

BENEFIT ILLUSTRATION - SHRI RAKSHA (UIN:128N002V01)

STATUTORY WARNINGS:

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 returns.

ILLUSTRATIONS:

Age at entry : 35 years
 Policy Term : 15 years
 Mode of Premium Payment : Yearly
 Sum Assured : Rs.1, 00,000/-
 Annual Premium (after rebate) : Rs.9485.55/-

End of Year	Total Premium Paid	Benefits payable on death before the end of the policy term			Benefits payable on death after the policy term	Total Death Benefit		Survival/Maturity benefit payable at the end of the policy term			Total Survival/Maturity Benefit		
		Guaranteed	Non Guaranteed *			Guaranteed	Scenario 1	Scenario 2	Guaranteed	Non Guaranteed *		Scenario 1	Scenario 2
			Scenario 1	Scenario 2						Scenario1	Scenario2		
1	9485.55	200000	2900	7200		202900	207200						
2	18971.1	200000	5800	14400		205800	214400						
3	28456.65	200000	8700	21600		208700	221600						
4	37942.2	200000	11600	28800		211600	228800						
5	47427.75	200000	14500	36000		214500	236000						
6	56913.3	200000	17400	43200		217400	243200						
7	66398.85	200000	20300	50400		220300	250400						
8	75884.4	200000	23200	57600		223200	257600						
9	85369.95	200000	26100	64800		226100	264800						
10	94855.5	200000	29000	72000		229000	272000						
11	104341.05	200000	31900	79200		231900	279200						

12	113826.6	200000	34800	86400		234800	286400					
13	123312.15	200000	37700	93600		237700	293600					
14	132797.7	200000	40600	100800		240600	300800					
15	142283.25	200000	43500	108000		243500	308000	100000	43500	108000	143500	208000
After Policy Term					100000	100000	100000					

* 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.