SHRIRAM
Life Insurance

Helping You Protect The Dreams That Matter Most

SHRIRAM NEW SHRI LIFE PLAN

A Non-linked Participating Saving Individual Life Insurance Plan
(UIN: 128N047V04)

Key features

Reversionary Bonuses

Enhance your savings and life cover

Multiple Premium Payment Options

Flexible premium payment optons

Attractive High Sum Assured Rebates

Premium discounts up to 5% for high sum assured policies

Additional Protection Through Riders

7 riders available for enhanced protection

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Benefits

#Death Benefit

Payable if the life assured dies during the policy term, provided the policy is in force. Paid to the nominee(s)/beneficiary(ies)

Sum Assured on Death + Accrued Reversionary Bonus(if any) + Terminal Bonus (if any)

Sum Assured on Death is higher of:

10x Annualised Premium	**5x Annualised Premium**
(issue age up to 50)	*(issue age beyond 50)*

or Basic Sum Assured, whichever is higher

Annualised Premium: the premium payable in a year, excluding taxes, underwriting extra premiums, rider premiums and modal loadings.

Basic Sum Assured: the Sum Assured chosen by the policyholder at proposal.

However, Death Benefit will be at least 105% of All Premiums Paid till date of death.

Maturity Benefit

Payable if the life assured survives to the end of the policy term, provided the policy is in force:

Basic Sum Assured
+ Accrued Reversionary Bonuses
+ Terminal Bonus (if any)

What this means for the policyholder

On surviving the full policy term, the maturity payout combines the guaranteed Basic Sum Assured with any bonuses the policy has accumulated over the policy term.

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Riders

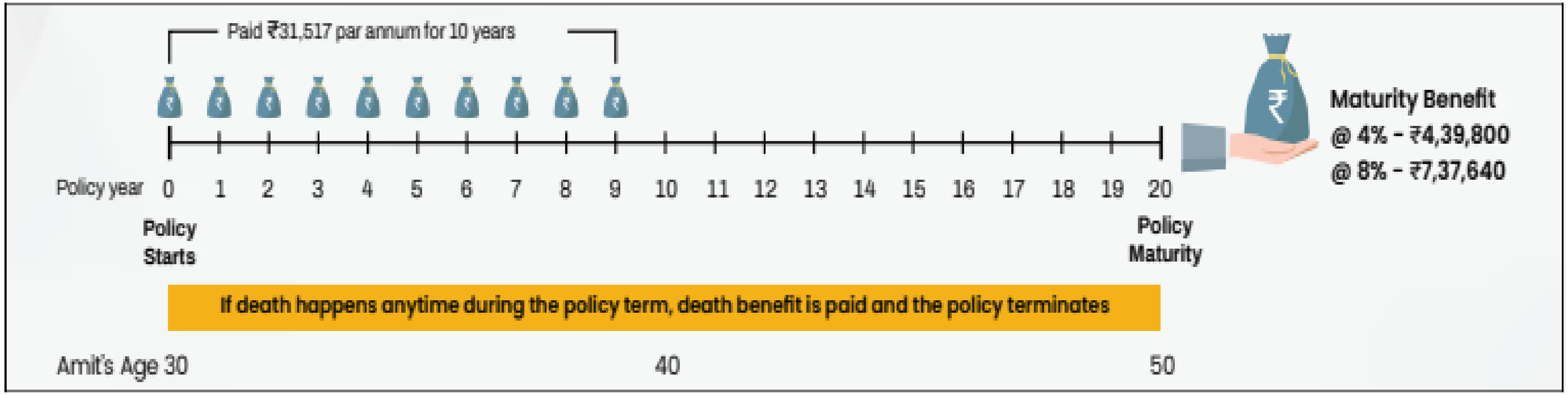
Riders Available with the Plan

- Accident Benefit Rider (UIN 128B001V04)
- Family Income Benefit rider (UIN 128B002V04)
- Shriram Life Critical Illness Plus Rider (UIN 128B016V02)
- Shriram Extra Insurance Cover Rider (UIN 128B009V03)
- Shriram Life Step Up Rider (UIN 128B033V01)
- Shriram Life Critical Illness Woman Rider (UIN 128B032V01)
- Shriram Life Arogya Saathi Rider (128B034V01)

Sample Illustration

Amit, a 30-year-old man, is looking for a savings instrument that will help him save for the long term while also protecting his family financially in his absence.

He chooses Shriram New Shri Life with a Policy Term of 20 years, Premium Payment Term of 10 years, and a Sum Assured of **₹3 lakhs**, paying an Annual Premium of **₹31,517.**



Scenario 1: Amit survives till the end of the Policy Term (Maturity)

Maturity benefit @4%	Maturity benefit @8%
₹4,39,800	**₹7,37,640**

*As mentioned in section "Benefits under the Plan"

Note – The benefits mentioned @4% and @8% investment scenarios are only indicative and may vary based on company's experience

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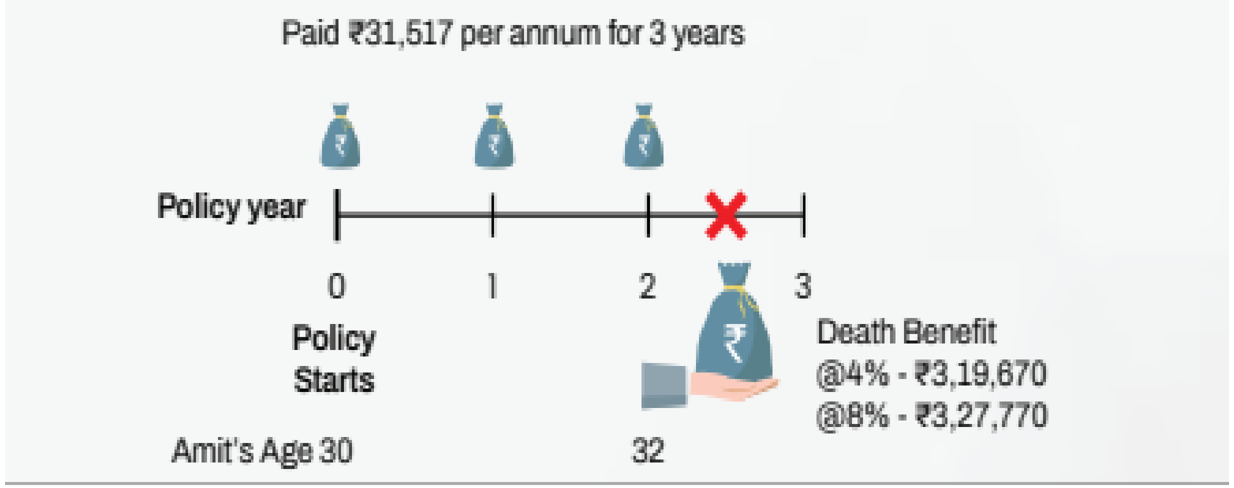
Sample Illustration



Scenario 2: Amit dies during the 3rd policy year (Death during the Policy Term)

If Amit has paid 3 annual premiums and dies during the 3rd policy year, his nominee(s)/beneficiary(ies) will receive the amounts below as **Death Benefit***, and the policy terminates.

Death benefit @4%

₹3,19,670

Death benefit @8%

₹3,27,770

*As mentioned in section "Benefits under the Plan"

Note – The benefits mentioned @4% and @8% investment scenarios are only indicative and may vary based on company's experience

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Eligibilty Criteria

One Notch Up
Building the next level

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<table>
<tr><th>Criteria</th><th colspan="4">Eligibility</th></tr>
<tr><td>Age at entry (last birthday)</td><td colspan="2">Min: 30 days</td><td colspan="2">Max: 60 years , For PT 10; 50 years</td></tr>
<tr><td>Maturity age (last birthday)</td><td colspan="4">Min: 18 Years Max: 75 years</td></tr>
<tr><td>Policy Term(Yrs)</td><td>10</td><td>15</td><td>20</td><td>25</td></tr>
<tr><td>Premium Payment Term (Yrs)</td><td>8,10</td><td>8,10,15</td><td>8,10,20</td><td>8, 15,25</td></tr>
<tr><td>Maximum Premium Payment Age</td><td colspan="2">For PPT 8 & 10 - 70 years
(age last birthday)</td><td colspan="2">For PPT 15, 20, 25 – 65 years
(age last birthday)</td></tr>
<tr><td>Minimum Annualised Premium</td><td colspan="4">Min: 5000</td></tr>
<tr><td>Sum Assured</td><td colspan="2">Min : Rs 50,000</td><td colspan="2">Maximum
No limit, subject to Board approved underwriting policy.</td></tr>
<tr><td rowspan="6">High Sum Assured Rebate</td><td colspan="2">Sum Assured Band</td><td colspan="2">Premium Discount</td></tr>
<tr><td colspan="2">Up to 2,49,999</td><td colspan="2">Nil</td></tr>
<tr><td colspan="2">2.50 Lakhs – 3.99 Lakhs</td><td colspan="2">2.0%</td></tr>
<tr><td colspan="2">4 Lakhs – 6.99 Lakhs</td><td colspan="2">3.0%</td></tr>
<tr><td colspan="2">7 Lakhs – 9.99 Lakhs</td><td colspan="2">4.0%</td></tr>
<tr><td colspan="2">10 Lakhs & above</td><td colspan="2">5.0%</td></tr>
</table>

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Premium Payment Modes

Premiums can be paid in any of the following modes:

Half-Yearly	Quarterly	Monthly
0.5089	0.2567	0.0861
Modal Factor	*Modal Factor*	*Modal Factor*

Instalment Premium = Annual Premium × Modal Factor

Loans

A loan facility is available under this plan, subject to the following terms:

Maximum Loan	Processing Fee	Current Interest Rate
80%	**₹0**	**9.5%**
of Surrender Value	*No fee charged*	*p.a. effective 1st May 2026*

How the rate is set: Loan interest = 10-year annualised G-Sec rate (as of 31st March each year) + 2.5% margin, rounded down to the nearest 0.5%. Applicable for all policy loans issued from 1st May to 30th April of the following financial year.

- Interest accrues on the outstanding loan balance.
- Any outstanding loan balance, along with accrued interest, will be recovered from policy proceeds before any benefit is paid on the policy.

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Disclaimers

Notch Up
Building the next level

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General

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

^Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest in the Life Assured on attainment of age 18 years.

Annualised premium shall be the premium payable in a year chosen by the policyholder, excluding the underwriting extra premiums, rider premiums, loadings for modal premiums, taxes and other statutory levies, if any.

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

Tax Benefits

Tax benefits are as per applicable Income Tax laws in India and are subject to change. Please consult your tax advisor. You are eligible for income tax benefits/exemptions as per applicable laws, which are subject to change from time to time.

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Thank you

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