

A Promise of Whole Life



Life doesn't stop at retirement then why should income?

Shriram Life Early Cash Plan is specially designed to help you manage your regular expenses while saving for major goals, ensuring your family is financially protected, even if something unfortunate happens to you. With this plan you get:

KEY BENEFITS

		
Whole Life Cover and Income*	2 Plan Options - Early Cash and Super Growth	Cash Bonus as Income from 1st Policy Month*
		
Flexible Cash Bonus Payout Option*	Cash Bonus Guarantee	Compounding Bonus*

High Sum Assured Rebates

For high sum assured policies, a premium discount as follows is applicable.

Sum Assured Band	Premium Discount in INR per ₹1000 Sum Assured
Up to ₹2,99,999	Nil
₹3,00,000 - ₹4,99,999	1.50
₹5,00,000 - ₹7,49,999	3.50
₹7,50,000 - ₹9,99,999	6.50
₹10,00,000 and above	8.50






Eligibility Criteria	Limits	
Age at entry	Minimum: 3 years (Age last birthday) Maximum: 55 years (Age last birthday)	
Maturity age	Minimum: 18 years (Age last birthday) Maximum: 70 years (Age last birthday) for other than whole life 100 years (Age last birthday) for whole life	
Policy Term & Premium Paying Term	Policy Term	Premium Paying Term
	10 years	6 years
	12 years	6 years, 8 years, 10 years
	15 years	8 years, 10 years, 15 years
	20 years	10 years
	Whole Life (100 minus Entry Age)	10 years, 12 years and 15 years
Sum Assured	Minimum: ₹1,50,000 for other than Whole life ₹2,50,000 for whole life Maximum: No maximum limit, subject to Board approved underwriting policy	
Riders	Accident Benefit Rider (UIN 128B001V04 or any other later version) Family Income Benefit Rider (UIN 128B002V04 or any other later version) Shriram Life Extra Insurance Cover Rider (UIN 128B009V03 or any other later version) Shriram Critical Illness Plus Rider (UIN 128B016V02 or any other later version) Shriram Life Critical Illness Woman Rider (UIN 128B032V01 or any other later version) Shriram Life Step-Up Rider (UIN 128B033V01 or any other later version) Shriram Life Arogya Saathi Rider (UIN 128B034V01 or any other later version)	

*With Early Cash Option

*With Super Growth option, provided all due premiums are paid and policy is in force on maturity

Benefits under the Plan

Benefits	 Options	
	 Early Cash Option	 Super Growth Option
Payment of Bonus	Receive payouts at your preferred frequency: monthly, quarterly, half-yearly, or annually, until the policy term ends.	Declared cash bonuses accrue at a compounding rate on the Sum Assured and accrued bonuses, payable at maturity.
Maturity Benefits	Sum Assured + last cash bonus due yet unpaid + Terminal Bonus, if any is paid	Sum Assured + Accrued Bonuses + Terminal Bonus, if any is paid
Cash Bonus rate p.a.	Minimum 2% of the Sum Assured for non whole life policies and minimum cash bonus of 1% of sum assured for whole life policies throughout the term of the plan	
Death Benefit	Lump sum amount of cash bonuses accrued till the date of death and terminal bonus, if any plus Death Sum Assured. Death Sum Assured is higher of 10 times the Annualized Premium for age up to 50 years / 7 times the Annualized Premium for age above 50 years or 105% of Total Premiums Paid till the date of death or Sum Assured	

Sample Illustrations

Illustration 1

Amar, aged 30 years, wishes to save money & opts for the Shriram Life Early Cash Plan with the Early Cash Bonus option and annual cash payouts. He chooses a Whole Life policy term with a Premium Payment Term of 15 years. He pays an Annual Premium of ₹1,00,000, resulting in a Sum Assured of ₹16,77,010.

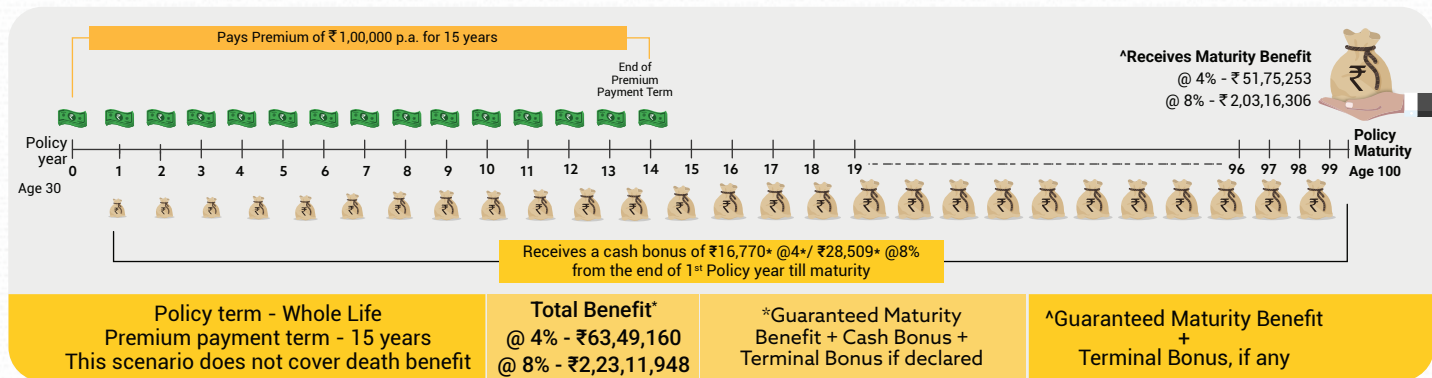
The following illustration explains the 2 possible scenarios that can occur provided the policy is in force: -

Early Cash Option -

On Survival to Maturity

Amar will get a minimum guaranteed Early Cash bonus as a 1*% of the Sum Assured or higher bonus as declared by the Shriram Life starting from the end of the first Policy year till the end of the policy term Plus Guaranteed Maturity Benefit plus Terminal Bonus if declared in a lump sum on maturity as below.

His total benefits received will be **₹63,49,160 (@4%) / ₹2,23,11,948 (@8%)**

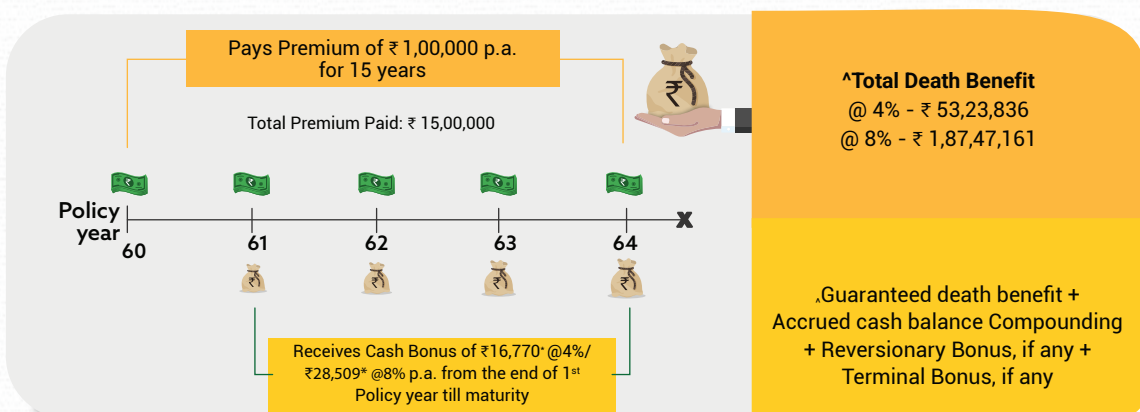


*Guaranteed cash bonus of ₹16,770 + Non Guaranteed cash bonus of ₹11,739

Unfortunate Death during the Policy Term

Amar dies during the 65th year of policy term. His nominee(s)/beneficiary(ies) will get Death Benefit* of **₹53,23,836 (@4%) / ₹1,87,47,161 (@8%)** and the policy terminates.

His total benefits received will be **₹63,97,116 (@4%) / ₹2,05,71,737 (@8%)** with yearly cash bonuses



*Guaranteed cash bonus of ₹16,770 + non guaranteed cash bonus of ₹11,739

*As mentioned in section "Benefits under the Plan"

Illustration 2

Vaibhav, aged 30 years, wishes to save money & opts for the **Shriram Life Early Cash Plan** with the Early Cash Bonus option and annual cash payouts. He chooses a Policy Term of 20 years and a Premium Payment Term of 10 years. He pays an Annual Premium of ₹1,00,000, resulting in a Sum Assured of ₹7,93,779.

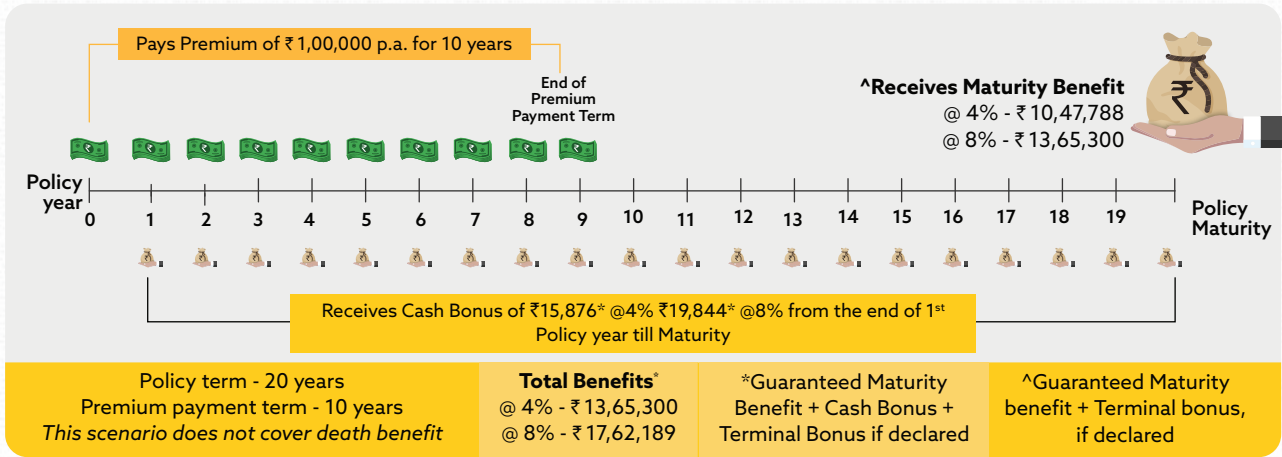
The following illustration explains the 2 possible scenarios that can occur provided the policy is in force: -

Early Cash Option -

On Survival to Maturity

Vaibhav will get a minimum Early Cash Guaranteed as a 2% bonus of the Sum Assured or higher bonus as declared by the Shriram Life starting from the end of the first Policy year till the end of the policy term Plus Guaranteed Maturity Benefit plus Terminal Bonus if declared in a lump sum on maturity as below.

His total benefits over these 20 years will be **₹13,65,300 (@4%) / ₹17,62,189 (@8%)**

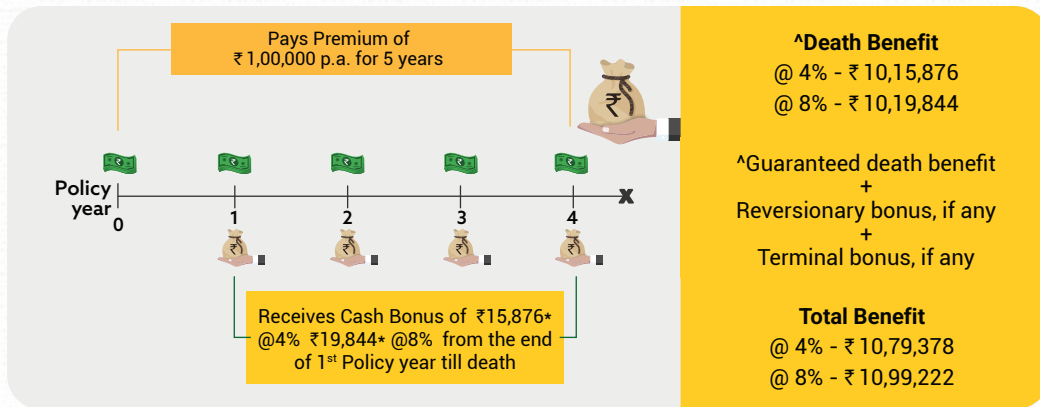


*Guaranteed cash bonus of ₹15,876 + Non Guaranteed cash bonus of ₹ 3,969

Unfortunate Death during the Policy Term

Vaibhav dies during 5th policy year after paying 5 Annual Premiums i.e. ₹5,00,000 + Taxes. His nominee(s)/beneficiary(ies) will get Death Benefit* of **₹10,15,876 (@4%) / ₹10,19,844 (@8%)** and the policy terminates.

His total benefits received will be **₹10,79,378 (@4%) / ₹10,99,222 (@8%)** with yearly cash bonuses



*Guaranteed cash bonus of ₹15,876 + Non Guaranteed cash bonus of ₹3,969

Illustration 3

Aditya, aged 30 years, wants to save money & opts for the **Shriram Life Early Cash Plan** with the Super Growth Bonus option. He chooses a Policy Term of 20 years and a Premium Payment Term of 10 years. He pays an Annual Premium of ₹1,00,000, resulting in a Sum Assured of ₹7,93,779.

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

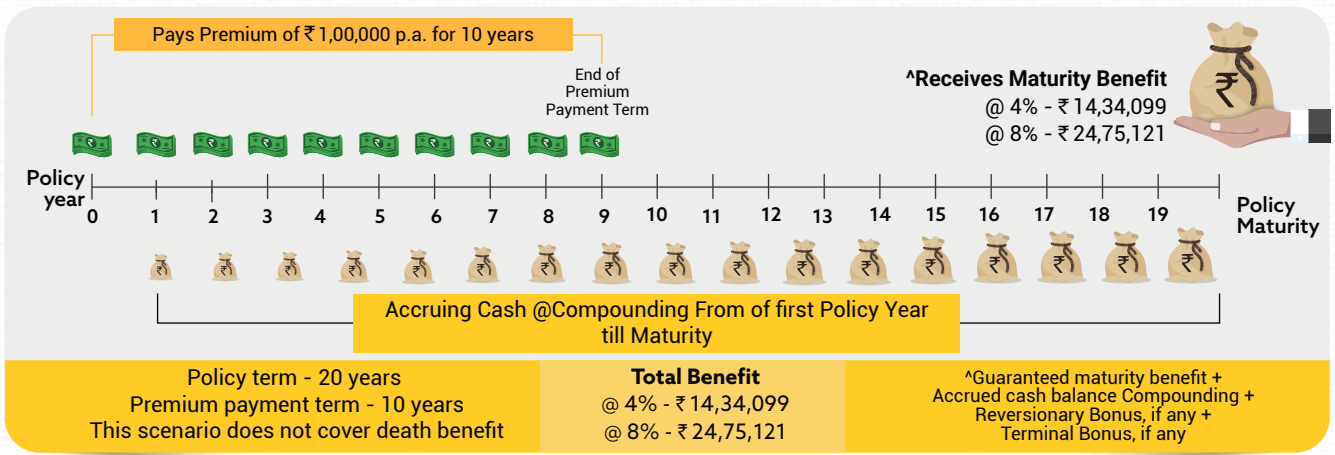
Super Growth Option -

On Survival to Maturity

Aditya will get the Sum Assured amount plus the accrued compounded[#] Cash Bonuses, plus Terminal Bonus if declared, in lump sum as below.

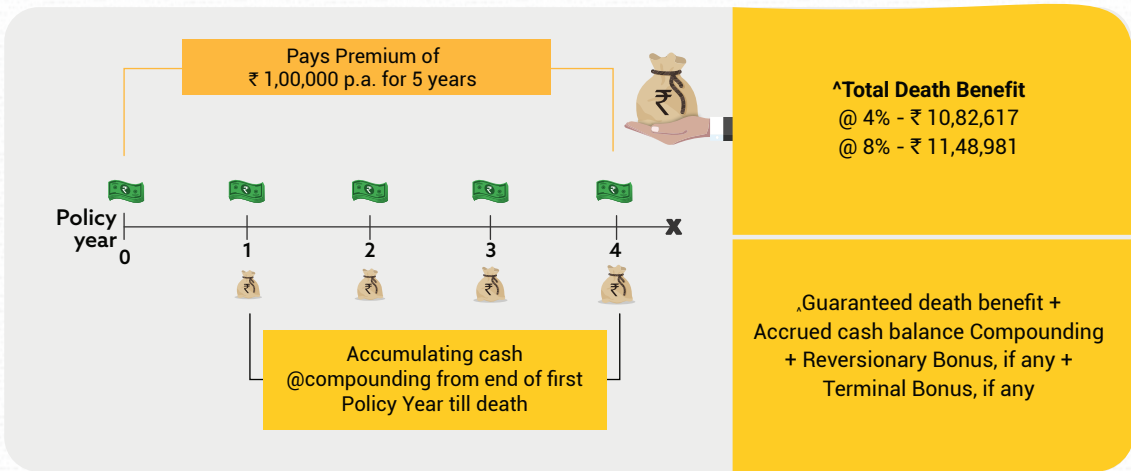
[#]compounded annually at the declared bonus rate at a minimum of 2% p.a. on the whole of Sum Assured plus earlier accrued Cash Bonuses.

The total benefits he will receive over these 20 years will be **₹14,34,099 (@4%) / ₹24,75,121 (@8%)**.



Unfortunate Death during the Policy Term

Aditya dies during 5th policy year after paying 5 Annual Premiums i.e. ₹5,00,000. His nominee(s)/ beneficiary (ies) will get a total Death Benefit* of ₹10,82,617 (@4%) / ₹11,48,981 (@8%) and the policy terminates.



Note – For the Purpose of illustrations, 4% and 8% as the lower and higher rates of investment returns have been assumed in accordance with the guidelines issued by the Life Council and IRDAI and the actual returns may be higher or lower than these assumed rates.

Sample Survival Benefits:

Annualized Premium - ₹ 1,00,000							
Age	Premium Payment Term	Policy Term	Sum Assured	Total Survival benefit @4%		Total Survival benefit @8%	
				Early Cash	Super Growth	Early Cash	Super Growth
30	10	12	₹ 7,25,637	₹ 10,28,663	₹ 10,29,285	₹ 11,63,196	₹ 14,30,252
40			₹ 7,07,514	₹ 10,02,972	₹ 10,03,578	₹ 11,34,145	₹ 13,94,531
50			₹ 6,77,828	₹ 10,00,000	₹ 9,61,470	₹ 10,86,559	₹ 13,36,020
30	10	15	₹ 7,48,055	₹ 11,47,516	₹ 11,67,195	₹ 13,39,954	₹ 17,23,087
40			₹ 7,24,638	₹ 11,11,594	₹ 11,30,657	₹ 12,98,007	₹ 16,69,147
50			₹ 6,86,860	₹ 10,53,644	₹ 10,71,713	₹ 12,30,339	₹ 15,82,130
30	10	20	₹ 7,93,777	₹ 13,65,296	₹ 14,34,095	₹ 17,62,184	₹ 24,75,114
40			₹ 7,63,417	₹ 13,13,077	₹ 14,11,573	₹ 16,94,786	₹ 24,36,244
50			₹ 7,06,714	₹ 12,15,548	₹ 12,76,800	₹ 15,68,905	₹ 22,03,638
30	15	15	₹ 10,50,089	₹ 16,29,739	₹ 16,67,517	₹ 18,92,786	₹ 24,32,984
40			₹ 10,24,170	₹ 15,89,512	₹ 16,26,358	₹ 18,46,067	₹ 23,72,931
50			₹ 9,59,509	₹ 15,00,000	₹ 15,23,677	₹ 17,29,514	₹ 22,23,115
30	10	WL	₹ 12,37,317	₹ 44,07,325	₹ 46,87,868	₹ 1,67,56,496	₹ 4,42,18,778
40			₹ 11,27,777	₹ 33,13,409	₹ 33,65,933	₹ 99,62,332	₹ 2,22,55,089
50			₹ 9,51,022	₹ 23,06,229	₹ 22,62,969	₹ 58,49,738	₹ 1,08,58,336
30	12	WL	₹ 14,33,486	₹ 52,36,525	₹ 55,32,122	₹ 1,92,42,546	₹ 5,09,54,266
40			₹ 13,04,121	₹ 39,09,755	₹ 39,45,498	₹ 1,13,87,063	₹ 2,54,97,216
50			₹ 11,18,819	₹ 27,57,888	₹ 26,91,091	₹ 67,67,733	₹ 1,26,32,017
30	15	WL	₹ 16,77,008	₹ 63,49,153	₹ 66,23,875	₹ 2,23,11,924	₹ 5,92,88,572
40			₹ 15,18,834	₹ 46,71,932	₹ 46,94,325	₹ 1,31,22,418	₹ 2,94,87,430
50			₹ 13,02,762	₹ 32,76,446	₹ 31,83,918	₹ 77,58,598	₹ 1,45,43,322

Annualized Premium - ₹ 5,00,000							
Age	Premium Payment Term	Policy Term	Sum Assured	Total Survival benefit @4%		Total Survival benefit @8%	
				Early Cash	Super Growth	Early Cash	Super Growth
30	10	12	₹ 37,64,777	₹ 53,36,948	₹ 53,40,175	₹ 60,34,937	₹ 74,20,490
40			₹ 36,67,302	₹ 51,98,768	₹ 52,01,911	₹ 58,78,686	₹ 72,28,365
50			₹ 35,08,033	₹ 50,00,000	₹ 49,75,995	₹ 56,23,378	₹ 69,14,441
30	10	15	₹ 38,85,608	₹ 59,60,522	₹ 60,62,740	₹ 69,60,095	₹ 89,50,199
40			₹ 37,59,398	₹ 57,66,917	₹ 58,65,815	₹ 67,34,023	₹ 86,59,486
50			₹ 35,56,441	₹ 54,55,580	₹ 55,49,138	₹ 63,70,474	₹ 81,91,988
30	10	20	₹ 40,32,909	₹ 69,36,603	₹ 72,86,146	₹ 89,53,057	₹ 1,25,75,206
40			₹ 39,68,569	₹ 68,25,939	₹ 71,69,905	₹ 88,10,223	₹ 1,23,74,586
50			₹ 36,63,004	₹ 63,00,366	₹ 66,17,849	₹ 81,31,868	₹ 1,14,21,788
30	15	15	₹ 52,50,446	₹ 81,48,693	₹ 83,37,584	₹ 94,63,929	₹ 1,21,64,918
40			₹ 51,20,852	₹ 79,47,562	₹ 81,31,791	₹ 92,30,336	₹ 1,18,64,657
50			₹ 48,91,411	₹ 75,91,469	₹ 77,67,444	₹ 88,16,768	₹ 1,13,33,057
30	10	WL	₹ 61,86,587	₹ 2,20,36,625	₹ 2,34,39,338	₹ 8,37,82,480	₹ 22,10,93,891
40			₹ 56,38,886	₹ 1,65,67,046	₹ 1,68,29,666	₹ 4,98,11,661	₹ 11,12,75,445
50			₹ 48,47,310	₹ 1,17,54,726	₹ 1,15,34,232	₹ 2,98,15,802	₹ 5,53,44,354
30	12	WL	₹ 71,67,431	₹ 2,61,82,626	₹ 2,76,60,608	₹ 9,62,12,729	₹ 25,47,71,331
40			₹ 65,20,605	₹ 1,95,48,774	₹ 1,97,27,490	₹ 5,69,35,316	₹ 12,74,86,081
50			₹ 55,94,093	₹ 1,37,89,438	₹ 1,34,55,456	₹ 3,38,38,666	₹ 6,31,60,086
30	15	WL	₹ 83,85,041	₹ 3,17,45,766	₹ 3,31,19,375	₹ 11,15,59,618	₹ 29,64,42,860
40			₹ 75,94,168	₹ 2,33,59,660	₹ 2,34,71,625	₹ 6,56,12,090	₹ 14,74,37,150
50			₹ 65,13,809	₹ 1,63,82,230	₹ 1,59,19,589	₹ 3,87,92,991	₹ 7,27,16,609

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About the Company

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

Call our toll free number : 1800 103 6116

Mail us at customercare@shriramlife.in

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Visit our website www.shriramlife.com

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