



Shriram Fortune Builder Insurance Plan

UIN 128L038V04

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

Shriram Life Fortune Builder Insurance Plan

Key Features of the Plan

- Multiple funds and investment strategies to choose from
- Choice of Policy Term - 10, 15, 20 years
- Unlimited Fund Switches free of cost
- Additional protection through Riders

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Plan Eligibility

Eligibility Criteria	Limits	
Age at entry	Minimum: 0 years Maximum: 65 years (age last birthday)	
Maximum Exit Age	75 years (age last birthday)	
Policy Term	10, 15, 20 years	
Premium Paying Term	Single	
Premium	Minimum: Rs. 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	For entry ages 50 years and above: Minimum: 1.10 x Single Premium
	Maximum: No limit, subject to Board approved underwriting policy.	

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Benefits of the 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

PLUS

Higher of

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

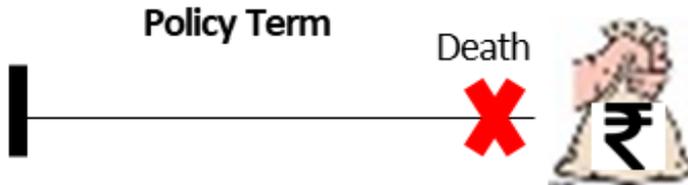
Maturity Benefit:

In case of survival of the life assured up to the end of the policy term, Total fund value will be paid

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

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Death Benefit



Entry age :
0 to 65
years

Higher of

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

PLUS

Higher of

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

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Maturity Benefit



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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:ULIF00401/03/07ACCELRFND128)	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:ULIF01801/11/11DISCONTFND128)	0%	60% - 100% ²	0% - 40%	As Mandated by IRDAI with a minimum Guaranteed return as prescribed by IRDAI from time to time

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

² Government securities only



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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 Rs. 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



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

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

There is no discontinuance charge on top up premiums.

GST

The GST or any other tax as per Tax Regulations in force from time to time will be levied on applicable charges.

Charges cited above will not be changed under this plan up to the end of the policy term.



SHRIRAM

Life Insurance

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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 Fortune Builder** 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.

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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 Fortune Builder Insurance Plan UIN : I28L038V04

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.

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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