

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of fifth year



Shriram Fortune Builder Insurance Plan

UIN128L038V04

A Unit-Linked Non-Participating Single Premium Life Insurance Plan

Key Features



Multiple funds and investment strategies to choose from



Choice of Policy Term – 10, 15, 20 years



Unlimited Switching and Premium Redirection free of cost



Additional protection through Riders

ZAROORAT JAISI, POLICY VAISI

If you are thinking of investing the first thing you need to do is work out what your personal and financial goals are.

Identifying the things in life that are important to you – like owning a house, starting a family or having enough for the kids' education – will help you work out the lifestyle you want, and the amount of money you'll need to achieve it.

Understanding your goals will give you the basis for developing your investment or financial plan.

By answering these questions, **Shriram Life** can help you get started with **Shriram Fortune Builder Insurance Plan UIN128L038V04**, a single premium unit linked insurance plan

Plan Eligibility

Eligibility Criteria	Limits
Entry Age	Minimum: 0 days Maximum: 65 years (age last birthday)
Maximum Exit Age	75 years (age last birthday)
Policy Terms	10, 15 to 20 years
Premium Paying Term	Single
Premium	Minimum: ₹ 25,000 Maximum No limit, subject to Board approved underwriting policy.
Sum Assured	For entry ages below 50 years: Minimum: 1.25 X Single Premium Maximum: No limit, subject to Board approved underwriting policy
	For entry ages 50 years and above: Minimum: 1.10 X Single Premium Maximum: No limit, subject to Board approved underwriting policy
Riders	Shriram Accidental Death & Disability Rider (UIN - 128A012V01) Shriram Accidental Death & Disability Income Rider (UIN - 128A013V01) Shriram Critical Illness Care Rider (UIN – 128A014V02)

Benefits payable under this Plan

Death Benefit

In case of death of Life Assured during the policy term:

Higher of

- Sum Assured (less partial withdrawals#)
- Base premium fund value

+

Higher of

- Top-up Sum Assured
- Top-up premium fund value

Will be paid to the nominee(s) or beneficiary(ies) and the policy will be terminated

The minimum death benefit shall be at least 105% of the total premiums received.

In case of death of minor life assured in the first policy year the premiums paid will be refunded and the policy will be terminated.

The sum assured shall be chosen by the policyholder at the time of proposal

The partial withdrawals made during the two-year period immediately preceding the death of the life assured.

Maturity Benefit

If the life assured survives till the end of the policy term, the total fund value will be payable.

Base premium fund value is fund value built up from base premiums chosen by the policyholder at the time of inception

Top-up premium fund value is fund value built up from top-up premiums

Total fund value is the sum of base premium fund value and top-up premium fund value.

Total premiums paid includes the top-up premiums paid

Fund value= Number of units in credit multiplied by the applicable NAV

Additional protection through Riders

The following riders are available under the plan -

1. Shriram Life Accidental Death and Disability Rider (UIN - 128A012V01)
2. Shriram Life Accidental Death and Disability Income Rider (UIN - 128A013V01)
3. Shriram Life Critical Illness Care Rider (UIN - 128A014V012)

The rider charges will be levied by cancelling appropriate number of units on monthly basis from the unit fund.

Please refer relevant rider brochure for details.

Additional Features

Settlement Options

Policyholder will have an option to receive the Maturity Benefit as a lump sum or in instalments using Settlement Option.

- With this facility, the policyholder can opt to get payments on a yearly, half yearly, quarterly or monthly (through NACH)

- basis, over a period of one to five years, post maturity.
- The first instalment under the settlement option shall be payable on the date of maturity.
- At any time during the settlement period, policyholder has the option to withdraw the entire Fund Value.

The following conditions are applicable on choosing settlement option:

- During the settlement period, the investment risk in the investment portfolio is borne by the policyholder.
- The Fund Management Charge and mortality charges would be levied during the settlement period. No other charges will be levied.
- In case of settlement period after maturity, the risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted.
- Switches will be allowed during the settlement period. No switching charge will be deducted for the switches made during settlement period.
- Partial withdrawals shall not be allowed during the settlement period.

Alterations

Alterations are allowed under the policy on receipt of a written request from the policyholder. Alterations allowed are

- Reduction of sum assured without changing the premium and
- Addition of riders (if any) during the policy term.

The Sum Assured can be reduced up to applicable minimum Sum Assured limits under the plan.

Once the Sum Assured is reduced, no alteration is allowed to increase the Sum Assured again. Also, the basic premium cannot be altered.

Addition of riders (if any) is allowed when a minor life assured attains majority during the policy term. However, an alteration fee of ₹200 will be levied from fund by cancelling appropriate number of units in the credit.

The rider charges will be levied by cancelling appropriate number of units on monthly basis from the unit fund.

Partial Withdrawals

Partial withdrawals are allowed only after fifth policy anniversary.

In case of minor lives assured, this facility is allowed only after the life insured attains age of 18 years. The minimum amount withdrawn each time should be at least ₹10,000.

Only one partial withdrawal is allowed at free of charge during the policy term. For every subsequent partial withdrawal, a partial withdrawal charge of ₹250 will be levied on the unit fund at the time of partial withdrawal.

Partial withdrawals shall be allowed first from the unit fund built up from the top up premiums as long as such fund supports the partial withdrawal and subsequently, partial withdrawals shall be allowed from the unit fund built up from the basic premiums

After any partial withdrawal, at least an amount equal to ₹10,000 plus Top-up premiums (if any) paid during 5 years preceding the date of withdrawal should be available in the policyholders' unit account.

Reduction of sum assured payable on death: The sum assured payable on death shall be reduced by the extent of the partial

withdrawals made during the period of two years immediately preceding the death of the life assured.

The partial withdrawals with respect to the fund values from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.

Switching

The Policyholder can switch units from one Fund to another Fund out of the funds mentioned above, during the policy term.

Top- up premiums

Top- up premium is an amount of premium that is paid by the policyholder at irregular intervals besides basic regular premium payments specified in the contract. Top up premium is treated as single premium for all purposes. All the due premiums must be paid up to date before remitting Top up premiums.

Each Top up premium shall be considered as single premium and shall have insurance cover at 125% of top up premium.

Top up premiums once paid cannot be withdrawn from the unit fund for a period of 5 years from the date of payment of Top up premium except in case of complete surrender of the policy. Top up premiums are not permitted during the last 5 years of the policy.

At any point of time the total Top up premiums paid shall not exceed the sum total of regular premiums paid.

There are no discontinuance charges on Top up premiums.

Fund Options and its Investment Portfolio

Policyholder has an option to choose any one of the below funds (except *) or a combination of the following funds in a fixed percentage.

Fund	Equity	Debt	Money Market	Objective and risk
Preserver (SFIN:ULIF01507/01/10PRSERVRFND128)	0%	80% - 100%	0% - 20%	very low risk with steady returns
Balancer (SFIN:ULIF01707/01/10BALANCRFND128)	40% - 60%	20% - 60%	0% - 20%	Moderate risk with potentially better returns
Maximus (SFIN:ULIF00301/07/06MAXIMUSFND128)	0% - 70%	30% - 100%	0% - 20%	High risk with high returns
Accelerator (SFIN:ULIF00401/03/07ACCELRTOR128)	90% -100%	0%	0% - 10%	very high risk with significantly high returns
Tyaseer ¹ (SFIN:ULIF01401/09/09TYASEERFND128)	90% - 100%	0%	0% - 10%	Very high risk with significantly higher returns
*Discontinued policy fund (SFIN:ULIF01801/11/11DISCONFND128)	0%	60% - 100% ²	0% - 40%	As Mandated by IRDAI with a minimum Guaranteed return as prescribed by IRDAI from time to time

¹Tyaseer funds are invested in stocks and shares other than banks, NBFCs, breweries, distilleries, alcohol-based chemicals, Cigarettes, tobacco, entertainment, leather, sugar and hatcheries.

²Government securities only

Note: Equity refers to investment in listed equities. Debt instruments refer to investment in fixed income securities such as Government Bonds, Rated Corporate Bonds (AA and above) etc., Money Market and Cash include investment in instruments like Commercial paper, Certificate of Deposits, Short term Bank Deposits and Money market instruments.

Charges under the Plan

Premium Allocation Charge

5% of the single premium at the inception.

2% of Top up Premium

Policy Administration Charge

First policy year to fifth policy year: 1.25% p.a. on the single premium & Top up premiums paid

Sixth Year onwards : Nil

These charges are deducted monthly from the unit fund by cancelling appropriate number of units.

The policy administration charge shall not exceed ₹500 per month

Fund Management Charges

An Investment management charge as detailed below will be charged by adjustment of the Net Asset Values of the units of the fund on a daily basis.

Name of the fund	FMC
Preserver	- 1.25%
Balancer, Maximus, Accelerator & Tyaseer	- 1.35%
Discontinued policy fund	- 0.50%

Surrender Charge: Nil

Switching Charge: Nil

Mortality Charge

Mortality charges will be charged on Sum at Risk at the beginning of each policy month by cancelling requisite number of units from the policyholder's unit fund till the policy becomes a claim (maturity or death) or discontinued or surrendered. Sum at risk is mentioned below.

Sum at Risk=Death benefit minus total fund value

Discontinuance Charges

The discontinuance charges as specified below will be charged from the fund value on the date of discontinuance in case the policy is discontinued.

Where the policy is discontinued during the policy year	Discontinuance Charges for the policies having Single Premium up to ₹3,00,000	Discontinuance Charges for the policies having Single Premium above ₹3,00,000
1	Lower of 2% * (SP or FV) subject to a maximum of ₹3000	Lower of 1% * (SP or FV) subject to a maximum of ₹6000
2	Lower of 1.5% * (SP or FV) subject to a maximum of ₹2000	Lower of 0.70% * (SP or FV) subject to a maximum of ₹5000
3	Lower of 1% * (SP or FV) subject to a maximum of ₹1500	Lower of 0.50% * (SP or FV) subject to a maximum of ₹4000
4	Lower of 0.5% * (SP or FV) subject to a maximum of ₹1000	Lower of 0.35% * (SP or FV) subject to a maximum of ₹2000
5 and onwards	Nil	Nil

S.P. – Single Premium, F.V. – Fund Value

There is no discontinuance charge on top up premiums.

Terms & Conditions

Discontinuance/Surrender

If the policyholder requests for discontinuance of the policy during the lock in period, the policy shall be treated as a discontinued policy and the unit fund value shall be credited to the discontinued policy fund. No charges shall be levied except the fund management charge @ 0.5% pa on the discontinued policy fund. The discontinued policy fund will be paid to the policyholder after expiry of the lock in period of 5 years from the date of commencement of policy subject to a minimum guaranteed interest as prescribed by IRDAI from time to time.

If the policy is surrendered after completion of five policy years i.e. after lock in period, the unit fund value of the policyholder will be paid without any penalty.

There is no revival option under this plan.

Suicide clause

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable the nominee(s) or the beneficiary(ies) of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

Unit pricing

The NAV of the segregated fund shall be computed as

Market value of investment held by the fund + value of current assets – Value of current liabilities and provisions, if any divided by No. of units existing on valuation date (before creation /redemption of units)

Minor Lives

The life assured whose age is less than 18 years (as age on last birthday) at date of inception of policy shall be considered as minor. In case of minor lives assured, the risk shall be commenced from the date of first policy anniversary. In case of death of minor life assured in the first policy year, the premiums paid will be refunded and the policy will be terminated. The policy shall be vested automatically on the date on which the life assured attains majority.

Free Look Period

The policyholder has a period of 30 days from the date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy and where the insured disagrees to any of those terms or conditions, he has the option to return the policy stating the reasons for his objection. Irrespective of the reasons mentioned, the policy holder will be entitled to an amount which shall be equal to non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation less a proportionate risk charges for the period on cover and expenses incurred by the insurer on medical examination, if any, and stamp duty charges.

A request received by the Company for free look cancellation of the policy shall be processed and premium shall be refunded within 7 days of receipt of the request.

Cut-off timings

In respect of Premium/ Top-up premiums/ request for fund switches received up to 3 p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the day on which premium is received shall be applicable.

In respect of Premium/ Top-up premiums/ request for fund switches received after 3 p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the next business day shall be applicable.

In respect of Premium/ top up premiums received by the insurer along with outstation cheque or demand draft at the place where the premium is received, the closing NAV of the day on which Cheque /Demand Draft is realized shall be applicable.

Cut –off timings are subject to change by IRDAI.

Loans

No loans are granted under the policy.

Closure of an Existing Unit Linked Fund

Although the Unit Linked Funds are open ended, the Company may, with prior approval from the IRDAI close any of the funds available under this policy. The Policyholder shall at least be given four weeks prior written notice of the Company's intention to close any of the Unit Linked Funds. In such an event the Policyholder needs to inform the Company his/her preferred Unit Linked Fund to which the Fund Value is to be switched before the Unit Linked Fund closure date. If the Policyholder does not inform the company before this date, the Company will switch the Fund Value of the Fund being closed to the available Fund which is the most similar to the Fund being closed. No Fee will be charged for the switching of funds in the case of the closure of a Unit Linked Fund.

Introduction of a New Unit Linked Fund

New Unit Linked Fund(s) may be established by the Company from time to time with the prior approval of the IRDAI and the

policyholder shall be notified of such new Funds if they are made available to this policy. The Company may offer the Policyholder the option to switch to the new Fund(s) at such a price and subject to such terms and conditions as may be imposed by the Company at that time.

Changes to Terms and Conditions

The Company reserves the right to change these Terms and Conditions, the Rules for the Unit Linked Funds and the benefits covered by the policy if there is a change in the law, legislation or taxation affecting the Company or the Unit Linked Funds or the Policy, or if there is a change in circumstances which makes it impossible or impractical to follow these Terms and Conditions with prior approval from the IRDAI.

The Company will intimate to the Policyholder any changes to the Terms and Conditions, Rules for the Unit Linked Funds and benefits within four weeks from the date of the change.

If policyholder does not intimate to the Company that he/she does not accept the change within four weeks after the Company has sent notification thereof, he/she will be deemed to have accepted the change.

If policyholder does not agree with the change and intimate to the company within four weeks after the Company has sent notification thereof, he/she will be allowed to surrender and terminate the policy without any charge or penalty.

Definition

Premium Allocation Charges: This is the percentage of the premium deducted towards charges from the premium received. The balance constitutes that part of the premium which is utilized to purchase (investment) units for the policy.

Mortality charges: This is the cost of life insurance cover and charged at the beginning of each month till the policy becomes a claim by surrender or by death or by maturity or by discontinuance whichever is earlier.

Fund Management charges: It is a charge levied as a percentage of fund value.

Administration charges: This is a fixed charge levied at the beginning of each policy month from the policy fund by cancelling units for equivalent amount.

Switching charge: This is a charge levied on switching of units from one fund to another.

Miscellaneous charge: This is a charge levied for an alteration within the contract.

Fund value: The value of units in policyholders unit account (including top up units)

Discontinuance charge: This is a charge levied on the unit fund value on discontinuance of the policy.

Force Majeure condition

- a. The Insurer shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Insurer may value the SFIN less frequently in extreme circumstances external to the Insurer i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Insurer may defer the valuation of assets for up to 30 days until the Insurer is certain that the valuation of SFIN can be resumed.
- b. The Insurer shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
- c. The Insurer shall continue to invest as per the fund mandates submitted in Section 8.1 of Form IRDAI-Life-Linked-NP, of File

8 Use procedure. However, the Insurer shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 2(j) of IRDAI (Investment) Regulations, 2016] in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates submitted in Section 8.1 of Form IRDAI-Life-Linked-NP, of File 8 Use procedure shall be reinstated within reasonable timelines once the force majeure situation ends

- d. Few examples of circumstances as mentioned [in point 3 (a & b) above] are:
- i. when one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays
 - ii. When, as a result of political, economic, and monetary or any circumstances which are not in the control of the insurer, the disposal of the assets of the fund would be detrimental to the interests of the continuing Policyholders.
 - iii. In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
 - iv. In the event of any force majeure or disaster that affects the normal functioning of the Insurer.

In such an event, an intimation of such force majeure event shall be uploaded on the Insurer's website for information.

Tax Benefit

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)

Charges levied on the policy are subject to applicable taxes, cesses and levies which shall be deducted from the unit fund. If any additional Taxes /Cesses /Levies are imposed by any statutory or administrative body of this country under this Policy, the Company reserves the right to deduct the same from the unit fund.

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 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

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 and Misrepresentation

In case of fraud or misrepresentation, action shall be initiated in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

Grievance Redressal

At Shriram Life, our customers are our top priority. We pride ourselves on being a service-oriented company that responds quickly to your needs. We understand that there may be times when things don't go as expected, but rest assured, we're here to help. We

offer an accessible and responsive mechanism for addressing your grievances and suggestions. You can always reach us at:

- Toll-Free Numbers: 1800-3000-6116 / 1800-103-6116 Email--customer@shriramlife.in
- Grievance Redressal Officer: 040-23009400 Email: grievance.redressal@shriramlife.in

For more touchpoints and details, visit <https://www.shriramlife.com/services/grievance-redressal>

Risk Factors

1. Unit Linked Life Insurance products are different from traditional life insurance products and are subject to the market risk factors.
2. 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 the fund and factors influencing the capital market and the insured is responsible for his/ her decisions.
3. Shriram Life is only the name of the Life Insurance Company and Shriram Fortune Builder Insurance Plan is only the name of the unit linked insurance contract and does not in any way indicate the quality of the plan, its future prospects or returns.
4. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document issued by the insurance company.
5. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these funds, their future prospects or returns.
6. The past performance of the fund options is not indicative of future performance of these funds.

Please read the associated risks and the applicable charges from your Policy document and detailed benefit illustration.

Important Sections of 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 an 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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

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

- a. 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.

- b. 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.
- c. 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 mis-statement 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 mis-statement of or suppression of a material fact are 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
- d. 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 on the basis of 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 pols or assignees of the insured within a period of ninety days from the date of such repudiation.
- e. 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.

All Life Insurance products cover all individuals including armed forces who are prone to war like situations.

Death due to any reason is covered under all our base plans, subject to terms and conditions mentioned in the brochure.

About the Company

With a pan-India presence and over 500+ 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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For further assistance you can contact us in the following ways:

-  Visit your nearest branch office for details.
List of our branches is available on 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.
 -  Call our toll free number : 1800 103 6116
 -  Visit our website www.shriramlife.com
 -  Phone : +91 40 23009400 (Board)
 -  Fax : +91 40 23009456
 -  Mail us at customercare@shriramlife.in
- CIN: U66010TG2005PLC045616**
IRDAI Reg No. 128
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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
Public receiving such phone calls are requested to lodge a police complaint.