

Benefit Illustration for Shriram Life Flexi Shield - 128N098V01

Name of the Prospect / Policyholder	: --	Proposal No	:	
Age of the proposer	: --	Name of the Product	:	Shriram Life Flexi Shield
Name of the Life Assured	: LAURETTA TEST	Tag Line	:	Non-Linked Non Participating Individual Pure Term Plan
Age of the Life Assured	: 45	Unique identification No	:	128N098V01
Policy Term	: 10	Plan Option	:	Life Stage Shield
Premium Payment Term	: 10	Cover Option	:	NA
Amount of Instalment Premium	: 10312.00	% SA Increasing	:	10.00 %
Mode of payment of Premium	: YEARLY	% SA Decreasing	:	50.00 %
Gender of the policyholder	: MALE			

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Premium Summary			
	Base Plan	Riders	Total Installment Premium
Instalment Premium without GST	10312.00	0.00	₹ 10312
Instalment Premium with First Year GST	10312.00	0.00	₹ 10312
Instalment Premium with GST 2nd Year Onwards	10312.00	0.00	₹ 10312

(Amounts in Rupees)

Policy Year	Age of the policyholder at the start of policy year	Single / Annualized Premium	Maturity Benefit	Death Benefit	Death Benefit due to Accident*	Special Exit Value	Policy Cancellation Value *
1	45	10312.00	0.00	1000000.00	0.00	0.00	0.00
2	46	10312.00	0.00	1100000.00	0.00	0.00	0.00
3	47	10312.00	0.00	1200000.00	0.00	0.00	0.00
4	48	10312.00	0.00	1300000.00	0.00	0.00	0.00
5	49	10312.00	0.00	1400000.00	0.00	0.00	0.00
6	50	10312.00	0.00	1500000.00	0.00	0.00	0.00
7	51	10312.00	0.00	1500000.00	0.00	0.00	0.00
8	52	10312.00	0.00	1500000.00	0.00	0.00	0.00
9	53	10312.00	0.00	1500000.00	0.00	0.00	0.00
10	54	10312.00	0.00	1500000.00	0.00	0.00	0.00

1) Annualized premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders. Refer Sales literature for explanation of terms used in this illustration.

2) This illustration is applicable to a healthy individual and acceptance of the proposal is subject to underwriting. Premiums relating to riders and non-standard risks are excluded from the above.

3) The surrender value shown is applicable the end of the year

4) The above amounts assume that all premiums have been paid on due date.

*The policy cancellation value is available in case of limited premium. Please contact the branch for policy cancellation value.
The amount payable will be as below:
 $PCV\ Factor \times (LP\ premium\ less\ Corresponding\ RP\ premium) \times Unexpired\ Policy\ Term \div Original\ Policy\ Term$.
Where, Unexpired Policy Term shall be calculated on the earlier of date of Surrender and the date till which Premiums have been paid.

* Applicable for Smart Shield Option.

** Please contact the branch

IRDAI Regn No:128	
I,, have explained the premiums, and benefits under the product fully to the prospect / Policyholder.	I, LAURETTA TEST having received the information with respect to the above, have understood the above statement before entering into the contract
<div>Date : Place:</div> <div>Signature of Agent / Intermediary / Official /Specified Person</div>	<div>Date : Signature of the Prospect/ Policy holder's signature</div>