

SHRIRAM LIFE INSURANCE COMPANY LIMITED BENEFIT ILLUSTRATION – SHRI VIDYA

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	:	30 years (age last birthday)
Policy Term	:	15 years
Mode of Premium Payment	:	Yearly
Sum Assured	:	Rs.1,00,000
Annual Premium (after rebate)	:	Rs.8100

End of year	Total premium paid	Sum Assured	Benefits payable on death before the end of policy term			Maturity benefit payable at the end of the term		Guaranteed Benefit	
			Guaranteed		Non-Guaranteed		Non guaranteed		
			Monthly Income Benefit		Scenario 1	Scenario 2	Scenario 1		Scenario 2
1	8100	100000	Rs.1000 payable monthly, till the end of the policy term		2500	4500			
2	16200	100000	Rs.1000 payable monthly, till the end of the policy term		5000	9000			
3	24300	100000	Rs.1000 payable monthly, till the end of the policy term		7500	13500			
4	32400	100000	Rs.1000 payable monthly, till the end of the policy term		10000	18000			
5	40500	100000	Rs.1000 payable monthly, till the end of the policy term		12500	22500			
6	48600	100000	Rs.1000 payable monthly, till the end of the policy term		15000	27000			
7	56700	100000	Rs.1000 payable monthly, till the end of the policy term		17500	31500			
8	64800	100000	Rs.1000 payable monthly, till the end of the policy term		20000	36000			
9	72900	100000	Rs.1000 payable monthly, till the end of the policy term		22500	40500			
10	81000	100000	Rs.1000 payable monthly, till the end of the policy term		25000	45000			
11	89100	100000	Rs.1000 payable monthly, till the end of the policy term		27500	49500			
12	97200	100000	Rs.1000 payable monthly, till the end of the policy term		30000	54000		25000	
13	105300	100000	Rs.1000 payable monthly, till the end of the policy term		32500	58500		25000	
14	113400	100000	Rs.1000 payable monthly, till the end of the policy term		35000	63000		25000	
15	121500	100000	Rs.1000 payable monthly, till the end of the policy term		37500	67500	37500	67500	

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.