

SHRIRAM LIFE INSURANCE COMPANY LIMITED BENEFIT ILLUSTRATION – SHRI NIDHI

STATUTORY WARNING:

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits, then these will be marked “guaranteed” in the illustration on this page. If the policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of returns are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment return.

ILLUSTRATION:

Age at entry	: 35 years
Policy Term	: 12 years
Mode of Premium Payment	: Yearly
Sum Assured	: Rs.1,00,000
Annual Premium (with rebate)	: Rs.10958.13

End of year	Total Premium Paid	Benefits Payable on death before the end of the policy term			Total Death Benefit		Survival/Maturity benefit payable at the end of the policy term			Total Survival/Maturity Benefit	
		Guaranteed	Non Guaranteed*		Scenario 1	Scenario 2	Guaranteed	Non Guaranteed*		Scenario 1	Scenario 2
			Scenario 1	Scenario 2				Scenario 1	Scenario 2		
1	10958.13	100000	2900	3900	102900	103900					
2	21916.25	100000	5800	7800	105800	107800					
3	32874.38	100000	8700	11700	108700	111700	20000			20000	20000
4	43832.50	100000	11600	15600	111600	115600					
5	54790.63	100000	14500	19500	114500	119500					
6	65748.75	100000	17400	23400	117400	123400	20000			20000	20000
7	76706.88	100000	20300	27300	120300	127300					
8	87665.00	100000	23200	31200	123200	131200					
9	98623.13	100000	26100	35100	126100	135100	20000			20000	20000
10	109581.25	100000	29000	39000	129000	139000					
11	120539.38	100000	31900	42900	131900	142900					
12	131497.50	100000	34800	46800	134800	146800	40000	34800	46800	74800	86800

*Bonus

Note:

- (1) This Illustration is applicable to a non-smoker male/female standard (from medical, lifestyle and occupation point of view) life.
- (2) The non guaranteed benefits are simple reversionary bonuses calculated based on projected investment return by Shriram Life Insurance Company Ltd at the rate of 6% p.a under scenario 1 and 10% per annum under scenario 2 respectively, throughout the term of the policy.