20 YEARS Growing Stronger

SHRIRAM Life Insurance
associated with Sanlam group



Relax Into Retirement With Guaranteed Lifetime Income

SHRIRAM LIFE

DEFERRED ANNUITY PLAN

A Non-Linked Non-Participating Individual General Annuity Savings Plan

UIN-128N105V03

Key Features

- **4 Annuity Options to Choose from**
- **Guaranteed* Annuity Rates for Lifetime**
- **Return of your Purchase Price in Case of Terminal Illness#**
- **Option to Choose Single Life or Joint Life**
- **Option to Increase your Annuity Through Top Up Premiums and Loyalty Additions**

A **Deferred Annuity Insurance Plan** plays a vital role in helping individuals secure their financial future, particularly during retirement. Unlike immediate annuities, which begin providing payouts shortly after the initial premium payment, deferred annuities offer a unique approach by allowing policyholders to delay the start of income payments to a later, predetermined date.

The Deferred annuity serves as a strategic tool for retirement planning, offering a balance between investment growth and insurance protection.

In essence, a **Deferred Annuity Insurance Plan** provides a structured and tax-efficient approach to building a financial foundation for retirement. By combining the elements of long-term investment growth and insurance protection, it offers individuals the opportunity to create a steady and reliable income stream to support their retirement lifestyle.

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- **Guaranteed* Annuity Rates for Lifetime**
- **Return of your Purchase Price in Case of Terminal Illness#**
- **Option to Choose Single Life or Joint Life**
- **Option to Increase your Annuity Through Top Up Premiums and Loyalty Additions**
- **Flexibility to Alter Premium Payment Term, and Deferment Period**
- **Additional Benefits Like Waiver of Premium, High Purchase Price Incentives**

*Provided all due premiums are paid | #Applicable for Options 2 & 4 after the deferment period.

Eligibility Criteria	Limits
Age at Entry	**Min:** 40 years (age last birthday) for primary annuitant | 30 years (age last birthday) for secondary annuitant **Max:** 75 years (age last birthday) for primary annuitant | 80 years (age last birthday) for secondary annuitant
Minimum Vesting Age	45 years
Maximum Vesting Age	80 years
Policy Term	Whole Life
Premium Paying Term	Single Pay Limited/ Regular :5-10 years
Deferment Period	5-10 years
Annuity Mode	Yearly, Half Yearly, Quarterly or Monthly
Annuity	Min: ₹ 12000 p.a | Max: No limit, Subject to board approved underwriting policy
Premium	**Min:** Single Pay ₹ 3,00,000 | For Limited & Regular Pay **Yearly:** ₹ 60,000 | **Half-yearly:** ₹ 31 ,000 | **Quarterly:** ₹ 15,500 | **Monthly:** ₹ 6,000 **Max:** No limit, Subject to board approved underwriting policy

Plan Options and Benefits

Annuity payable for life without Return of Purchase price

During deferment period

In case of death of the annuitant provided the policy is in force, the death benefit i.e. 125% of purchase price shall be paid to the nominee(s) and the policy will be terminated.

After deferment period

The annuity will be paid at a uniform rate in arrear for the lifetime of the annuitant. In case of death of the annuitant, the annuity payments will cease and the policy will be terminated.

2 Annuity payable for life with return of purchase price on his/her death or terminal illness

During deferment period

In case of death of the annuitant provided the policy is in force, the death benefit i.e. 125% of purchase price shall be paid to the nominee(s) and the policy will be terminated.

After deferment period

The annuity will be paid at a uniform rate in arrear for the lifetime of the annuitant. In case of death of the annuitant, the annuity payments will cease and the policy will be terminated by paying the death benefit i.e. purchase price to the nominee(s).

In case of terminal illness of annuitant, the purchase price will be returned to the annuitant, and the policy will be terminated.

3 Annuity payable for life with a provision of 100% of annuity to the secondary annuitant on death of the primary annuitant without return of purchase price

During deferment period

In case of death of the last surviving annuitant or simultaneous death of both the annuitants provided the policy is in force, the death benefit i.e. 125% of purchase price shall be paid to the nominee(s) and the policy will be terminated.

After deferment period

The annuity will be paid at a uniform rate in arrear for the life time of the primary annuitant. In case of death of the primary annuitant, the annuity payments will continue to be paid to the secondary annuitant for life.

If the secondary annuitant predeceases, the annuity payments will continue to be paid to the primary annuitant for life.

In case the secondary annuitant dies after death of the primary annuitant the annuity payments will cease and the policy will be terminated.

Annuity payable for life with a provision of 100% of annuity to the secondary annuitant on death of the primary annuitant and return of purchase price on death or terminal illness of the last survivor

During deferment period

In case of death of the last surviving annuitant or simultaneous death of both the annuitants provided the policy is in force, the death benefit i.e. 125% purchase price shall be paid to the nominee(s) and the policy will be terminated.

"Purchase Price" is the total premium received till date excluding any extra premium, any rider premium, and taxes.
The joint life annuity can be taken between any two lineal descendant/ascendant of a family (i.e. Grandparent, Parent, Children, and Grandchildren) or spouse subject to minimum/maximum entry age. The policyholder can choose an option at the time of inception. Once the option is selected, the option cannot be changed in future.

After deferment period

The annuity will be paid at a uniform rate in arrear for the life time of the primary annuitant. In case of death of the primary annuitant, the annuity payments will continue to be paid to the secondary annuitant for life.

If the secondary annuitant predeceases, the annuity payments will continue to be paid to the primary annuitant for life and on death of primary annuitant the death benefit i.e. purchase price is paid to the nominee(s).

In case the secondary annuitant dies after death of the primary annuitant the annuity payments will cease and the policy will be terminated by paying the death benefit i.e. purchase price to the nominee(s).

In case of terminal illness of secondary annuitant after the death of the primary annuitant the annuity payments will cease and the purchase price will be returned to the secondary annuitant, and the policy will be terminated.

If the secondary annuitant predeceases, and in case the primary annuitant is diagnosed with terminal illness, the annuity payments will cease and purchase price will be returned to primary annuitant, and the policy will be terminated.

However, the death benefit shall not be less that the surrender value as on date of death if available.

Death benefit after deferment period is not applicable under option 1 & 3. During deferment period, there is no death benefit payable on first death in case of joint life. There is no benefit payable on terminal illness during the deferment period for all options.

Annuity Payment Process

The annuity payment will be made in arrear at the end of the chosen annuity payment mode. i.e. the first annuity payment will commence one year, six months, three months, one month after the completion of deferment period depending on the mode of annuity chosen i.e., yearly, half yearly, quarterly or monthly respectively.

Terminal Illness

Terminal Illness is defined as an advanced or rapidly progressing incurable and un-correctable medical condition which, in the opinion of two independent Medical Practitioners specializing in treatment of such illness, has greater than 50% chance of death of the Life Assured within six months of the date of diagnosis of illness.

Options Available for Payment of Death Benefit

The Annuitant will have to choose one of the following options for the payment of the death benefit to the nominee(s). The death claim amount shall then be paid to the nominee(s) as per the option exercised by the Annuitant and no alteration whatsoever shall be allowed to be made by the nominee(s). This option has to be exercised by Annuitant at the proposal stage.
However, this option can be subsequently modified by Annuitant during his/her lifetime during the policy term.

Lump Sum Death Benefit :

Under this option the entire Death benefit shall be payable to the nominee(s) in lump sum.

Annuitisation of Death Benefit :

Under this option, the benefit amount payable on death shall be utilized for purchasing an Immediate Annuity from the company for nominee(s) effective from the date of death of the annuitant/last survivor. The annuity amount payable to the nominee(s) shall be based on the age of nominee(s) and immediate annuity rates prevailing as on the date of death of Annuitant (last survivor in case of Joint Life Annuity). This option can be opted for full or part of the benefit amount payable on death.
However, the annuity payments for each nominee(s) shall be subject to the eligibility conditions of the annuity plan available at that time and then prevailing Regulatory provisions on the minimum limits for annuities. In case the eligibility conditions of the annuity plan available at that time are not met or the benefit amount payable on death is insufficient to purchase the minimum amount of annuity, then the said amount shall be paid as a lump sum to the nominee(s).

Death Benefit in Instalments :

Under this option the benefit amount payable on death can be received in instalments over the chosen period of 5 years instead of lump sum amount. This option can be exercised for full or part of the Death Benefit payable under the policy. The amount opted (i.e. net claim amount) can be either in absolute value or as a percentage of the total claim proceeds payable. The instalments shall be paid in advance at yearly or half- yearly, quarterly, or monthly intervals. For all the instalment payment options commencing during the 12 months' period from 1st May to 30th April, the interest rate applicable for arriving at the instalment amount shall be 5-year G-Sec rate minus 2% ; where, the 5-year G-Sec rate shall be as at last trading day of previous financial year.

Maturity Benefit

There is no maturity benefit under this plan.

Sample Annuities

Following are the sample annuity amounts per annum for a healthy, Male Life with annual premium of ₹ 1,00,000, premium payment term 10 years and deferment period of 10 years.

Annuity Options/ Age at Entry	Option 1	Option 2	Option 3%	Option 4%
40	₹ 90,794	₹ 82,803	₹ 86,035	₹ 83,786
50	₹ 97,910	₹ 86,115	₹ 89,122	₹ 85,685
60	₹ 1,10,421	₹ 92,733	₹ 93,279	₹ 88,374
70	₹ 1,31,734	₹ 1,06,678	₹ 98,679	₹ 92,691

% For Joint Life both the annuitants are of same age

Additional Features

Waiver of Premium Option :

For regular/limited premium pay policies, the plan also provides a Waiver of Premium option in case of joint life annuity options on payment of additional premium.

Upon death of the primary annuitant during premium paying period provided the policy is in force, future premiums i.e. all outstanding premiums payable from the date of death of primary annuitant to the end of the deferment period will be waived off.

Loyalty Additions :

Loyalty additions as a percentage of base annuity amount shall be added to the base annuity amount provided all due premiums are paid fully by the time first annuity is due.

These are the guaranteed additions paid as a reward for paying all due premiums and are only applicable on Regular & Limited Pay policies.

The loyalty addition rates are given below;

For Premium Payment Term	Increment %
Less than 8 years	1.00% of annuity
8 and 9 years	1.25% of annuity
10 years	1.50% of annuity

If the policy is in discontinuous/paid up state, then these Loyalty additions shall not be added. If the policy is subsequently revived, then all the Loyalty additions due shall be considered to calculate the annuity amount.

Extension or Reduction of Deferred Period :

Allowed within the limits, subject to maximum deferred period allowed under the product as per Board approved underwriting policy.

Extension or Reduction of Premium Payment Term :

Allowed within the limits, subject to maximum premium payment period allowed under the product as per Board approved underwriting policy.

Flexibility in Payment of Premiums :

Option to pay premiums yearly, half-yearly, quarterly and monthly mode under regular and limited premium payment options.

Flexibility in Receiving Annuity Amount :

Annuity can be paid yearly, half-yearly, quarterly and monthly.

Top-up Premium :

i. Top-up premium is an amount of premium that is paid by the policyholders at irregular interval besides basic premium payments specified in the contract and is treated as single premium for all purposes.
ii. Top-up premiums can be remitted to the company during the period of deferment only, where due basic premiums are paid up to date.
iii. All top-up premiums made shall have insurance cover as applicable for single premium policy. The top-up annuity rates are based on the age (last birthday) at the top-up payment and the outstanding deferment period in years. The final annuity shall be derived by adding the annuity applicable for top -ups to the base annuity.
iv. No minimum limit on amount of top-up premium and number of top-up payments.
v. Top-up premiums can be surrendered only with surrender of base policy.

Incentives for higher purchase price

For high purchase price policies, Annuity rate per ₹ 1000 purchase price shall be increased by adding following additional rate.

Purchase Price Band (in Rs.)	For Regular/Limited Pay (in Rs)	For Single Pay (in Rs)
₹ 60,000 to ₹ 99,999	0.00	0.00
₹ 1,00,000 to ₹ 1,49,999	1.00	0.00
₹ 1,50,000 to ₹ 1,99,999	2.00	0.00
₹ 2,00,000 to ₹ 2,99,999	3.00	0.00
₹ 3,00,000 to ₹ 4,99,999	6.00	0.00
₹ 5,00,000 to ₹ 9,99,999	7.00	0.50
₹ 10,00,000 to ₹ 14,99,999	7.00	2.00
₹ 15,00,000 to ₹ 24,99,999	7.00	2.50
₹ 25,00,000 to ₹ 49,99,999	7.00	2.75
₹ 50,00,000 and above	7.00	3.00

Premium Payment Mode

The annuitant has the option of choosing at inception of the policy through proposal to pay the premium at yearly, half yearly, quarterly or monthly intervals. Where premium is paid in other than yearly mode, the instalment premium will be divided by the modal factor as shown below to determent the annual premium.

Mode	Half yearly	Quarterly	Monthly
Modal factor	0.5082	0.2562	0.0859

Annuity Payouts

The annuitant also has the option of taking his annuity at yearly, half yearly, quarterly or monthly intervals. Where annuity is paid in other than yearly mode, the yearly annuity rate will be multiplied by the appropriate annuity frequency factor as shown below.

Annuity Mode	Half yearly	Quarterly	Monthly
Factor	0.4918	0.2439	0.0808

The annuity payment will be directly credited to the annuitant's bank account through NEFT or any other electronic mode.

Auto Debit Booster (NACH Discount):

Policyholders paying premiums through NACH mode of payment will be eligible to receive 1% of premium as the discount on all the premiums paid through NACH.

Policyholders will not be eligible for this discount if premiums paid through non-NACH mode even after successful NACH registration due to any reason.

Paid up Value

If the premium due remains unpaid at the expiry of grace period after the at least one full year premium has been paid, the policy will not lapse but will continue as a paid up policy till the end of the policy term or till death, whichever is earlier.

Paid up Death Benefit

During Deferment Period (applicable for all options)

In case of the death of the life assured during the policy term, provided the policy is paid up, "Paid up Death Benefit" will be paid to the nominee(s) or beneficiary(ies).

Paid up Death Benefit = (Total premiums paid/Total premiums payable) x Death Benefit during deferment
However, the paid-up death benefit shall not be less than 105% of purchase price where the purchase price is the total of all premiums received up to the date of death excluding any extra premium, any rider premium and taxes.

After Deferment Period (applicable for options 2 & 4)

In case of the death of the annuitant after deferment period, provided the policy is paid up, higher of "Paid up Death Benefit" or surrender value on date of death will be paid to the nominee(s) or beneficiary(ies) as applicable.

Paid up Death Benefit = (Total premiums paid/Total premiums payable) x Death Benefit after deferment
However, the paid up death benefit shall be at least the surrender value available on the date of death.

However, the paid-up death benefit shall not be less than the purchase price where the purchase price is the total of all premiums received up to the date of death excluding any extra premium, any rider premium and taxes.

Paid up Annuity Benefit (applicable for all options)

In case of survival of the life assured up to the end of the deferment period, provided the policy is paid up, "Paid up Annuity benefit" will be paid on the date of annuity commencement.
Paid up Annuity Benefit= (Total premiums paid/ Total premiums payable) x Annuity

Revivals

A lapsed policy can be revived within a revival period of five years from the date of first unpaid premium by paying all outstanding premiums (from date of first unpaid premium to date of revival) with accrued interest at a rate approved by IRDAI along with revival requirements as per Board approved underwriting policy.

The revival interest rate is determined by adding a margin of 1.5% to the 10- year annualised G Sec rate on 31st March of each financial year and applicable for all policy revivals during 1st May to 30th April of the following financial year. The interest rate derived as above

shall be rounded down to 0.5%.

No fee will be charged towards processing of revivals.

The revival interest rate is 8% p.a. during the during the period 1st May 2025 to 30th April 2026.

The policy can be revived during the deferment period i.e. before the annuity payouts start.

Once the policy is revived it is entitled to all the original benefits.

Loans

Shriram Life is a service-oriented company that values its customers and responds quickly. We understand that there may be times when things are difficult financially. But don't worry! We are here for you. Instead of taking out high-interest loans from other financial institutions, you can avail loans on your policy at just 9.5% per year lower interest rate compounding half-yearly saving a significant amount of money.

The loan interest rate is determined by adding a margin of 2.5% to the 10- year annualised G Sec rate on 31st March of each financial year and applicable for all policy loans issued during 1st May to 30th April of the following financial year. The interest rate derived as above shall be rounded down to 0.5%

No fee will be charged towards processing of loans.

The loan interest rate is 9% p.a. during the period 1st May 2025 to 30th April 2026.

Policy loans will be available during deferment period. The maximum amount of loan that can be granted under the policy shall be such that the effective annual interest amount payable on loan does not exceed 50% of the annual annuity amount and shall be subject to maximum of 80% of Surrender Value.

Any outstanding loan with accrued interest will be recovered from policy proceeds before any benefit is paid on the policy.

The interest on the loan shall be paid on half-yearly basis. In case if the loan is not repaid before the end of the deferment period and if there is default in the interest payment, the loan outstanding and the due Interest on the loan shall be recovered from annuity benefits due or any other amount payable under the policy.

No loans are allowed after completion of deferment period.

Surrender Value

To get the surrender value, you must have paid at least first full policy year's premium(s) and completed the first policy year. Single premium policies acquire surrender value at inception.
However, as you have bought this policy with specific needs and long-term goals, we would highly recommend you to continue this policy for full term to reap the full benefits from the policy. In case of financial emergency, you may take a loan against your policy instead of surrendering the policy.
On surrendering the policy, you will receive a Surrender Value, which is higher of the Special Surrender Value (SSV) or the Guaranteed Surrender Value (GSV) as mentioned below..

Guaranteed Surrender Value (GSV)

Your policy will acquire a Guaranteed Surrender Value after all due premiums for at least two full years have been paid.
The Guaranteed Surrender Value is expressed as a percentage of purchase price (i.e. total premiums paid excluding any extra premium, any rider premium and taxes).
GSV is applicable during the deferment period only.

Special Surrender Value During Deferment Period

During deferment period, special surrender values, which may be higher than Guaranteed Surrender Values (GSV), are available depending on the time of surrender.
Policies under all annuity options are eligible for both GSV and SSV during the deferment period.
However, the company will pay the higher of GSV or SSV as surrender value.

Surrender Value of top-up premiums:

Top-Up premiums are eligible to surrender immediately along with base policy if the base policy has acquired surrender value.
GSV of Top-up premiums: For top-up premiums, the Guaranteed Surrender value as a percentage of each top-up premium is payable.
If the annuitant has paid multiple top-up premiums during the deferment period, the GSV for each top-up premium shall be calculated based on the year of surrender from the date of payment of each top-up premium and shall be added to arrive at the GSV of all top-up premiums paid.
SSV of Top-up premiums: The SSV of each top-up premium paid is as a percentage of Top-up premium. The SSV rates are based on the

year of surrender from the date of each top-up premium. If the annuitant has paid multiple top-up premiums, the SSV of each top-up premium will be added to arrive at the SSV of total top-up premiums paid.
The company shall pay higher of GSV or SSV as surrender value of top-up premiums paid.

Surrender Value (SV) after deferment period

Policies under annuity options 2&4 are eligible for surrender after deferment period. The Surrender Value will be present value of the expected outstanding (Paid-up) Annuity Benefits as on the date of surrender.

Terms & Conditions

Free Look Period

The policy holder has a period of 30 days beginning from the date of receipt of the policy document, whether received electronically or otherwise, to review the terms and conditions of the policy.
In the event a policyholder disagrees to any of the policy terms or conditions, or otherwise and has not made any claim, he shall have the option to return the policy to the insurer for cancellation, stating the reasons for the same.
Irrespective of the reasons mentioned, the policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.
A request received by insurer for cancellation of the policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request.

The Company ensures compliance with IRDAI (Protection of Polichyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

a. If the annuity is purchased out of proceeds of a deferred pension policy of any other insurance company, the refund shall be made to that insurance company from which money is received.
b. If the annuity is purchased out of proceeds of a deferred pension policy of Shriram Life Insurance Company, the refund shall be made to the insurance company from which the policyholder wants to purchase annuity.
c. If the annuity is purchased on standalone basis, the refund shall be made to the policyholder.

Grievance Redressal

At Shriram Life, our customers are our top priority. We pride ourselves on being a service-oriented company that responds quickly to your needs. We understand that there may be times when things don't go as expected, but rest assured, we're here to help. We offer an accessible and responsive mechanism for addressing your grievances and suggestions. You can always reach us at:

Toll-Free Numbers: 1800-103-6116 Email--customercare@shriramlife.in

Grievance Redressal Officer: 040-23009400 Email: grievance.redressal@shriramlife.in

For more touchpoints and details, visit https://www.shriramlife.com/services/grievance-redressal

Suicide Exclusion

For all options:

In case of death of annuitant (single life annuity)/ primary annuitant (joint life annuity) due to suicide within 12 months from the date of commencement of risk or from the date of revival of the policy, higher of 95% of purchase price or surrender value, if any shall be paid and the policy will be terminated.

Alterations

The following alterations are allowed under the plan

a. Mode of premium

b. Mode of receiving annuity

Tax Benefits

Tax benefits may be available as per prevailing tax laws. Tax benefits are subject to changes according to the tax laws from time to time; please consult your tax advisor for details.

Taxes (GST)

Premiums are exclusive of taxes.

All Premiums are subject to applicable taxes, cesses and levies which shall be paid by you along with the Premium. If any additional Taxes/Cesses/Levies are imposed by any statutory or administrative body of this country under this Policy, we reserve the right to claim the same from you.

Nomination

Nominee is the person who can receive the death benefit. The nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time. Where the nominee is a minor, the policy holder shall also appoint a person to receive the policy monies during the minority of the nominee. The notice of nomination or change of nomination should be submitted for registration to the office of the Company, where the policy is serviced.

Assignment

Assignment shall be as per Section 38 of Insurance Act 1938 as amended from time to time. The current provisions of Section 38 are contained in Annexure-1 of this Policy Document. The notice of assignment should be submitted for registration to the office of the Company, where the policy is serviced.

Fraud or misstatement

In case of fraud or misstatement, any monies payable under the policy shall be in accordance with Section 45 of The Insurance Act, 1938 as amended from time to time.

Statutory Information

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 shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses, or tables of the insurer.

Section 45 of the Insurance Act, 1938 as amended from time to time

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud. Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of

the insured the grounds and materials on which such decision is based.

3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:
   Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policy holder is not alive
4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:
   Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:
   Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
5. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

About the Company

With a pan-India presence and 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

The Trade logo displayed above belongs to Shriram Value Services Limited ("SVS") and is used by Shriram Life Insurance Company Limited under a license agreement.

For further assistance you can contact us in the following ways:

Visit your nearest branch office for details.
List of our branches is available on our website www.shriramlife.com

Call our toll free number : 1800 103 6116

Phone : +91 40 23009400 (Board)

Mail us at customercare@shriramlife.in

Write to Shriram Life Insurance Company Limited
Plot No. 31-32, 5th Floor, Ramky Selenium,
Financial District, Gachibowli, Hyderabad,
Telangana – 500032.

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CIN: U66010TG2005PLC045616

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
Public receiving such phone calls are requested to lodge a police complaint.