

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.

BUILT TO
PROTECT.
DESIGNED TO
GROW.



A Unit-Linked Non-Participating Life Insurance Plan
UIN - 128L096V02

KEY BENEFITS

-  Customised life cover
-  Unlimited Switching, Premium Redirection & Auto Transfer Option
-  Wealth Boosters guaranteed
-  Return of Premium Allocation Charges



ZAROORAT JAISI, POLICY VAISI

Key Features:



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



Unlimited Switching, Premium Redirection, and Auto transfer option (ATO) free of cost



Return of Premium Allocation Charges



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



Additional protection through Riders



Multiple funds and investment strategies to choose from



Wealth Boosters guaranteed every 5 years*



Option to increase/decrease policy term, premium payment term, decrease sum assured and premium.



Choice of Policy Term – 10 to 30 years

*Starts from 10th year provided all premiums are duly paid

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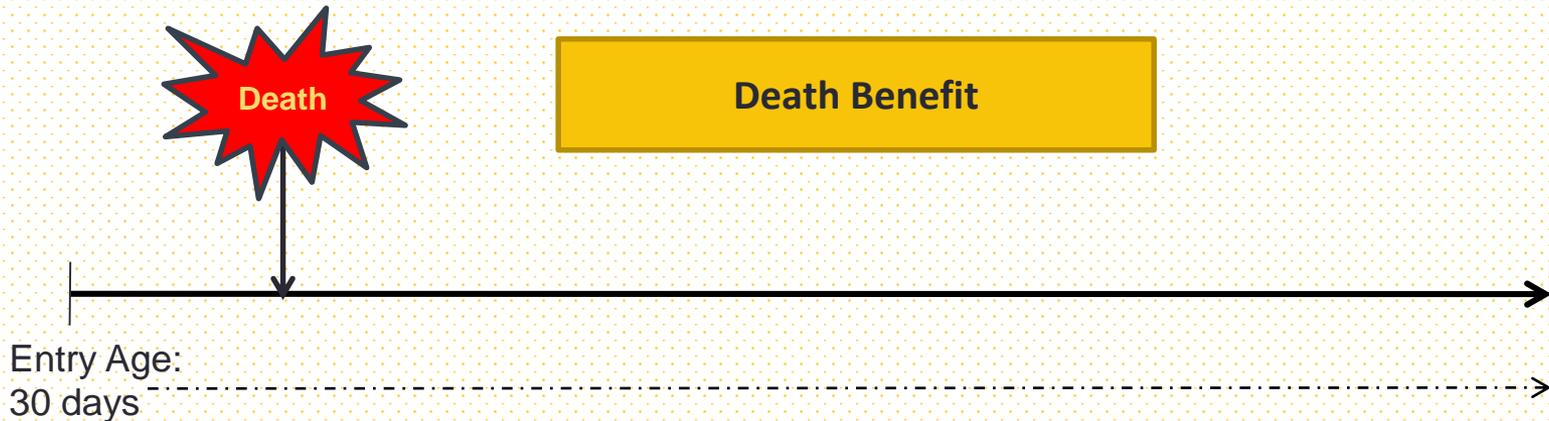
Maturity Benefit

Fund Value Plus Top up Fund value

Entry Age:
30 days

Maximum
Age at
Maturity 75
Yrs

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Option 1:
Sum Assured along with top-up sum assured
Plus
the Fund Value
Plus
Top up SA Plus Top up Fund
Value of on Death will be paid

OR

Option 2:
Higher of;
SA or Base premium fund value
Plus
Higher of;
Top-Up SA or Top up premium fund value

Benefits payable under this plan

Death Benefit:

In case of death of Life Assured during the policy term provided the policy is in force:

Option I

Sum Assured along with top-up sum assured (if any), base premium fund value and top-up premium fund value (if any) will be paid to the nominee or beneficiary and the policy will be terminated.

Option II

Higher of

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

PLUS

Higher of

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

Will be paid to the nominee or beneficiary and the policy will be terminated.

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

Benefits payable under this plan

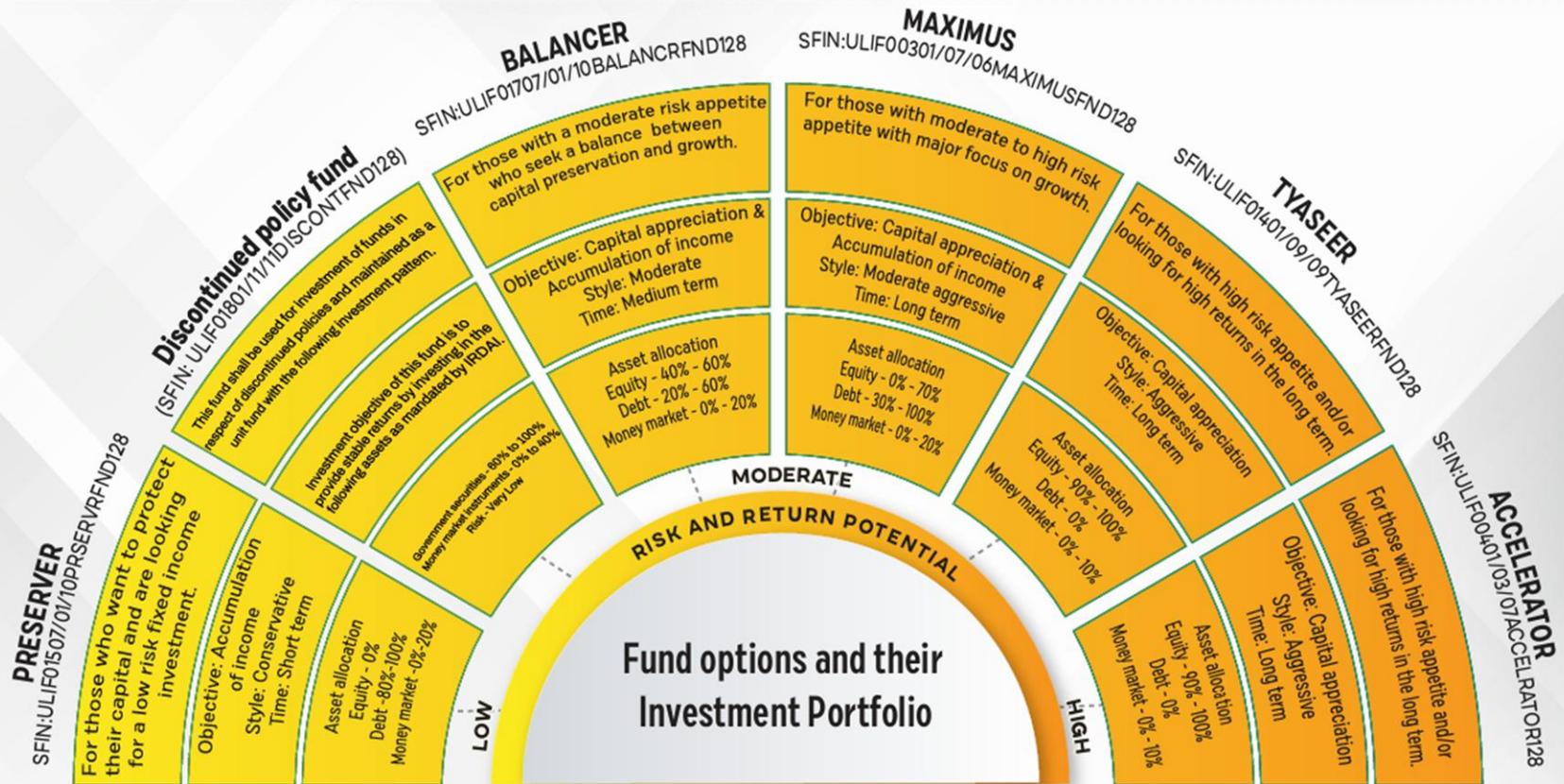
Maturity Benefit:

- 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

Plan Eligibility

Eligibility Criteria	Limits	
Entry Age	Minimum: 30 days Maximum: (age last birthday) Option I: 55 years for policy term 15 and less; 50 years for policy term above 15 Option II: 65 years for all policy terms	
Maximum Age at Maturity	75 years (age last birthday)	
Policy Term	10 to 30 years (multiples of 1 year)	
Premium Paying Term	Regular – same as Policy Term Limited – Option I - 5,10,15,20,25 years (for ages <=40 years) 10,15,20,25 years (for ages > 40 years) Option II – 5,10,15,20,25 years (for ages <=50 years) 10,15,20,25 years (for ages > 50 years)	
Mode of Premium Payment	Yearly, Half yearly, Quarterly, Monthly (NACH only)	
Premium	Minimum: Annual – ₹12,000 Half Yearly – ₹6000 Quarterly – ₹3,000 Monthly – ₹1,000 Maximum: No limit, subject to Board approved underwriting policy	
Sum Assured	For entry ages below 50 years: Minimum: 7 X Annualized Premium Maximum: 10 X Annualized Premium ,subject to Board approved underwriting policy	For entry ages 50 years and above: Minimum: 5 X Annualized Premium Maximum: 10 X Annualized Premium, 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)	

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.



YOUR PARTNER FOR PROSPERITY

IN PARTNERSHIP WITH THE Sanlam GROUP

Return of Charges

Return of Charges

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

Premium allocation charges

	% of premium allocation charge (Annual Premium <30,000)	% of premium allocation charge (Annual Premium >= 30,000)
At the end of 10 th Year	0%	100%
At the end of 15 th Year	50%	0%
At the end of 20 th Year	50%	0%

Wealth Boosters

Wealth Booster		
At the end of policy year	For annual premium <₹30,000	For annual premium >= ₹30,000
10	1% of FV	1% of FV
15	1% of FV	2% of FV
20	1.5% of FV	3% of FV
25	1.5% of FV	3% of FV
30	1.5% of FV	3% of FV

Charges Under the Plan

Charges under the Plan*	Applicable Value	Duration of Charges
Premium Allocation Charge	2% on Top-up Premium 12% of AP in year 1 (for all premium bands) 4% of AP from year 2 to 5 (for all premium bands)	First 5 years only
Policy Administration Charge	0.10% of AP – From year 1 to 5 0.36% of AP – From year 6 to 10 (AP < 30,000) 0.29% of AP – From year 6 to 10 (AP >= 30,000)	First 10 years only
Mortality Charge	Depends on attained age and applies to Sum at Risk only.	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 Alteration Charge	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

*T&C Apply. For further details, refer our sales brochure.

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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 Wealth Pro (UIN 128L096V02)** 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.

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 Wealth Pro UIN : I28L096V02
IRDAI Regn No. I28
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.

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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THANK YOU