 years (age last birthday) Maximum: 70 years (age last birthday)
Policy Term	10 / 12 / 15 to 20 years
Premium Paying Term	For Policy Term of 10 years: 6 years and Single Pay For Policy Term of 12 years: 6 years For Policy Term 15 to 20 years: 6,8,10 years
Premium Mode	Single, Yearly, Half-Yearly, Quarterly, Monthly
Premium Range	Minimum: Limited Pay Yearly: Rs 60,000, Half Yearly: Rs 30,000, Quarterly: Rs 15,000 and Monthly: Rs 6,000 Single Pay Rs 3,00,000 Maximum: No limit, subject to Board approved underwriting Policy

Plan Eligibility for POS & CPSC - SPV

Eligibility Criteria	Limits
Maximum Maturity Age	65 years (age last birthday)
Maximum Premium	Life Option: Rs. 2,27,272 for Limited Pay and Rs. 20,00,000 for Single Pay (subject to Board approved underwriting policy and maximum Death Sum Assured of Rs. 25,00,000) Life Plus Option: Rs. 2,54,905 for Limited Pay and Rs. 14,23,129 for Single Pay (subject to Board approved underwriting policy and maximum Death Sum Assured of Rs. 25,00,000)

Life Cover Options

Life With this option, Death Sum Assured is paid to your family in lump sum immediately in case of anything unfortunate happening to you.

Life Plus With this option, Death Sum Assured is paid to your family in equal monthly instalments starting from the month of death till the end of the policy term or subject to a minimum of 36 instalments in case of any unfortunate event.

In addition to the above, the income/maturity benefits according to the pay-out option chosen by you will continue to be paid, as and when due so that the dreams you have for your loved one are fulfilled as you planned, whether you are there or not. Your family does not have to bear any of the outstanding premiums from the date of the unfortunate event.

An unfortunate event is often unforeseen. Hence, the plan also allows the nominee to take a discounted value of the entire death benefit in a lump sum, to help meet any immediate financial emergency.

The Life Cover option once selected, cannot be altered subsequently during the policy term.

Pay-out Options

Income Option Regular Annual Income payouts as a percentage of annualized premiums are paid as survival benefits on each policy anniversary following the end of the premium payment term and continue till the last policy year. At the end of the policy term, the maturity sum assured is paid in a lump sum.

This helps create a second stream of income soon after the premium paying term. Your planned recurring expenses can be taken care of by regular income payouts. While the lump sum on maturity can be used to fund your major financial goals like starting a new business or building an emergency fund. Life cover is available throughout the payout period.

Settlement Option

Settlement in Instalments The maturity benefit is paid in four equal annual instalments starting from the date of maturity. This can be used to meet the planned expenses for a specific period like a child's higher education.

Settlement in lump sum If the life assured opts to take the maturity benefit in a lump sum, then the discounted value of instalments at the rate as approved by IRDAI will be paid in a lump sum on the date of maturity. This option is suitable for meeting major financial commitments like buying a house or building a retirement corpus.

We understand that your plans might change. Therefore, Shriram Life Premier Assured Benefit provides you with the flexibility to change the pay-out option anytime during the premium paying term.

Benefits under the Plan

Death Benefit

In case of death of the life assured during the policy term, provided all the due premiums till the date of death have been paid, **“Death Sum Assured”** will be paid to the nominee or beneficiary as follows.

Life Option

The death benefit is paid immediately in a lump sum and the policy will be terminated.

Life plus Option

The death benefit is paid in equal monthly instalments starting from the month of death till the end of the policy term or subject to a minimum of 36 instalments. In addition to the above death benefit, any income/settlement/lump sum benefits due from the date of death will continue to be paid as per the chosen pay-out option as if the life assured were alive and the policy will be terminated on payment of the last payout.

However, the nominee has the option to take all the above benefits in a lump sum. The lump-sum benefit is determined by discounting all the death/income/maturity benefits at a rate as approved by IRDAI.

“Death Sum Assured” is defined as the highest of;

- 11 times the Annualized Premium for Limited Pay / 1.25 times the Single Premium for single pay.
- 105% of Total Premiums Paid till the date of death.

Where –

“Annualized Premium” means the premium payable in a year chosen by the policyholder excluding the taxes, underwriting extra premiums, rider premiums, and loadings for modal premiums, if any.

“Total Premiums Paid” means the total of all the premiums received, excluding any extra premium, any rider premium, and taxes.

“Single Premium” means the premium amount payable once chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums, and loadings for modal premiums if any.

Survival Benefit

For the Income Option

Annual payouts as a percentage of the annualized/single premium (as per the below table) are paid from the policy anniversary after the end of the premium paying term (1st policy anniversary for Single Pay) till the end of the policy term.

PPT	1	6	8	10
Payout as % of annualized / Single premium	4.25%	25%	45%	70%

This benefit is not available if the policyholder chooses the Settlement option.

Maturity Benefit

On survival of the life assured up to the end of the policy term, provided the policy is in force, the maturity sum assured is paid as follows.

- **For Income/ Settlement in Lump Sum:** Maturity Sum Assured is paid in a lump sum on the date of maturity.
- **For Settlement in instalments:** Maturity Sum Assured is paid in four equal annual instalments. The first instalment payment starts on the date of maturity.

Maturity Sum assured = Maturity Benefit factor X Annualized premium / Single Premium

The maturity benefit factor varies depending on the type of cover option, benefit variant, age at entry of life assured, and premium paying term.

Sample Illustrations

Illustration 1

Rahul, aged 30 years, wants to save money with Shriram Life Premier Assured Benefit Plan, he opts for the Income option with a Policy Term of 15 years, Premium Payment Term of 10 years, and Sum Assured of ₹ 15, 00,000 for which he pays an Annual Premium of ₹ 1, 50,000 + taxes.

The following illustration explains the 2 possible scenarios that can occur provided the policy is in force:-

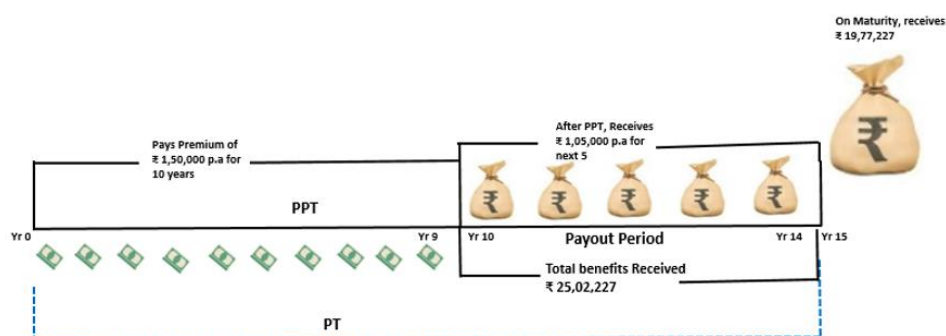
Life plus (Income Option)

If Rahul survives till the end of the Policy Term (Maturity)

Rahul will receive the income from the end of the Premium payment term till the last policy year Plus Guaranteed Maturity Benefit is paid in lump sum as below.

The total benefits he will receive over these 15 years will be ₹ 25, 02,227

In case of Rahul's death anytime during the Policy Term, his nominee(s)/beneficiary (ies) will get the Death Benefit* in monthly instalments along with the remaining income pay-outs and maturity benefit as scheduled.



If Rahul dies after the premium payment term (Death during the Policy Term)

Rahul has paid all the premiums + Taxes and dies after 10 years 5 months, his nominee(s)/beneficiary (ies) will get Death Benefit* in monthly instalments along with the scheduled income pay-outs and maturity benefit in a lump sum.

Total benefits received will be ₹ 41, 52,251.

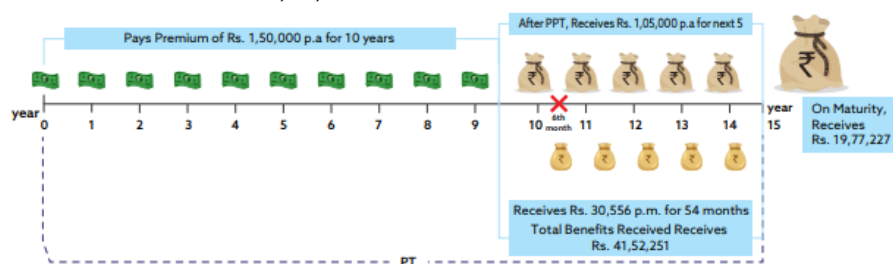


Illustration 2

Akhil, aged 30 years, wants to save money with Shriram Life Premier Assured Benefit Plan, he opts for a settlement option with a Policy Term of 15 years, Premium Payment Term of 10 years, and a Sum Assured of ₹ 15,00,000 For which he pays an Annual Premium of ₹ 1,50,000 + taxes.

The following illustration explains the 2 possible scenarios that can occur provided the policy is in force:-

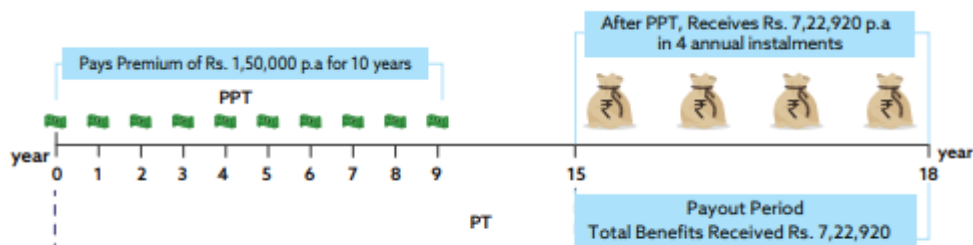
Life Option (Settlement in Instalments)

If Akhil survives till the end of the Policy Term (Maturity)

Akhil will receive Guaranteed Maturity Benefit in 4 annual instalments as below.

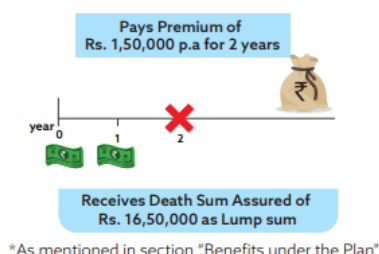
The total benefits he will receive will be ₹ 28, 91,680

In case of Akhil's death anytime during the Policy Term, his nominee(s)/beneficiary (ies) will get the Death Benefit* and the policy terminates.



If Akhil dies during the 3rd policy year (Death during the Policy Term)

Akhil has paid 2 Annual Premiums i.e. + Taxes and dies during the 3rd policy year, his nominee(s)/beneficiary (ies) will get a Death Benefit* of ₹ 16, 50,000 and the policy terminates.



*As mentioned in section "Benefits under the Plan"

Additional Protection through Riders

Life Insurance is all about financially protecting your loved ones against anything unfortunate happening to you. As each of us has different lifestyles, our need for protection is different. We understand that and therefore bring you a choice of 4 riders protecting you against different kinds of risks. You can opt for the following Riders by paying an additional premium.

1) Accident Benefit Rider (UIN 128B001V03)

In case of death or total and permanent disability due to an accident during the rider term, we will pay 100% of the rider sum assured. Also, if the life assured becomes totally and permanently disabled in an accident, we will waive off all the future premiums under the policy.

2) Family Income Benefit Rider (UIN 128B002V03)

In the event of accidental death or if the life assured becomes totally and permanently disabled due to an accident within the rider term, 1% of the rider sum assured is payable every month immediately from the end of the month of the accident for a guaranteed period of 10 years or till the end of the rider term whichever is higher.

3) Shriram Extra Insurance Cover Rider – (UIN 128B009V03)

In case of death of the life assured during the rider cover term, the sum assured under the rider will be paid to the nominee(s) or beneficiary (ies).

4) Shriram Critical Illness Plus Rider (UIN 128B016V01)

If you are diagnosed to be suffering from any of the 24 specified Critical Illnesses, we will pay 100% of the rider Sum Assured on survival to 30 days following the date of the first instance of confirmed diagnosis.

There is no overlap between the riders offered along with the base product. The benefits shall be payable separately in addition to the basic benefits.

For Limited Pay, the riders will be offered only if the outstanding premium term is at least 5 years. And for Single Pay, the riders will be offered at the inception of the plan only

Please refer to the Rider brochure for further details. Riders are not allowed for POS & CSC sales.

High Premium Incentives

For high premium policies, the Maturity Benefit factor shall be increased by multiplying by the following percentage.

Premium Band in Rs.	Applicable percentage (Limited Pay)	Applicable percentage (Single Pay)
Up to 1,49,999	100.00%	NA
Rs.1,50,000 to 2,99,999	101.00%	NA
Rs 3,00,000 to 3,99,999	101.75%	100.00%
Rs.4,00,00,000 to 4,99,999	102.00%	102.00%
Rs 500000 and above	102.50%	102.50%

Payment of premiums

We all have different income streams and the annual mode of payment may not suit everyone. We offer Half-yearly, quarterly, and Monthly payment options in addition to the Yearly option to make it easier for you to pay your premiums. When premiums are paid on a non-Yearly mode, the annual premium is multiplied by the modal factor as shown below:

Mode	Half-yearly	Quarterly	Monthly
Factor	0.5085	0.2564	0.0859

Grace period

We understand that sometimes due to unavoidable circumstances you might find it difficult to pay your premiums on time. Don't worry, we got you covered!

We allow a grace period of 30 days for payment of premium for non-monthly modes and 15 days for monthly mode. Moreover, in case the life assured dies during this grace period and the premium for that period is due, we still provide you the life cover and the death benefit shall be paid to the Nominee(s)/ Beneficiary(ies) after deducting the said unpaid premium till the date of death.

If the premium remains unpaid at the expiry of the Grace Period, the policy will lapse provided the policy has not acquired paid-up value. If the policy has acquired paid-up value, the policy will not lapse but will continue with the reduced paid-up benefits.

Lapse

We want you to get the maximum benefits out of your policy and hence, advise you to pay your premiums regularly. However, in case the premium remains unpaid at the expiry of the Grace Period during the first two years, the policy will lapse and no benefits will be paid.

In case the premium remains unpaid at the expiry of the Grace Period after the first two policy years, provided that the premiums of the first two years have been paid in full, the policy status will change to paid up. This paid-up policy will then continue up to the expiry of the Policy Term or till the death of the Life Assured, whichever is earlier.

Paid-up value

As mentioned above in the Lapse section, even if you discontinue paying your premiums but have paid at least two years' premiums in full, your policy will get converted into a paid-up policy. Under the paid-up policy, all your benefits (i.e. Death benefit, Income benefit if applicable and Maturity benefit) will reduce proportionately.

The proportionately reduced benefits will be calculated as follows-

- Paid-up Death Benefit

Life Option In case of the death of the life assured during the policy term, provided the policy is paid up, "Paid-up Death Sum Assured" will be paid immediately to the nominee(s) or beneficiary (ies) in Lump Sum.

Life Plus Option In case of the death of the life assured during the policy term, provided the policy is paid up, "Paid-up Death Sum Assured" will be paid to the nominee(s) or beneficiary (ies) in equal monthly instalments from the end of the month of death till the end of the policy term for a minimum of 36 monthly instalments. In addition to it, the paid-up survival benefits if any due, from the date of death, will continue to be paid till maturity. On maturity, the paid-up maturity sum assured will

be paid. The schedule of payment will be based on chosen pay-out option as mentioned earlier in this document, in the section "Benefits under the Plan".

The nominee has the option to take all the above benefits in a lump sum. The lump-sum benefit is determined by discounting all the Paid-up death benefits at a rate as approved by IRDAI.

$$\text{Paid-up Death Sum Assured} = \frac{\text{No of premiums paid} \times \text{Death Sum Assured}}{\text{Total no. of premiums payable}}$$

- Paid-up Survival Benefit: (For Income Option)

In case of survival of the life assured till the end of the policy term, paid-up annual income payouts are paid on survival of the life assured from the policy anniversary following the end of the premium payment term till the end of the policy term.

$$\text{Paid-up Survival Benefit} = \frac{\text{No of premiums paid} \times \text{Annual Income Payout}}{\text{Total no. of premiums payable}}$$

- Paid-up Maturity Benefit

Income/ Settlement in Lump Sum: In case of survival of the life assured up to the end of the policy term, "Paid-up Maturity Sum Assured", will be paid on the date of maturity in Lump Sum.

Settlement in instalments: In case of survival of the life assured up to the end of the policy term, "Paid-up Maturity Sum Assured" is paid in four equal annual instalments. The first instalment payment starts on the date of maturity.

$$\text{Paid-up Maturity Sum Assured} = \frac{\text{No of premiums paid} \times \text{Maturity Sum Assured}}{\text{Total no. of premiums payable}}$$

Revival of lapsed and paid-up policies

The lapsed policy or paid-up policy can be revived within the revival period of five years from the date of the first unpaid premium by paying all the outstanding premiums due with interest accruing till the date of payment of the due premiums along with other revival requirements, as per the board approved underwriting policy of the company.

The revival interest rate shall be a 90-day average prior to the review date of a 10-year G-sec yield rounded to the nearest 50 basis points) plus 1%. The current 90-day average of 10-year G-sec yield rounded to the nearest 50 basis points is 7.5% and hence current revival interest rate is 8.5% p.a. The revival interest rate shall be reviewed on 1st April of every year.

No benefits are payable on a lapsed policy during the revival period. Once the policy is revised it is entitled to all the original benefits.

Surrender Value

You have an option to surrender the policy before its maturity after premiums have been paid for at least 2 years for limited pay policies and for single premium policies the policy acquires surrender value at inception.

However, as you have bought this policy with specific needs and long-term goals, we would highly recommend you to continue this policy for the full term to reap the full benefits from the policy. In case of any financial emergency, you may take a loan against your policy instead of surrendering the policy.

On surrendering the policy, you will receive a Surrender Value, which is higher of the Special Surrender Value (SSV) or the Guaranteed Surrender Value (GSV).

Guaranteed Surrender Value (GSV)

The guaranteed surrender value is expressed as a percentage of total premiums paid (excluding any extra and rider premiums and taxes) less any income benefit paid if any.

Special surrender value (SSV)

The policies will be eligible for non-guaranteed Special Surrender Value which may be higher than the Guaranteed Surrender Value. The Special Surrender Value will depend on the experience of the company and expected economic conditions.

The Special Surrender Value factors are expressed as a percentage of the paid-up Maturity Sum Assured plus a percentage of outstanding paid-up income benefit if any;

Loans

Shriram Life is a service-oriented company that values its customers and responds quickly. We understand that there may be times when things are difficult financially. But don't worry! We are here for you. Instead of taking out high-interest loans from other financial institutions, you can avail loans on your policy at just 9% per year compounding half-yearly saving a significant amount of money.

We allow a maximum loan of up to 80% of the surrender value (if any). The Interest will accrue on the outstanding loan balance at a rate declared by the Company from time to time. If there is an outstanding loan balance and accrued interest they will be deducted from the policy proceeds before any benefit is paid out. The Company ensures that no in-force/fully paid-up policy will be cancelled due to non-repayment of the loan.

The loan interest rate shall be (90-day average prior to review date of 10-year G-sec yield rounded to nearest 50 basis points) plus 1.50%. The current 90-day average of 10-year G-sec yield rounded to the nearest 50 basis points is 7.5% and hence current loan interest rate is 9% p.a. compounding half-yearly. The loan interest rate shall be reviewed on 1st April of every year.

For other than in-force and fully paid-up policies: In case the outstanding loan amount including interest exceeds the surrender value, the policy is foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.

Any change in the basis of determination of interest rate for policy loan can be done only after prior approval of the Authority.

Terms & Conditions

Free Look Period

The policyholder has a period of 15 days (30 days in case the business is sourced through distance marketing) from the date of receipt of the policy document to review the terms and conditions of the policy and where the insured disagrees with any of those terms or conditions, he has the option to return the policy stating the reasons for his objection when he shall be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on the cover and the expenses incurred by the Company on medical examination, if any and stamp duty charges.

Distance Marketing refers to insurance policies sold through any mode apart from personal interaction such as telephonic calls, e-mails, internet etc. (Please refer to "Guidelines on Distance Marketing of Insurance Product" for an exhaustive definition of Distance Marketing)

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 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 in force. For single premium policies, the nominee or beneficiary shall be entitled to 95% of the single premium or surrender value whichever is higher.

Determination of Lump Sum Benefits

The lump sum equivalent of benefits as per the term and conditions of the policy at the request of the policyholder/nominee shall be determined by discounting the applicable benefits originally payable in instalments as per the policy terms and conditions by applying an interest rate of 8.5% as approved by the IRDAI from time to time.

Alterations

The following alterations are allowed during the premium payment term:

Alteration of Premium Payment Frequency for Limited Pay policies

Alteration of benefit option (Income to Settlement or vice versa).

Tax Benefits

Tax Benefits may be available as per prevailing tax laws. Tax benefits are subject to changes according to the tax laws from time to time; please consult your tax advisor for details.

Taxes (GST)

Premiums are exclusive of taxes.

All Premiums are subject to applicable taxes and/or cesses and/or levies which shall be paid by you along with the Premium. If any additional taxes and/or cesses and/or levies are imposed by any statutory or administrative body of this country under this Policy, we reserve the right to claim the same from the policyholder.

Minor Lives

In case of minor lives assured, the risk cover starts from the 1st policy anniversary or at the age of attaining 18 years last birthday whichever is earlier. The life assured whose age is less than 18 years (age last birthday) at the date of commencement of policy shall be considered as minor. In case of death of the minor life assured during the first policy year or before attaining 18 years, whichever is earlier, the total premiums paid will be refunded and the policy will be terminated.

On the date of attaining majority, the policy shall be vested automatically in the name of the life assured.

In case of insurance cover offered to minor lives, there shall be specific insurable interest between proposer and life assured. Currently, insurable interest is considered to be between parents/ other legal guardians and minor lives.

Nomination

The life assured, where he is the policyholder, can at any time during the policy term make a nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time to receive benefits in the event of his death. Where the nominee is a minor, the policyholder shall also appoint a person to receive the policy monies during the minority of the nominee.

Assignment

An assignment is transferring the title and rights of policy absolutely or conditionally. Assignment of the policy may be made as per Section 38 of The Insurance Act, 1938 as amended from time to time by an endorsement upon the policy itself or by a separate instrument.

Fraud or misstatement

In case of fraud or misstatement, an action shall be initiated as per Section 45 of the Insurance Act, 1938 as amended from time to time.

Important Sections of the Insurance Act**Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended from time to time**

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 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 prospectuses, or tables of the insurer.

Section 45 of the Insurance Act, 1938 as amended from time to time

- (1) 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, i.e. from the date of issuance of the policy or the date of commencement of risk, or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- (2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.
Provided that 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.
- (3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement of 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 misstatement of or suppression of a material fact is within the knowledge of the insurer:
Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive
- (4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, 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 based on which the policy was issued or revived or rider issued:
Provided that 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 to repudiate the policy of life insurance is based:
Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within ninety days from the date of such repudiation.
- (5) 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

About the Company

With a pan-India presence and over 400+ offices, Shriram Life is your trusted partner for prosperity. At Shriram Life, we strive to provide our customers with elegant solutions tailored to individual needs.



SHRIRAM LIFE INSURANCE COMPANY LIMITED

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IRDAI Reg No. 128

CIN: U66010TG2005PLC045616

For further assistance you can contact us in the following ways:



Visit your nearest branch office for details. A list of our branches is available on our website www.shriramlife.com



Call our toll-free number: **1800 103 6116**



Mail us at customercare@shriramlife.in



Visit our website www.shriramlife.com



Write to **Shriram Life Insurance Company Limited**, Plot No. 31-32, 5th Floor, Ramky Selenium, Financial District, Gachibowli, Hyderabad, Telangana - 500032

Ph: +91 40 23009400 (BOARD)

Fax: +91 40 23009456

BEWARE OF SPURIOUS/FRAUD PHONE CALLS

IRDAI is not involved in activities like selling insurance policies, announcing bonuses, or investing in premiums. The public receiving such phone calls are requested to lodge a police complaint.

ARN – SLIC/Brochure/Oct 2022/89