Hyderabad,
Date: 04.06.2026

Ref: Actuarial/ Circular no: ACTL/2026

All HODs

Re: 2026 Bonus Declaration for Participating Plans.

The Board approved the below mentioned simple reversionary bonus, compound reversionary bonus, interim bonus and terminal bonus rates for the financial year ending 31st March 2026.

Reversionary Bonus:

Plan (per 1000 sum assured)	Declared Simple RB rate	Declared Compound RB rate	Interim Simple RB rate	Interim Compound RB rate
Shri Laabh	20		20	
Shri Life	20		20	
Shri Raksha	28		28	
Shri Vidya	22		22	
Shri Vivah	24		24	
Shri Akshay Nidhi	24		24	
Shri Nidhi	22		22	
New Shri Life (RP)	30		30	
New Shri Life (LPP)	45		45	
New Shri Raksha	37		37	
New Shri Vidya	32		32	
New Shri Vivah	33		33	
New Akshay Nidhi	34		34	
Golden Premier Saver Plan	42		42	
New Shri Life V02 (RP)	34		34	
New Shri Life V02 (LPP)	49		49	
New Shri Vidya V02 (RP)	38		38	
New Shri Vidya V02 (LPP)	44		44	
New Akshay Nidhi V02	40		40	
Early Cash Plan (Early Cash option)	37		37	
Early Cash Plan(Super Growth option)		47		47
New Shri Life V03 (RP)	34		34	
New Shri Life V03 (LPP)	49		49	
New Shri Vidya V03 (RP)	38		38	
New Shri Vidya V03 (LPP)	44		44	
Early Cash Plan V02 (Early Cash option)	37		37	
Early Cash Plan V02(Super Growth option)		47		47
Early Cash Plan V03 (Early Cash option)	28		28	
Early Cash Plan V03(Super Growth option)		40		40

Early Cash Plan V04 (Early Cash option)	28		28	
Early Cash Plan V04(Super Growth option)		40		40
Early Cash Plan V04- Whole life (Early Cash option)	16		16	
Early Cash Plan V04- Whole Life (Super Growth option)		28		28

Simple reversionary bonus = Bonus rate * Basic sum assured/1000

Compound reversionary bonus = Bonus rate * (Basic sum assured + already accrued bonuses)/1000

Terminal bonus: The terminal bonus rates given below (% shall be applied on already accrued bonuses (vested/special onetime/interim) are payable for all the death/maturity claims (where minimum 8 years premiums have been paid) during 2026-2027 till the next declaration.

				Policy Term			
PLAN	Prem_type	Plan_type	Age-band	<=9 years	10 years	11-19 years	20+ years
SHRI LAABH	SP	NONE	12-65	60%	70%	**95%**	**105%**
SHRI LIFE	RP	NONE	12-60	5%	35%	35%	60%
	RP	NONE	61-65	45%	55%	55%	40%
SHRI NIDHI	RP	NONE	15-54			45%	70%
	RP	NONE	55-59			90%	
	RP	NONE	60-65			105%	
SHRI RAKSHA	RP	NONE	12-65		45%	60%	75%
SHRI VIDYA	RP	NONE	18-50		45%	70%	95%
SHRI VIVAH	RP	NONE	18-50	15%	40%	60%	80%
SHRIRAM AKSHAY NIDHI	RP	NONE	7-55			50%	55%
	RP	NONE	56-60			**50%**	45%
SHRIRAM NEW SHRI LIFE	RP	NONE	00-44		30%	30%	60%
	RP	NONE	45-54		55%	55%	95%
	RP	NONE	55-65		100%	90%	125%
	LP	NONE	00-55		60%	50%	60%
	LP	NONE	56-65		115%	50%	0%
SHRIRAM NEW SHRI RAKSHA	RP	NONE	18-55		30%	45%	60%
	LP	NONE	18-55			45%	60%
SHRIRAM NEW SHRI VIDYA	RP	NONE	18-44		35%	45%	80%
	RP	NONE	45-50		70%	75%	120%
	LP	NONE	18-44			45%	80%
	LP	NONE	45-50			75%	120%
SHRIRAM NEW SHRI VIVAH	RP	NONE	18-44		35%	50%	80%
	RP	NONE	45-50		50%	85%	120%
	LP	NONE	18-44			50%	80%
	LP	NONE	45-50			85%	120%
SHRIRAM NEW AKSHAY NIDHI	RP	NONE	00-44			**50%**	90%
	RP	NONE	45-60			**70%**	**100%**
SHRIRAM LIFE GOLDEN PREMIER LIFE	LP	BASE	00-60		30%	30%	45%
	LP	EXT_COVER	00-60		30%	30%	45%
SHRIRAM LIFE NEW SHRI LIFE V2	RP	NONE	00-60		10%	**15%**	**20%**
	LP	NONE	00-60		10%	**15%**	**20%**
SHRIRAM LIFE NEW SHRI VIDYA V2	RP	NONE	18-50		10%	**15%**	**25%**
	LP	NONE	18-50			**15%**	
SHRIRAM LIFE NEW SHRI LIFE V3	RP	NONE	00-60		10%	**20%**	**25%**
	LP	NONE	00-60		10%	**20%**	**25%**
SHRIRAM LIFE NEW SHRI VIDYA V3	RP	NONE	18-50		10%	20%	45%
	LP	NONE	18-50			20%	
SHRIRAM NEW AKSHAY NIDHI V2	RP	NONE	00-55			15%	**15%**
SHRIRAM LIFE EARLY CASH PLAN	RP	EARLY CASH	00-75		18%	18%	18%
	RP	SUPER GROWTH	00-75	0%	25%	25%	25%
	LP	EARLY CASH	00-75		18%	18%	18%
	LP	SUPER GROWTH	00-75	0%	25%	25%	25%

				Policy Term			
PLAN	Prem_type	Plan_type	Age-band	<=9 years	10 years	11-19 years	20+ years
SHRIRAM LIFE EARLY CASH PLAN V2	RP	EARLY CASH	00-75		18%	18%	18%
	RP	SUPER GROWTH	00-75	0%	25%	25%	25%
	LP	EARLY CASH	00-75		18%	18%	18%
	LP	SUPER GROWTH	00-75	0%	25%	25%	25%
SHRIRAM LIFE EARLY CASH PLAN V3	RP	EARLY CASH	00-75		99%	105%	123%
	RP	SUPER GROWTH	00-75		69%	90%	142%
	LP	EARLY CASH	00-75		99%	105%	123%
	LP	SUPER GROWTH	00-75		69%	90%	142%
SHRIRAM LIFE EARLY CASH PLAN V4	RP	EARLY CASH	00-75		111%	116%	135%
	RP	SUPER GROWTH	00-75		78%	98%	152%
	LP	EARLY CASH	00-75		111%	116%	135%
	LP	SUPER GROWTH	00-75		78%	98%	152%
SHRIRAM LIFE EARLY CASH PLAN V4- Whole Life	LP	EARLY CASH	00-10				2089%
	LP	EARLY CASH	11-20				1374%
	LP	EARLY CASH	21-30				927%
	LP	EARLY CASH	31-45				598%
	LP	EARLY CASH	46-55				419%
	LP	SUPER GROWTH	00-10				2559%
	LP	SUPER GROWTH	11-20				1597%
	LP	SUPER GROWTH	21-30				998%
	LP	SUPER GROWTH	31-45				566%
	LP	SUPER GROWTH	46-55				331%

The terminal bonuses are **not** guaranteed for future years and shall be reviewed every year. Please inform the contents of this circular to all offices / personnel under your jurisdiction.

Johannes Gilliam Van Helsdingen

Digitally signed by Johannes Gilliam Van Helsdingen
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Date: 2026.06.04 16:54:50 +05'30'

(Johannes Gilliam Van Helsdingen)
Appointed Actuary