



Flexi Fortune

A Combination of Shriram Life Flexi Shield and Shriram Life Golden Jubilee Plan

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.

Uncompromised Security and Growth

ZAROORAT JAISI, POLICY VAISI

The Customer's Dilemma

Security today, or growth for tomorrow?

Security Today, or Growth for Tomorrow?

Both are good, honest choices. Customers just haven't had a reason to stop picking one over the other.



Choose Flexi Shield alone

- Strong, guaranteed life cover at an efficient cost
- No maturity payout to fall back on for goals like a child's education or retirement corpus

"I'm protected, but my money isn't growing anywhere."

VS

Choose Golden Jubilee Plan alone

- Fund value grows with the market, with wealth boosters along the way
- Life cover is efficient, but a much larger sum assured raises the cost of pure protection

"My money is growing, but is my family covered enough?"

Both plans already deliver on their promise. A combi simply lets the customer stop choosing between them.



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Introducing: Flexi Fortune

Protection and wealth, in one journey

Flexi Fortune

Flexi Shield + Golden Jubilee Plan — because your dreams deserve both safety and growth



Flexi Shield

+

Golden Jubilee Plan

=

Flexi Fortune

Key Features

- Premiums starting 1,50,000 annually
- High cover up to Rs. 1.5 Cr
- Guaranteed wealth booster every 5 years, from the 10th policy year
- Return of Mortality & Premium Allocation Charges (T&C apply)
- Auto Transfer Option (ATO), free of cost
- Early payout of 50% of Sum Assured on Terminal Illness, with waiver of future premiums
- Multiple funds & investment strategies; unlimited switching and premium redirection
- Enhanced protection through comprehensive riders

Benefits

Maturity Benefit

Accumulated fund value is paid on survival to end of term.

Death Benefit

Death Sum Assured under each plan, as applicable, is paid to the nominee.

Wealth creation runs through GJP; life cover keeps pace with the growing fund value.



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How the Combi Works Together

One premium, two policies working side by side — issued as separate contracts, sold as one journey.



1 The total premium is split

The Flexi Shield (term) premium is deducted first from the total premium the customer wants to pay; the remaining amount is invested into Golden Jubilee Plan (ULIP).

2 Life cover grows with the fund

As the ULIP fund value builds up, the combined life cover keeps increasing alongside it — the family's protection grows in step with the customer's wealth.

3 Fund value pays out at maturity

On survival to the end of the ULIP term, the accumulated fund value is paid out — timed to a milestone like a child's education, a retirement corpus, or a new venture.

GOOD TO KNOW

The ULIP leg (GJP) has a maximum Policy Term of 30 years. Beyond that, the fund value is paid out — and the life cover chosen at inception continues on its own until the selected “Cover up-to” age.



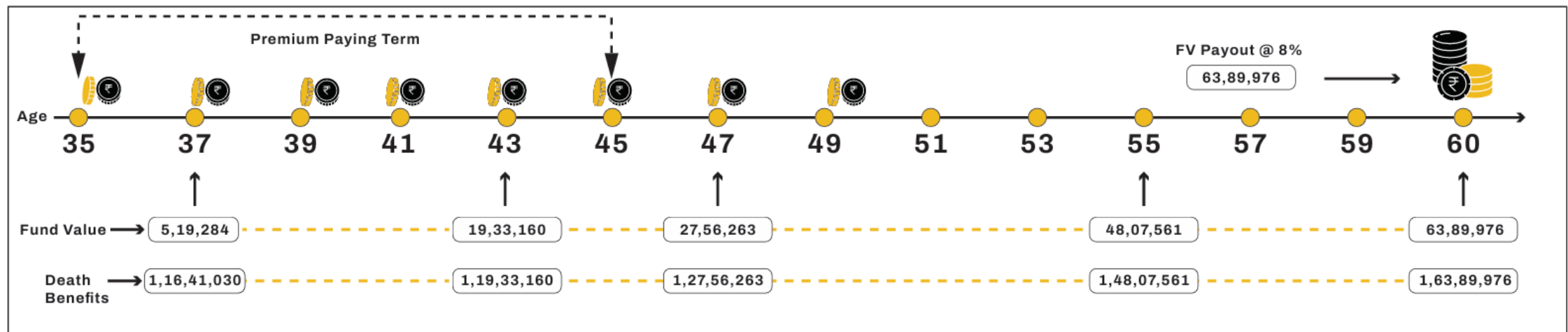
Illustration: Flexi Fortune

Two customers, two goals — the same combi structure flexing to fit both.



Illustration 1

Rahul **aged 35** has a new born girl . He understands that educational expenses have increased drastically over the past years. To secure her future he decides to **start investing ₹2L yearly for the next 10 years in Flexi Fortune plan** for a **life cover of ₹1 Cr till age 60**. Alongside his fund value, his life **cover keeps increasing from ₹1,16,41,030 to ₹1,63,89,976**. By the time his daughter comes of age and the policy matures, the **fund value pay-out of ₹63,89,976 @8% (FV @ 4%: ₹29,25,700)** shall cover all her higher education needs.



Age: 35; PPT: 10; Cover up-to: 60; Premium: 2,00,000; Life cover: 1,00,00,000; Salaried; Non-smoker; FV @ 4%: 29,25,700

Fund Value and Death Benefits are displayed at 8% Fund Returns. Fund value and Death Benefit shall differ based on rate of return.

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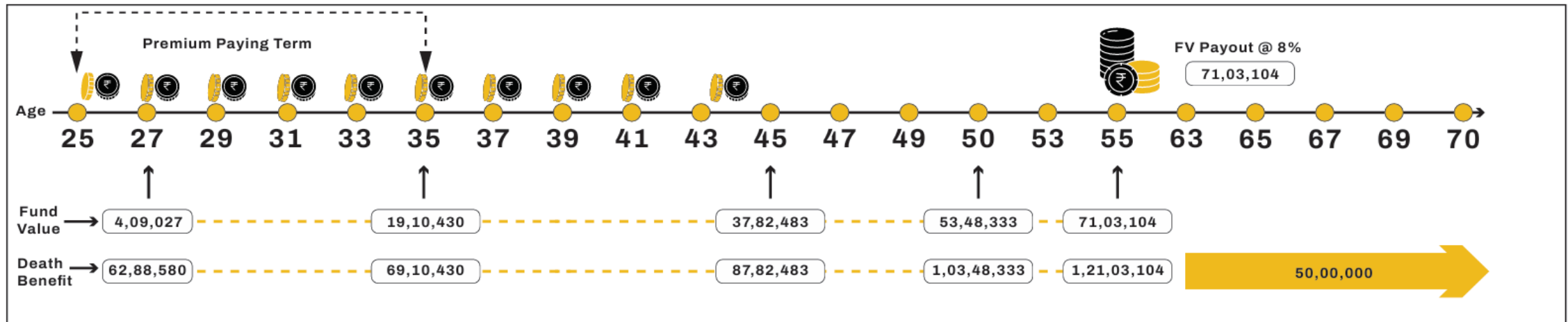
Illustration: Flexi Fortune

Two customers, two goals — the same combi structure flexing to fit both.



Illustration 2

Priyanka **aged 25** has been working in corporate for the past 2 years. She has big dreams of opening up her own restaurant after her corporate life. She knows this will require sufficient investments. She **starts investing ₹1.5 L in Flexi Fortune plan for the next 10 years for a cover of ₹50 L**. Her investments will keep growing and so will her life cover from ₹62,88,580 to ₹1,21,03,104. At the **age of 55** the **fund value pay-out of ₹71,03,104 @8% (FV @ 4%: ₹26,91,114)**, will be sufficient to cover the initial expenses of her dream restaurant. **The life cover of ₹50L** shall continue even after that **till the age of 70** giving her peace of mind and security.



Age: 25; PPT: 10; Cover up-to: 70; Premium: 1,50,000; Life cover: 50,00,000; Salaried; Non-smoker; FV @ 4%: 26,91,114

Fund Value and Death Benefits are displayed at 8% Fund Returns. Fund value and Death Benefit shall differ based on rate of return.

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Eligibility Criteria & Structuring Rules

Eligibility & Premium Structuring



Eligibility Criteria	Flexi Fortune (Flexi Shield + GJP)
Age at Entry	18 to 45 years (age last birthday)
Min. Age at Maturity	55 years
Max. Cover up-to (Flexi Shield leg)	80 years
Premium Payment Term	10 or 15 years
Minimum Annual Premium	Rs. 1,50,000
Mandatory Rider	Critical Illness Cover Plus Rider
Other Riders	AB Rider / FIB Rider

Flexi Shield : ULIP Premium Ratio

The Flexi Shield (term) premium is always deducted first from the total premium the customer commits to. Whatever remains after that is what gets invested into the ULIP leg (GJP) — so the higher the life cover chosen, the larger the Flexi Shield share and the smaller the amount left to invest.

Key Takeaways

Points to Remember

- **Flexi Fortune does not replace the individual products** — they combine two already-strong products into one journey
- The customer gets a life cover that grows with their fund value, plus a fund value payout timed to their goals
- Two separate policies (Flexi Shield + the chosen ULIP) are issued together under one combi journey
- The **Flexi Shield premium is deducted first**; the **balance of the total premium funds the ULIP leg**
- **If either of the policies is declined, the other policy will be issued unless otherwise both are declined**
- Post issuance each policy must be serviced and **renewed separately**
- VMER is NOT allowed



Important Sections of the Insurance Act

Section 41 of the Insurance Act, 1938 (as amended from time to time)

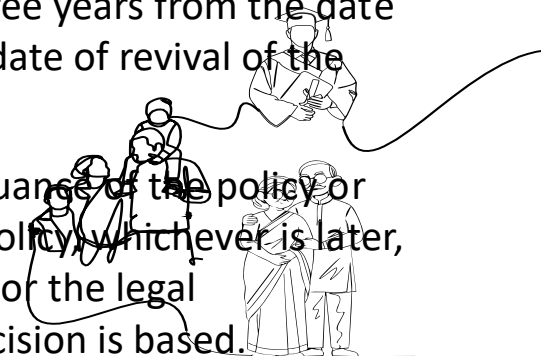
1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health, or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section, if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insure

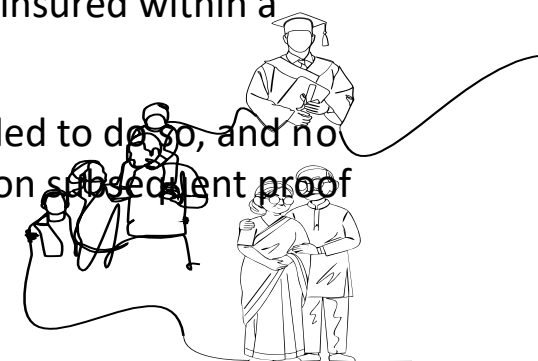
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Section 45 of the insurance Act, 1938 (as amended from time to time)

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud. Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.



3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
5. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.



Minor Lives:

If the life assured is a minor at the time of inception, the combi solution cannot be issued.

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.



Disclaimer



This advertisement is designed for **combination of benefits of two individual and separate products named (1) Shriram Life Golden Jubilee Plan - A Unit Linked Non-Participating Life Insurance Plan (UIN: 128L095V02) and (2) Shriram Life Flexi Shield, A Non-Linked Non-Participating Term Insurance Plan (UIN: 128N098V02)**. These products are also available for sale individually without the combination offered/suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale.

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ARN: SLIC/ELEC/Oct2026/1227



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Thank You..!

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