



SHRIRAM
Life Insurance

YOUR PARTNER FOR PROSPERITY

associated with  Santam group



In this policy, the investment risk in investment portfolio is borne by the policyholder
Unit linked products do not offer any liquidity during the first five years of the contract. The policy holder will not be able to surrender/withdraw the monies invested in Linked insurance Products completely till the end of the fifth year.

Shriram Life Pension Plus

A Unit-linked non-participating Pension Plan

UIN 128L065V01

Shriram Life Pension Plus helps you to meet your retirement goals by building a large corpus on vesting for investment to enable the policyholder to have a steady regular income for life by purchasing an immediate annuity policy. The plan offers four types of funds to choose for investing premiums under this plan.

Salient Features of the plan

- No maximum limit on top up premium
- Four types of investment funds
- Loyalty additions

Eligibility conditions

Features	Eligibility								
Entry age	20 years age last birthday to 65 years age last birthday								
Vesting Age	40 to 80 Years age last birthday								
Policy Terms allowed	10, 15 to 35 years								
Premium payment frequency	Regular/Limited: Yearly and Monthly (on ECS mode only)								
Premium Paying Term (PPT)	<p>Regular- same as policy term Limited-</p> <table border="1"> <thead> <tr> <th>Term</th> <th>10</th> <th>15 to 19</th> <th>20 to 35</th> </tr> </thead> <tbody> <tr> <td>PPT</td> <td>6</td> <td>6/10</td> <td>6/10/15</td> </tr> </tbody> </table> <p>Single - Single</p>	Term	10	15 to 19	20 to 35	PPT	6	6/10	6/10/15
Term	10	15 to 19	20 to 35						
PPT	6	6/10	6/10/15						
Minimum Premium	<p><u>Regular:</u> Yearly: Rs.25,000 Monthly: Rs4,000</p> <p><u>Limited:</u> Yearly: Rs.48,000 Monthly: Rs.4,000</p> <p><u>Single :</u> Rs.1,00,000</p>								
Maximum Premium	No limit, subject to Board approved underwriting policy								

Benefits payable under this plan

Death Benefit: In case of death of policyholder during the policy term

Higher of

- Total Fund Value
- Assured death benefit

will be paid to nominee and policy will be terminated.

Total fund value is defined as the sum of base premium fund value plus top-up fund value.

Base premium fund value is the value of the fund built from the base premiums.

Top-up premium fund value is the value of the fund built from the top-up premiums.

Assured death benefit is defined as 105% of the total premiums paid.

Total premiums paid are the total of base premiums paid and the top-up premiums paid.

The nominee/beneficiary shall utilise these proceeds by exercising one of the following options

- Utilize the entire proceeds of the policy or part thereof for purchasing an annuity at the then prevailing annuity/pension rate from Shriram Life Insurance Company Limited
- Withdraw the entire proceeds of the policy

Vesting Benefit: On survival of the policyholder up to the end of the policy term,

Higher of

- Total Fund Value
- Assured vesting benefit will be paid.

Where Assured vesting benefit is defined as 101% of total premiums paid.

The policyholder can utilise the vesting benefit either to

- Commute to the extent allowed under Income Tax Act and to utilize the balance amount to purchase immediate annuity from Shriram Life Insurance Company Limited, which shall be guaranteed for life, at the then prevailing annuity/pension rate, or
- Utilize the entire proceeds to purchase single premium deferred pension product/single premium immediate annuity plan from Shriram Life Insurance Company Limited

The Policyholder may also opt the following if his/her age at vesting date is below 55 years

- Extend the policy term within the policy with the same terms and conditions as the original policy up to the maximum vesting age of 80 years

Loyalty Additions:

Loyalty additions shall be credited to the base premium fund value of the policy in the form of additional units over the duration of the policy, provided all due premiums payable, by the time the loyalty additions are due, are fully paid. If the policy is in discontinuance state or paid up state, loyalty additions shall not be credited to the policy. If the policy subsequently revived from discontinuous state then all the loyalty additions due shall be credited.

Starting from the end of 5th policy year, loyalty additions as a percentage of average value of the daily base premium fund values of the previous two years shall be credited at the end of every five policy years to the policyholder's base premium fund in the form of additional units at the then prevailing NAV. The rate of loyalty additions are given below. These loyalty additions depend on premium size and are guaranteed during the policy term.

Loyalty additions:

	At the end of policy year----→	5	10	15	20	25	30	35
Annualised/*Single Premium Slab (In Rs.)	25,000-47000	0.25%	0.25%	0.50%	0.50%	0.50%	0.50%	0.50%
	48000-1,99,000	0.50%	0.50%	1.00%	1.00%	1.00%	1.00%	1.00%
	2,00,000-4,99,000	1.50%	1.50%	3.00%	3.00%	3.00%	3.00%	3.00%
	5,00,000 & Above	2.00%	2.00%	4.00%	4.00%	4.00%	4.00%	4.00%

*The first band is not applicable for single premium as the minimum single premium is Rs 1,00,000

Where Annualised premium is the premium payable in a year selected by the policyholder at the inception of the policy.

Fund options and its investment portfolio: Policyholder has an option to choose (except E) any one of the following funds or combination of funds at the time of proposal.

A. Pension Protector (SFIN:ULIF01901/04/16PNPROTECTR128)

Investment objective of the fund is to provide accumulation of income through investment in fixed income securities.

As set allocation	
Debt (Government and Corporate bonds)	60% to 100%
Money market/Liquid/Cash	0% to 40%
Risk	Low

B. Pension Balancer (SFIN: ULIF02001/04/16PNBALANCER128)

Investment objective of the fund is to provide combination of capital appreciation through investment in quality equity and accumulation of income through investment in fixed income securities.

As set allocation	
Equity	20% to 50%
Debt (Government and Corporate bonds)	30% to 70%
Money market/Liquid/Cash	0% to 40%
Risk	Medium

C. Pension Maximiser (SFIN:ULIF02101/04/16PNMAXMISER128)

Investment objective of the fund is to provide combination of capital appreciation through investment in quality equity and accumulation of income through investment in fixed income securities.

As set allocation	
Equity	30% to 70%
Debt (Government and Corporate bonds)	20% to 50%
Money market/Liquid/Cash	0% to 40%
Risk	Moderately High

D. Pension Multi Cap Aggressive Fund (SFIN:ULIF02501/04/16PNMULTICAP128)

Investment objective of the fund is to provide capital appreciation through investment in high quality equity.

As set allocation	
Equity	60% to 100%
Money market/Liquid/Cash	0% to 40%
Risk	Very high

E. Pension Discontinued Policy Fund (SFIN:ULIF02601/04/16PNDISPOLCY128)

This fund shall be used for investment of funds in respect of discontinued policies and maintained as a unit fund with the following investment pattern.

Investment objective of this fund is to provide stable returns by investing in the following assets as mandated by IRDAI.

As set allocation	
Government securities	60% to 100%
Money market/Liquid/Cash	0% to 40%
Risk	Low

The maximum investment in mutual funds shall be governed by the relevant IRDA guidelines.

CHARGES UNDER THE PLAN

- 1. Premium Allocation Charge:** This charge depends on premium size and policy year. This charge will be deducted from the premium and will be levied only on the receipt of the premium. The balance premium after deduction of the premium allocation charge will be allocated as units in the unit fund(s) in the proportion chosen by the policyholder. This charge is guaranteed throughout the term of the policy. Premium allocation charges for various types of policies are given below.

For Regular and Limited premium policies:

Year	Premium allocation charge
1	6.00% of premium
2 to 3	4.25% of premium
4 to 10	4.00% of premium
Year 11+	1.00% of premium
Single premium policies	4.00% of single premium
Top-up premiums	1.5% of top-up premium

Rebates in allocation charges are offered for high premium policies as mentioned below.

For annualized premium of Rs 48000 and above, the following rebates (reduction in premium allocation charges) shall apply.

Year	Annualized Premium from Rs 48,000 and above
1	1.50% of annualized premium
2 to 10	1.00% of annualized premium

For single premium of Rs 5, 00,000 and above, the following rebates (reduction in premium allocation charges) shall apply.

Year	Single Premium of Rs 5,00,000 and above
1	1.00% of single premium

2. Policy Administration Charge:

This charge is expressed as a percentage of annualised premiums. This charge will be deducted at the start of each policy month proportionately from the unit funds by cancelling appropriate number of units.

Administration charges per month:

Regular and Limited premium policies	Single premium policies
0.2% of annualised premium for both annual and monthly modes	0.09% of single premium for first 5 years and 0.03% of single premium thereafter

The administration charges will increase @ 5% on every anniversary

The policy administration charge shall not exceed Rs.6,000 per annum.

3. Mortality Charge:

Mortality charges will be charged on Sum at Risk at the beginning of each policy month by cancelling requisite number of units from the policyholder's unit fund till the policy becomes a claim (vesting or death) or discontinued or surrendered. Sum at risk is mentioned below.

Sum at Risk= Death benefit minus total fund value

Where death benefit and total fund values are as mentioned above.

4. Fund Management Charges:

A fund management charge of 1.35% p.a. will be levied on daily basis on the unit fund by adjusting the daily NAV.

The fund management charge applicable for Pension Discontinued policy fund is 0.50% p.a.

5. Fund Switching charges: Nil.**6. Premium redirection charge: Nil**

7. Discontinuance Charges:

The discontinuance charges as specified below will be charged from the fund value on the date of discontinuance in case the policy is discontinued.

For Regular/Limited premium policies:

Policy is discontinued during the policy year	Discontinuance charge for policies having annualized premium of Rs.25,000/-	Discontinuance charge for policies having annualized premium above Rs.25,000/-
1	Lower of 20% * (A.P. or F.V) subject to maximum of Rs.3,000/-	Lower of 6% * (A.P. or F.V) subject to maximum of Rs.6,000/-
2	Lower of 15% * (A.P. or F.V) subject to maximum of Rs.2,000/-	Lower of 4% * (A.P. or F.V) subject to maximum of Rs.5,000/-
3	Lower of 10% * (A.P. or F.V) subject to maximum of Rs.1,500/-	Lower of 3% * (A.P. or F.V) subject to maximum of Rs.4,000/-
4	Lower of 5% * (A.P. or F.V) subject to maximum of Rs.1,000/-	Lower of 2% * (A.P. or F.V) subject to maximum of Rs.2,000/-
5 and onwards	Nil	Nil

A.P. – Annualised Premium, F.V. – Fund Value

For Single premium policies:

Policy is discontinued during the policy year	Discontinuance Charges
1	Lower of 1% *(SP or FV/policy account value) subject to a maximum of Rs.6000/-
2	Lower of 0.5% *(SP or FV/policy account value) subject to a maximum of Rs. 5000/-
3	Lower of 0.25%*(SP or FV/policy account value) subject to a maximum of Rs. 4000/-
4	Lower of 0.1% *(SP or FV/policy account value) subject to a maximum of Rs. 2000/-
5 and onwards	Nil

There is no discontinuance charge on Top-up fund.

8. Service Tax Charge

The Service Tax as per Regulations in force from time to time will be levied on applicable charges.

OPTIONS UNDER THE PLAN

a) Top-up premium

- A top-up premium is an amount of premium that is paid by the policyholders at irregular intervals besides basic regular premium payments specified in the contract and is treated as single premium for all purposes.
- Top-up premiums can be remitted to the company during the period of contract only, where due basic regular premiums are paid up to date.
- Top-up premiums once paid cannot be withdrawn from the fund/policy account value.
- Top-up premiums may be allowed unlimitedly, subject to providing the assured benefit on each of the top-up premiums paid. In this case, the assured benefit is 101% of each of the top-up premiums.
- At any point of time during the currency of the contract, the total top-up premiums paid may exceed the sum total of the regular premiums paid at that point of time/single premium paid.

- Top-up premiums can be invested in the fund(s) as per the portfolio requested by the policy holder at the time of remitting the top-up premiums. In case if the policy holder has not made any request, then the top-up premiums will be invested as per the existing base premium fund portfolio.
- Each top-up premium shall be at least Rs.5,000.
- Top-up premiums are not allowed during the last one year of the policy contract.

b) Switching

The Policyholder can switch units from one unit fund to another out of the funds mentioned above, during the policy term. There is no limit on the number of switches in a year.

c) Premium redirection:

The policyholder can redirect future premium(s) to invest in any of the available funds different from the funds chosen at the time of inception of the policy.

d) Discontinuance:

- Single Premium policies: In case of single premium policies, a policyholder is entitled to exercise the option of complete withdrawal from the policy without any risk cover. If the policyholder chooses complete withdrawal during the lock-in-period of 5 years from the date of inception of the policy, the policyholder's fund value will be transferred to discontinued policy fund after deducting applicable discontinuance charge.
- Regular and limited premium paying policies:
- Discontinuance of a policy before end of lock-in-period of 5 years:
- If the policyholder discontinues paying premiums during lock in period, the company will send a notice within a period of fifteen days from the date of expiry of grace period to such a policyholder to exercise any of the below said options within a period of thirty days of receipt of such notice.
 1. Revive the policy within a period of two years, or
 2. Complete withdrawal from the policy without any risk cover

If the policyholder opts option 1:

- On discontinuance, initially the fund value shall be credited to the discontinued policy fund after deducting applicable discontinuance charge. Subsequently upon revival within the revival period the proceeds of the discontinued policy fund shall be transferred to policyholder's unit account.
- The revival period may fall out of the lock-in period. In such scenario the fund is maintained in discontinued policy fund till the end of revival period.

If the policyholder opts option 2:

- The policyholder's fund value will be transferred to discontinued policy fund after deducting applicable discontinuance charge
- Where the policyholder does not exercise any option within the notice period of thirty days, such policy will be treated as discontinued and the above said procedure shall be applicable.
- Discontinuance of a policy after lock-in-period of 5 years:
- If the policyholder discontinues paying premiums after completion of lock in period, the company will send a notice within a period of fifteen days from the date of expiry of grace period to such a policyholder to exercise any of the below said options within a period of thirty days of receipt of such notice.
 1. Revive the policy within a period of two years, or
 2. Complete withdrawal from the policy without any risk cover, or
 3. Convert the policy into paid-up policy
- Provided that where the policyholder does not exercise any option within the notice period of thirty days, such policy will be treated as surrendered.
- If the policyholder opts option 1:
- The policy during this period is deemed to be in force by deducting all applicable charges with risk cover as per terms and conditions of the policy.
- If the policyholder opts option 2 or does not opt any option
- Such policy will be treated as surrendered

If the policyholder opts option 3:

The policy will be converted into a paid-up policy with the following benefits.

- Death benefit will be higher of
 - Total fund value
 - Assured death benefit
- Vesting benefit of a paid-up policy is higher of
 - Total Fund Value
 - Assured vesting benefit.

No loyalty additions in future shall be credited

All charges applicable for an in force policy shall continue to levy on the paid up policy.

No charges will be levied except the fund management charge @ 0.5% p.a. on the discontinued policy fund. The discontinued policy proceeds will be paid along with a minimum guaranteed interest as prescribed by IRDAI from time to time. Currently the minimum guaranteed interest rate is 4% per annum. In case of death within this period where it will be paid out immediately along with a minimum guaranteed interest as prescribed by IRDAI from time to time.

Utilization of discontinued policy fund proceeds:

Policyholder shall exercise one of the options given below with Pension discontinued policy fund proceeds/surrender proceeds

- o Commute to the extent allowed under Income Tax Act and to utilize the balance amount to purchase immediate annuity from Shriram Life Insurance Company Limited, which shall be guaranteed for life, at the then prevailing annuity/pension rate
- o Utilize the entire proceeds to purchase single premium deferred pension /immediate annuity product from Shriram Life Insurance Company Limited If the policyholder dies during the discontinuance state of the policy the nominee/beneficiary shall exercise one of the following options
- o Utilize the entire discontinued policy fund proceeds or part thereof for purchasing an annuity at the then prevailing annuity/pension rate from Shriram Life Insurance Company Limited
- o Withdraw the entire discontinued policy fund proceeds of the policy

e) Revival of a discontinued policy:

- If policyholder exercises the option to revive the discontinued policy, the policy will be revived in accordance with the Board approved underwriting policy by restoring the risk cover, along with the investment made in the segregated funds as chosen by the policyholder, out of discontinued policy fund value, less the applicable charges as mentioned below
- At the time of revival, all due and unpaid premiums will be collected without charging any interest or fee. Policy administration charge and premium allocation charge will be levied as applicable during the discontinuance period. No other charges will be levied. The discontinuance charges deducted at the time of discontinuance of the policy will be added back to the fund.

f) **Partial withdrawal conditions**

Partial withdrawals are not allowed under this plan.

g) **Surrender Value:**

- Surrender after lock-in-period: surrender value, after lock-in-period of five years from the date of inception of the policy, will be the fund value as on the date of surrender and the policyholder can exercise either of the following options
- Commute to the extent allowed under Income Tax Act and to utilize the balance amount to purchase immediate annuity from Shriram Life Insurance Company Limited, which shall be guaranteed for life, at the then prevailing annuity/pension rate
- Utilize the entire proceeds to purchase single premium deferred pension product/single premium immediate annuity plan from Shriram Life Insurance Company Limited

h) **Non-zero positive claw back additions**

In the process to comply with the reduction in yield, the insurer may arrive at specific Non-zero positive additions, if any to be added to the unit fund, as applicable, at various durations of time after the first five years of the contract. These specific Non-zero positive additions will be called Non-zero positive claw-back additions.

The claw back additions shall be determined as mentioned below.

- Gross investment return earned in the unit account at the end of each applicable policy year less
- Actual yield earned in the unit account at the end of each applicable policy year less
- Yield referred for applicable policy year as stipulated in Reg. 37 of IRDA (Linked Insurance products) regulations, 2013.

CONDITIONS, CLAUSES AND DEFINITIONS

1. Grace period

For single premium policies: Not applicable.

For regular/ limited premium payment policies the grace period is 30 days for payment of yearly premium and 15 days for payment of monthly premium from the due date of premium. If death occurs during this period, the policy will be treated as in force policy and the death benefit shall become payable.

2. Suicide clause

In case of death due to suicide within 12 months from the date of inception of the policy or from the date of revival of the policy, the nominee or beneficiary of the policyholder will be entitled to fund value, as available on the date of the death.

Any charges recovered subsequent to the date of the death will be paid-back to nominee or beneficiary along with the death benefit.

3. Unit pricing:

The NAV of the segregated fund shall be computed as Market value of investment held by the fund + value of current assets – (Value of current liabilities and provisions, if any)/ No. of units existing on valuation date (before creation /redemption of units)

4. Free Look Period:

The policyholder has a period of 15 days (30 days in case the business is sourced through distance marketing) from the date of receipt of the policy document to review the terms and conditions of the policy and where the insured disagrees to any of those terms or conditions, he has the option to return the policy stating the reasons for his objection. He will be entitled to an amount which will be equal to non-allocated premium plus charges levied by cancellation of units plus fund value at the date of cancellation less expenses incurred by the insurer on medical examination, if any, and stamp duty charges. Distance marketing entails any sale through e-mails, telephonic calls and any other mode except through personal interaction.

5. Cut-off timings:

In respect of Premium or Top-up Premiums along with a local cheque or a demand draft payable at par at the place where the premium is received/ request for fund switch / surrender received up to 3 p.m. by the insurer, the closing NAV of the day on which premium is received shall be applicable.

In respect of premium or Top-up Premiums along with a local cheque or a demand draft payable at par at the place where the premium is received/ request for fund switch / surrender received after 3 p.m. by the insurer, the closing NAV of the next business day shall be applicable.

Cut –off timings are subject to change by IRDAI.

6. Loans: No loans are available under the policy.

7. Closure of an Existing Unit Linked Fund:

Although the Unit Linked Funds are open ended, the Company may, with prior approval from the IRDAI, close any of the funds available under this policy. The Policyholder shall at least be given four weeks prior written notice of the Company's intention to close any of the Unit Linked Funds. In such an event the Policyholder needs to inform the Company his/her preferred Unit Linked Fund to which the Fund Value is to be switched before the Unit Linked Fund closure date. If the Policyholder does not inform the company before this date, the Company will switch the Fund Value of the Fund being closed to the Pension Protector (SFIN:ULIF01901/04/16PNPROTECTR128) Fund .Policyholder can switch from Pension Protector fund to any of the then available funds or combination of funds.

8. Introduction of a New Unit Linked Fund

New Unit Linked Fund(s) may be established by the Company from time to time with the prior approval of the IRDAI and the policyholder shall be notified of such new Funds if they are made available to this policy. The Company may offer the Policyholder the option to switch to the new Fund(s) at such a price and subject to such terms and conditions as may be imposed by the Company at that time only after approval from IRDAI

9. Force Majeure Condition

- a. Company will value the Funds on each day that the financial markets are open. However, the Company may value the Funds less frequently in extreme circumstances external to the Company, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company feels that certainty as to the value of assets has been resumed. The deferment of the valuation of assets will be with prior consultation with the IRDAI.
- b. The Company will make investments as per the Fund Mandates given above. However, the Company reserves the right to change the exposure of all/any Fund to money market instruments to 100% only in extreme situations external to the company, keeping in view market conditions, political situations, economic situations, war/war-like situations, terror situations. The same will be put back as per the base mandate once the situation has corrected.
- c. Some examples of such circumstances are

When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the Fund are closed otherwise than for ordinary holidays.

When, as a result of political, economic, monetary or any circumstances out of the control of the company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without or would not being detrimental to the interests of the remaining Policyholders.

During periods of extreme market volatility during which surrenders and switches would be detrimental to the interests of the remaining Policyholders

In the case of natural calamities, strikes, war, civil unrest, riots and bandhs

In the event of any force majeure or disaster that affects the normal functioning of the Company.

If so directed by the IRDAI

- d. The Policyholder shall be notified of such a situation if it arises

10. Nomination and Assignments

Nomination shall be as per Section 39 of The Insurance Act, 1938 as amended from time to time

Assignment shall be as per Section 38 of The Insurance Act, 1938 as amended from time to time

DISCLOSURE:

1. Unit Linked Life Insurance products are different from the Traditional Life Insurance products and are subject to the risk factors.
2. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
3. *Shriram Life* is only the name of the insurance company and *Shriram Life Pension Plus* is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
4. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document of the insurer.
5. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
6. The past performance of the funds of the company is not necessarily an indication of the future performance of any of the funds.

Section 41 of the Insurance Act, 1938 as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor any person taking out or renewing or continuing a policy accept any rebate except such rebates as may be allowed in accordance with the published prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.



YOUR PARTNER FOR PROSPERITY

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About the Company

With a pan India presence with over 500 offices, Shriram Life is your trusted partner for prosperity. At Shriram life we strive to provide our customers with elegant solutions tailored to individual needs.

SHRIRAM LIFE INSURANCE COMPANY LIMITED

IRDAI Regn No 128

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- IRDAI does not announce any Bonus

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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