

BENEFIT ILLUSTRATION - SHRI VIVAH (UIN: 128N007V01)

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. 7686/-

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	7686	100000	Rs.1000 payable monthly, till the end of the policy term	2500	4900			
2	15373	100000	Rs.1000 payable monthly, till the end of the policy term	5000	9800			
3	23059	100000	Rs.1000 payable monthly, till the end of the policy term	7500	14700			
4	30746	100000	Rs.1000 payable monthly, till the end of the policy term	10000	19600			
5	38432	100000	Rs.1000 payable monthly, till the end of the policy term	12500	24500			
6	46119	100000	Rs.1000 payable monthly, till the end of the policy term	15000	29400			
7	53805	100000	Rs.1000 payable monthly, till the end of the policy term	17500	34300			

8	61491	100000	Rs.1000 payable monthly, till the end of the policy term	20000	39200			
9	69178	100000	Rs.1000 payable monthly, till the end of the policy term	22500	44100			
10	76864	100000	Rs.1000 payable monthly, till the end of the policy term	25000	49000			
11	84551	100000	Rs.1000 payable monthly, till the end of the policy term	27500	53900			
12	92237	100000	Rs.1000 payable monthly, till the end of the policy term	30000	58800			
13	99924	100000	Rs.1000 payable monthly, till the end of the policy term	32500	63700			
14	107610	100000	Rs.1000 payable monthly, till the end of the policy term	35000	68600			
15	115296	100000	Rs.1000 payable monthly, till the end of the policy term	37500	73500	37500	73500	100000

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.