

BENEFIT ILLUSTRATION - SHRI VIDYA (UIN:128N005V01)

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.

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 | | Scenario 1 | Scenario 2 | |
| | | | Monthly Income Benefit | 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 | 25000 |

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.