

In this policy, the investment risk in 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 policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

The Power of **Protection** and **Lifelong Growth**

SHRIRAM LIFE

GOLDEN JUBILEE PLAN

A UNIT-LINKED NON-PARTICIPATING LIFE INSURANCE PLAN
UIN 128L095V02



ZAROORAT JAISI, POLICY VAISI

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USP

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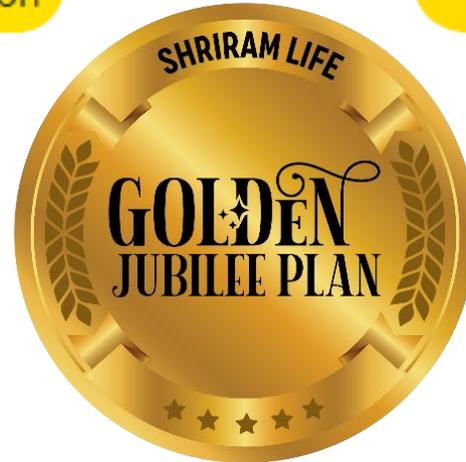
Financial control with multiple fund options, unlimited free switches and unlimited free premium redirection



Auto Transfer option (ATO) without any additional charge, to tackle market volatility



Wealth Boosters guaranteed every 5 years[#]



Return of Premium Allocation & Mortality charges*



Whole Life Option:
To save for your next generation or withdraw whenever you want

Additional Features



Customised life cover: 2 cover options to choose from and choice of cover level within each cover option



Settlement Option available with Maturity/ Death benefit to tackle market volatility during redemption



Flexibility to top-up your scheduled premiums whenever you have additional funds



Liquidity and easy access to your funds through partial withdrawals



Additional protection with multiple riders

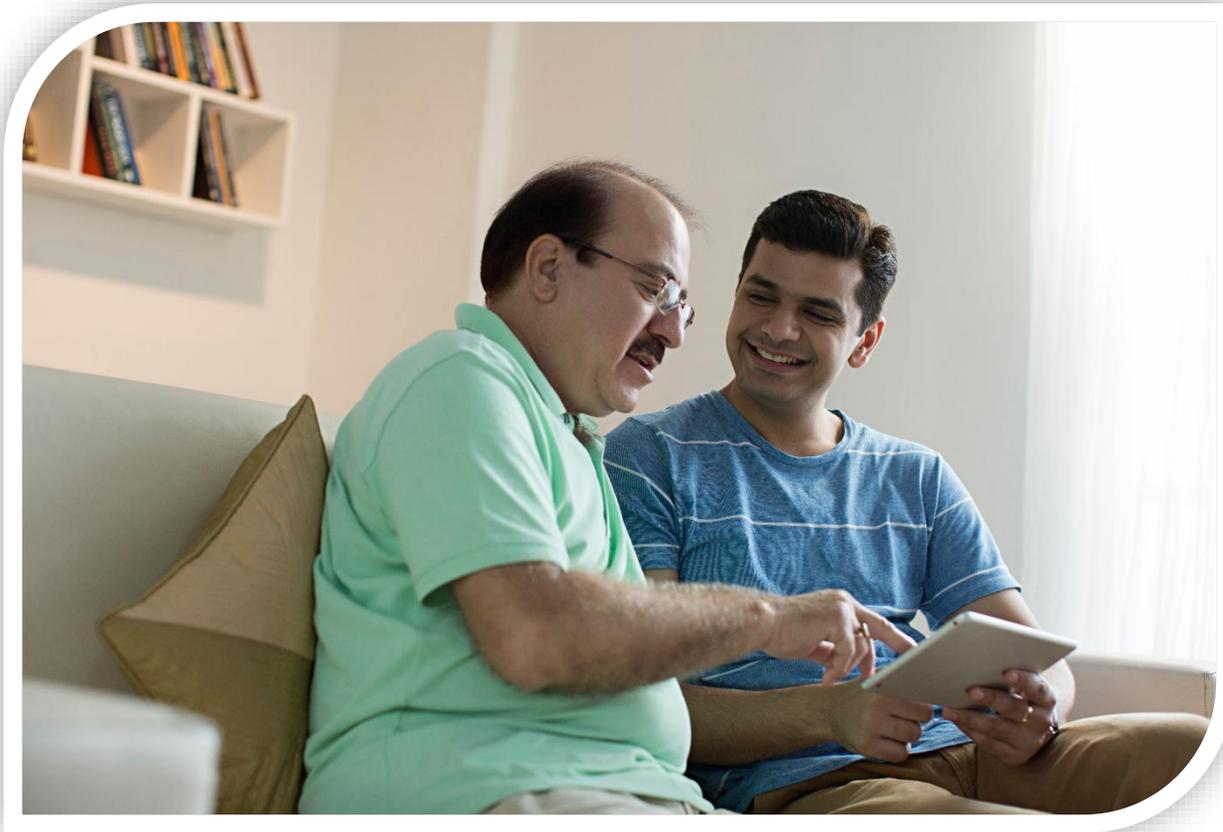


Tax Benefits on Investments and returns^{\$}



Unmatched flexibility with option to increase/decrease policy term, increase premium payment term and increase/decrease sum assured and decrease premium

Plan Options



Life Goal

Allows you to set and achieve specific financial goals during the policy term

Aligns your life insurance coverage with your personal financial aspirations

Helps you plan for important milestones in life

Legacy

Allows you to create a legacy for your loved ones by leaving behind a substantial wealth transfer.

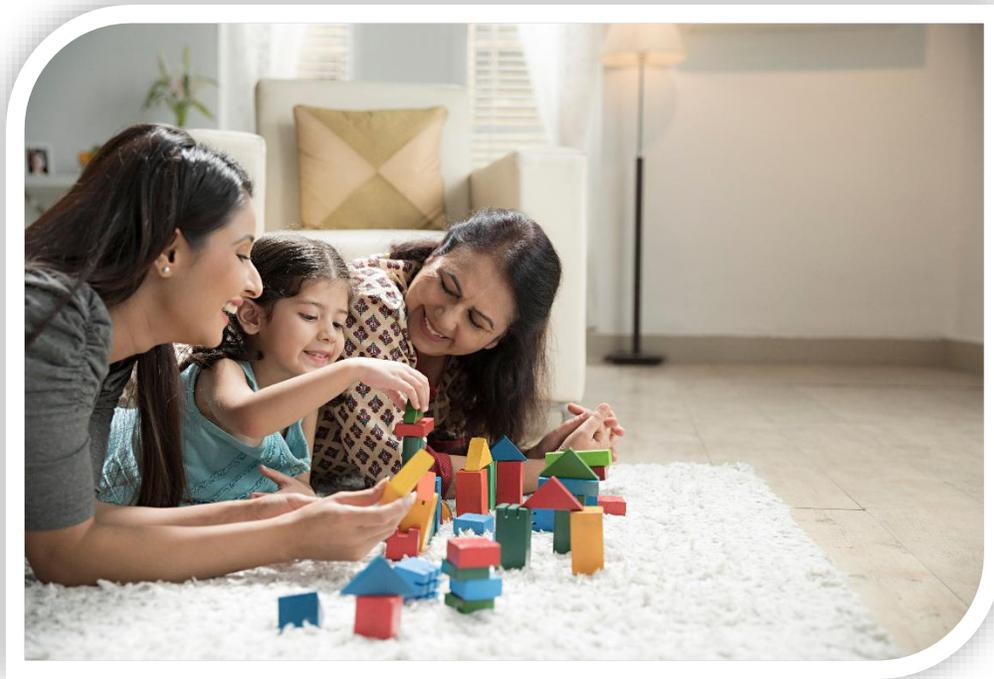
Benefits Under the Plan

**Maturity
Benefit[#]**

**Death
Benefit[#]**



Death Benefit



Option 1

Sum Assured plus Top-up
sum assured (if any)

+

Total base premium fund
value plus top up premium
fund value (if any)

(Available with Life Goal only)

Option 2

Higher of

Sum Assured (less partial
withdrawals# in the last two
years preceding death)/
Base premium fund value

+

Higher of

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

The partial withdrawals made from the top-up premium fund value shall not be considered for this.

Under both the options the minimum death benefit shall be at least 105% of the total premiums received.

Maturity benefit

On survival of the Life Assured up to the end of the policy term, provided the policy is in force,

the fund value will be payable

$$\text{Fund value} = \begin{array}{c} \text{Total of base premium fund value} \\ + \\ \text{Top-up premium fund value, if any} \end{array}$$

Fund value = Number of units multiplied by the applicable NAV



Eligibility Criteria

Eligibility Criteria	Limits																
Entry Age	<p>Minimum: 30 days Maximum: (age last birthday)</p> <table border="1"> <thead> <tr> <th></th> <th>Life Goal</th> <th>Legacy</th> </tr> </thead> <tbody> <tr> <td>Option I</td> <td>For PT <= 20: 55 years For PT > 20: 50 years</td> <td>NA</td> </tr> <tr> <td>Option II</td> <td colspan="2">65 years</td> </tr> </tbody> </table>		Life Goal	Legacy	Option I	For PT <= 20: 55 years For PT > 20: 50 years	NA	Option II	65 years								
	Life Goal	Legacy															
Option I	For PT <= 20: 55 years For PT > 20: 50 years	NA															
Option II	65 years																
Maximum Age at Maturity	<p>Life Goal: 75 years (age last birthday) Legacy: 100 years (age last birthday)</p>																
Policy Term	<p>Minimum: 10 years Maximum: Life Goal: 30 years (in multiples of 1 year) Legacy: 100 minus age at entry</p>																
Premium Paying Term	<table border="1"> <thead> <tr> <th></th> <th>Life Goal</th> <th>Legacy</th> </tr> </thead> <tbody> <tr> <td>Single Pay</td> <td>Single Payment</td> <td>NA</td> </tr> <tr> <td>Limited Pay</td> <td>Min: 5 Years Max: PT minus 5 Years</td> <td>Min: 10 Years Max: 100 minus age at entry (PPT multiples of 5 Years)</td> </tr> <tr> <td>Regular Pay</td> <td>Same as Policy Term</td> <td>Same as Policy Term</td> </tr> </tbody> </table>		Life Goal	Legacy	Single Pay	Single Payment	NA	Limited Pay	Min: 5 Years Max: PT minus 5 Years	Min: 10 Years Max: 100 minus age at entry (PPT multiples of 5 Years)	Regular Pay	Same as Policy Term	Same as Policy Term				
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Regular Pay	Same as Policy Term	Same as Policy Term															
Premium Payment Frequency	Single, Yearly, Half-Yearly, Quarterly, Monthly																
Premium	<p>Minimum: Single: ₹3,00,000 for all PT Limited & Regular: Yearly: ₹1,00,000, Half-yearly: ₹50,000; Quarterly: ₹25,000 and Monthly: ₹10,000 Maximum: No limit, subject to Board approved underwriting policy.</p>																
Death Sum Assured	<table border="1"> <thead> <tr> <th>For entry ages: below 50 years</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Single Pay</td> <td>1.25x SP</td> <td rowspan="2">10x AP/SP</td> </tr> <tr> <td>Regular & Limited Pay</td> <td>7x AP</td> </tr> <tr> <th>For entry ages: 50 years and above</th> <th>Minimum</th> <th>Maximum</th> </tr> <tr> <td>Single Pay</td> <td>1.10x SP</td> <td rowspan="2">10x AP/SP</td> </tr> <tr> <td>Regular & Limited Pay</td> <td>5x AP</td> </tr> </tbody> </table> <p>Under both the options the minimum death benefit shall be at least 105% of the total premiums received.</p>	For entry ages: below 50 years	Minimum	Maximum	Single Pay	1.25x SP	10x AP/SP	Regular & Limited Pay	7x AP	For entry ages: 50 years and above	Minimum	Maximum	Single Pay	1.10x SP	10x AP/SP	Regular & Limited Pay	5x AP
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Riders	<p>Shriram Accidental Death & Disability Rider (UIN - 128A012V01) Shriram Accidental Death & Disability Income Rider (UIN - 128A013V01) Shriram Critical Illness Care Rider (UIN – 128A014V02)</p>																



[^] 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, total fund value as on date of intimation of death will be paid to the policyholder and the policy will be terminated. The policy shall be vested automatically on the date on which the life assured attains majority.

Sample Illustrations of the plan

Life Goal

Annual Premium: ₹3,00,000 **Premium Payment term:** 30
Age at entry: 35 years **Policy term:** 30
Sum Assured: ₹30,00,000

Benefit Option II

Assumed investment returns	8% p.a.	4% p.a.
Fund Value at Maturity	₹3,03,09,420	₹1,49,11,676

Legacy

Annual Premium: ₹3,00,000 **Premium Payment term:** 65
Age at entry: 35 years **Policy term:** 65
Sum Assured: ₹30,00,000

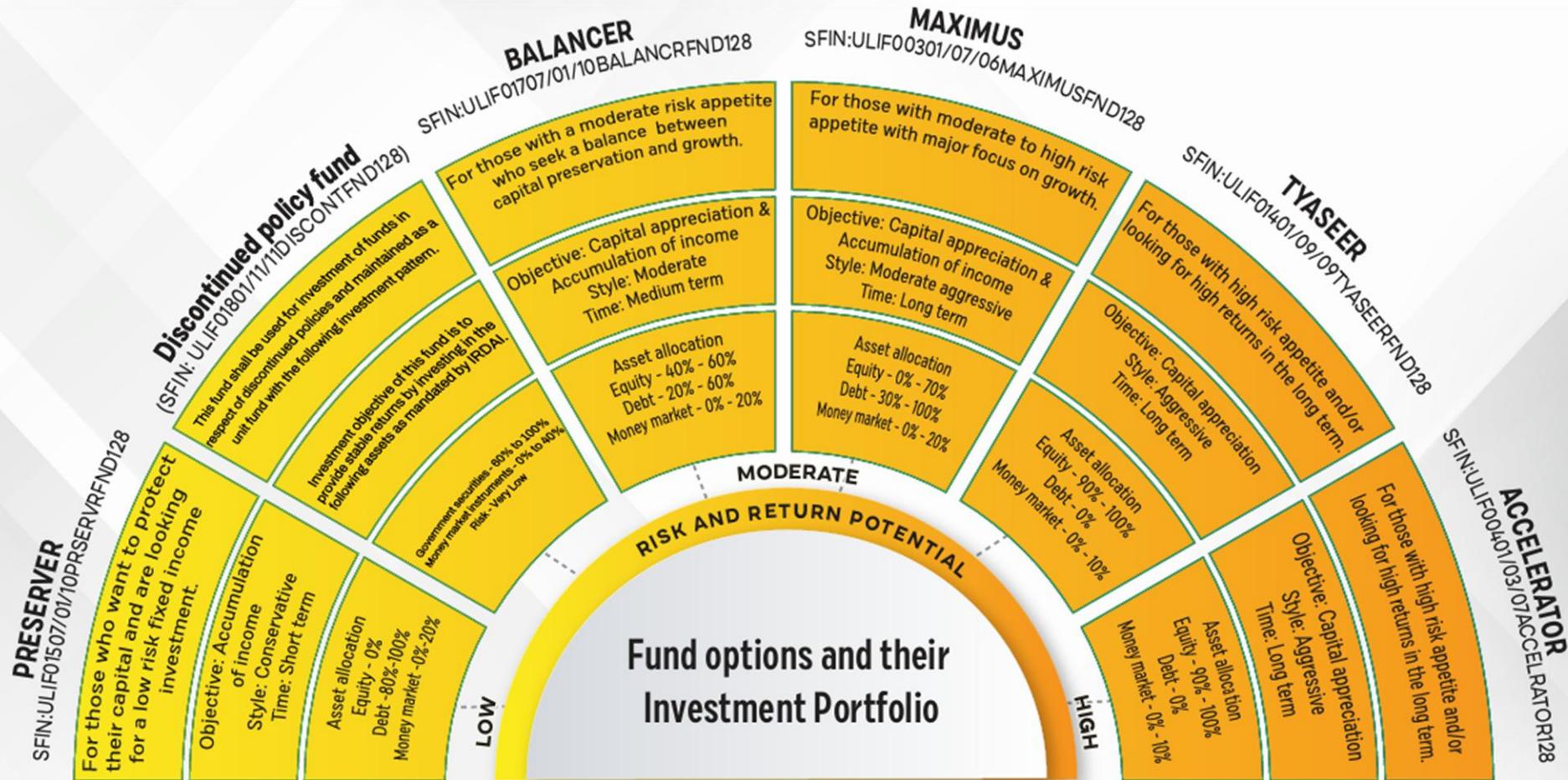
Benefit Option II

Assumed investment returns	8% p.a.	4% p.a.
Fund Value at Maturity	₹42,93,69,159	₹7,08,35,617



The above illustrations are for a healthy male life with 100% of his investments in Defender. The returns shown in the benefit illustrations are not guaranteed as the value of your policy depends on a number of factors including future investment performance.

Fund Options



Policyholder has an option to choose any one of the above funds or a combination of the funds chosen by the policyholder depending on their needs and risk appetite.

*Refer our sales brochure for details on Discontinued Policy Fund.

Return of Charges

Following charges shall be returned back to the policyholder in form of additional units, provided all due premiums payable by the time the return of charges are due.

PLAN OPTIONS	PREMIUM ALLOCATION CHARGES	MORTALITY CHARGES	
		Regular & Limited Pay	Single Pay
Life goal	100% at the end of 10 th Policy year	100% on survival to maturity	50% on survival to maturity
Legacy		100% on survival of 30 policy years	N.A.



Guaranteed# Wealth Boosters

Following charges shall be returned back to the policyholder in form of additional units, provided all due premiums payable by the time the return of charges are due

At the end of policy year	Single premium	Limited premium	Regular premium
10	3%	1%	1%
15	3%	2%	2%
20	3%	3%	3%
25	3%	3%	3%
30	3%	3%	3%
35 & above	NA	4.5%	4.5%



Charges under the plan

Charges under the Plan*	Applicable Value	Duration of Charges
Premium Allocation Charge	0% on SP 0% on Top-up Premium 1.5% if AP \geq ₹ 3 Lakhs 3.5% if AP $<$ ₹ 3 Lakhs	First 5 years only
Policy Administration Charge	0.07% of SP p.m / 0.21% of AP p.m	First 10 years only
Mortality Charge	Depends on attained age and applies to Sum at Risk only. Nil if Fund Value $>$ Sum Assured for Option II	Policy Term
Fund Management Charges	1.25% or 1.35% p.a. depending on the fund chosen	Policy Term
Fund Switching charges Premium redirection charge Top-up Charges	NIL	NA
Discontinuance Charges	Charge applicable on Fund Value as per the year of discontinuance. 0% charges on Top-up Fund Value.	Charge applicable if the policy is discontinued during first 5 years only.



Income Tax Benefits



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):

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”.



Risk Factors

1. Unit Linked life insurance products are different from traditional insurance products and are subject to the market risk factors.
2. The premium paid in Unit Linked 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 Life Golden Jubilee 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 plans, 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 any person taking out or renewing or continuing a policy accept any rebate except such rebates 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 punishable with a fine which may extend to ten lakh rupees.

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 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 (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 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 nominees or assignees of the insured within a period of 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.

Disclaimers

#Provided all the premiums are paid and the policy is in force.

Shriram Life Insurance Company Limited. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale.

Shriram Life Golden Jubilee Plan UIN : I28L095V02

IRDAI Regn No. 128

CIN: U66010TG2005PLC045616

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS.

IRDAI or its officials do not engage in activities such as selling insurance policies, announcing bonuses, or investment of premiums. Members of the public who receive such calls are advised to lodge a police complaint.

In this policy, the investment risk in 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 policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.

Unit Linked Insurance Products are different from traditional insurance products and are subject to market risks. The premium paid in Unit Linked 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.

The past performance of the fund options is not indicative of future performance of these funds.

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ARN: SLIC/Elec/March 2026/2374

THANK YOU!

