

Ref: Actl/cir no/157

Hyderabad
Date: 13th Jan 2017

To
All the Channel heads & Divisional Managers

Re: Introduction of new product *Shriram Life Genius Assured Benefit Plan UIN-128N068V01*.

1. INTRODUCTION:

It has been decided to introduce new product *Shriram Life Genius Assured Benefit Plan*, a non linked and non-participating endowment plan. The Unique Identification Number (UIN) allotted by IRDAI for this plan is **128N068V01**. This number has to be quoted in all relevant documents furnished to the policyholders and other users, public, distribution channels etc.

The plan has a fixed premium paying term (PPT) of 10 years. The plan is designed to support the needs of child's education whether the parent (life assured) is alive or not by offering lump sum support benefit and education support benefits. The plan also provides additional support to family of life assured by offering family support benefit in case of death of life assured.

The policyholder can choose any of the following options for payment of death benefit.

1. Lump sum option
2. Installment option

This option shall be chosen at the time of proposal only and cannot be changed during the policy term.

2. BENEFITS PAYABLE UNDER THE PLAN

I. Death Benefit:

In case of death of the life assured within the policy term, provided the policy is in force, "Death Sum Assured" will be paid.

"Death Sum Assured" is defined as highest of

- 10 times the annualised premium for all ages
- Absolute amount assured to be paid on death
- 105% of the premiums paid till the date of death
- Guaranteed Maturity Sum Assured

Where

'Annualised premium' means the premium payable in a year chosen by the policyholder excluding underwriting extra premiums and loadings for modal premiums, if any.

'Guaranteed Maturity Sum Assured' is equal to the sum assured chosen by the policyholder at inception of the policy.

'Absolute amount assured to be paid on death' is the sum of Sum Assured and Additional Benefit

'Additional Benefit' is the discounted value of the following benefits:

- i. **Family Support Benefit:** This is a stream of monthly payments of 1% of the sum assured payable from the end of the month in which life assured dies till the end of the policy term.
- ii. **Education Support Benefit:** This is a stream of five annual payouts payable from the date of maturity. The plan also provides two options as mentioned below for payment of Education Support Benefit. This option shall be chosen by the policyholder at the time of proposal and cannot be changed during the term of the policy.
 1. **Flat Payout Option:** The benefit equal to 100% of sum assured is payable in five equal annual payouts starting from the date of maturity.
 2. **Increasing Payout Option:** The benefit equal to 103% of sum assured is payable in five increasing annual payouts starting from the date of maturity.

The annual payouts as a percentage of sum assured are given in the table below:

At the end of the year	Flat Payout Option	Increasing Payout Option
n (i.e. on maturity)	20%	10%
n+1	20%	15%
n+2	20%	20%
n+3	20%	25%
n+4	20%	33%
Total as a % of SA	100%	103%

* n is the policy term.

The additional benefit factors expressed per Rs.1000 sum assured are given in the Annexure II

Based on the option chosen by the policy holder at inception the death benefit will be payable as mentioned below:

- a) **Lump Sum Option:** If the policyholder chooses lump sum option the "Death Sum Assured" shall be paid in lump sum to the nominee and the policy will be terminated.

The Additional benefit factor in case of lump sum option for Rs.1000 sum assured are given in the **Annexure II**.

- b) **Installment Option:** If the policyholder chooses installment option, the "Death Sum Assured" shall be paid in installments as mentioned below.
 - i. Sum Assured will be paid immediately and payment of will cease.
 - ii. Family Support Benefit shall be paid monthly from the end of the month in which life assured dies till the end of the policy term.
 - iii. Education Support Benefit equal to 100%/103% of sum assured shall be paid in five equal/increasing annual payouts as per the option (Flat/Increasing payout) chosen by the policyholder starting from the date of maturity.

After payment of the last installment as mentioned above, the policy will be terminated.



II. Maturity benefit:

In case of survival of the life assured up to the end of the policy term and all the premiums due have been paid, Guaranteed Maturity Sum Assured plus Education Support Benefit will be paid.

Education Support Benefit equal to 100%/103% of sum assured shall be paid in five equal/increasing annual payouts starting from the date of maturity as per the option (Flat/Increasing payout) chosen by the policyholder at inception of the policy.

This option cannot be changed during the policy term. There is no option to take the benefits under Education Support Benefit in lump sum.

3. ELIGIBILITY CONDITIONS AND RESTRICTIONS

Eligibility Conditions	Limit
Entry age	18 years to 45 years age last birthday
Maximum exit age	63 years age last birthday.
Policy Terms allowed	10 to 18 years
Premium Paying Term	10 years
Premium payment frequency	Yearly and Monthly (on ECS mode only.)
Minimum Sum Assured	Rs. 2,00,000

4. RIDERS

The following riders are offered under the plan.

- Accident Benefit Rider: 128B001V02
- Shriram Critical Illness Cover Rider: 128B010V02

5. PREMIUM PAYMENT MODES

The premiums can be paid in Yearly, and Monthly modes. Monthly mode will be allowed under ECS only. Where premiums are paid in monthly mode, the annual premium will be multiplied by the monthly modal factor of 0.0858

6. PREMIUM RATES

The annual premium rates per Rs.1000 sum assured are enclosed in **Annexure I**
The Class I extra rates per Rs.1000 sum assured are enclosed as **Annexure III**

7. HIGH SUM ASSURED REBATES

For high sum assured policies, the following rebates will apply on annual premium rates:

Sum Assured Band	Rebate(in Rs) per Rs.1000 Sum Assured
2,00,000 to 2,99,999	0.00
3,00,000 to 4,99,999	1.50
5,00,000-9,99,999	2.50
10,00,000 - 24,99,999	3.50
Rs.25,00,000 and above	4.00

8. INCENTIVES FOR ONLINE SALE OF POLICIES

For polices sold online a discount of 10% will apply on annual premium rates. The discount for sales through online and to employees will be applied after deducting the sum assured rebate if any.

9. SHRIRAM DIRECT EMPLOYEES INSURANCE SCHEME (SDEIS)

For policies sold to employees of Holding and subsidiary companies of Shriram group, a discount of 15% will apply on annual premium rates.

10. DISTRIBUTION CHANNELS

The product shall be sold through the following distribution channels

- i. Agents
- ii. Corporate agents
- iii. Brokers
- iv. Direct sales
- v. Web aggregators
- vi. Online through Company's website

Web aggregator shall be used as a distribution channel only and act as an offline agent.

11. COMMISSION PAYABLE TO THE INTERMEDIARIES

Commission (as a % of premium) for premium paying term of 10 years:

PPT 10 years	Year 1	Year 2	Year 3 to 10
Agents, corporate agents	30%	7.5%	4%
Brokers	30%	5%	4%
Web aggregators	30%	Nil	Nil
Online and Direct sales	Nil	Nil	Nil

No commission/remuneration shall be payable to Web aggregators even if the lead is generated through web aggregators.

12. UNDERWRITING , AGE PROOF AND FINANCIAL REQUIREMENTS

- a. **Lives eligible:** This plan can be allowed for all lives **except** the profiles like agriculture labour, widows (other than cat I widows), illiterates, self employed (like labour, daily labour, sweepers, beauticians, vegetable vendors, fruit/flower sellers, tailors, tutors, anganwadi workers, coolies, milk vendors, small shop keepers etc.
- b. **Age proof:** Only standard age proof shall be accepted under this plan.
- c. **Income proof:** Income proof is required if aggregate annual premium is more than 1 lakh, aggregate SAR (last two years in force and revived policies' SAR) crosses 30 lakh for male and category I females, and 10 lakh for other than category I female lives.
- d. **Medical requirements:** This plan will be available under Non medical general and Non medical special schemes. Medical grid as per UW circular number 30 will be applicable to this plan. Sum at risk would be double the sum assured.
- e. **Pregnant lives:** Under this category, plan will be allowed for females up to 6 months of pregnancy. Post delivery, waiting period is 3 months. Non medical limits will not be applicable to this category. Along with Medical report, a Gynecologist report in prescribed format needs to be submitted.
- f. **NRI AND PIO:** Basing on the country in which the life assured is residing, plan will be considered with standard or modified rates. Negative countries are excluded. Documentation as per NRI/PIO guidelines needs to be submitted.
- g. **Extra Mortality Rating class:** The plan is allowed to standard and sub standard lives attracting Extra Mortality Rating up to class VIII. The class I extra rates are given in the Annexure III. For class II and above the applicable multiple of class I rates shall be as per the table below:

EMR Class	Applicable multiple of class I rates
II	2
III	3
IV	4
V	5
VI	6
VII	7
VIII	8

Instructions on any other underwriting rules/ relaxations will be issued separately by the underwriting department.

13. SURRENDER VALUE

Guaranteed Surrender Value (GSV)

The policy acquires surrender value provided premiums for at least three full years have been paid. The policy can be surrendered any time during the policy term once it acquires surrender value.

The Guaranteed Surrender Value are expressed as a percentage of base premiums paid are as shown in the table below.

Policy Year\ Term	10	11	12	13	14	15	16	17	18
3	30%	30%	30%	30%	30%	30%	30%	30%	30%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	57%	56%	56%	56%	56%	55%	55%	55%	55%
6	65%	63%	62%	62%	62%	61%	60%	60%	60%
7	73%	70%	69%	69%	68%	67%	66%	66%	65%
8	82%	78%	76%	76%	75%	73%	72%	72%	71%
9	92%	87%	84%	83%	82%	80%	79%	78%	77%
10	103%	96%	93%	91%	90%	87%	86%	85%	83%
11		106%	102%	99%	98%	95%	93%	92%	90%
12			112%	108%	106%	103%	101%	99%	97%
13				118%	115%	112%	109%	106%	104%
14					125%	121%	117%	114%	112%
15						130%	126%	122%	120%
16							135%	131%	128%
17								140%	136%
18									145%

Special Surrender Value (SSV)

The policies will be eligible for Special Surrender Value.

The Special Surrender Value factors are expressed as a percentage of paid up sum assured as per the table below:

Policy year\ Term	10	11	12	13	14	15	16	17	18
3	47.0%	44.0%	42.0%	40.0%	38.0%	36.0%	34.0%	32.0%	30.0%
4	63.6%	58.9%	55.4%	52.2%	49.2%	46.3%	43.5%	40.8%	38.2%
5	80.3%	73.9%	69.0%	64.6%	60.5%	56.7%	53.2%	49.8%	46.6%

6	97.3%	89.2%	82.8%	77.1%	72.1%	67.4%	63.1%	59.0%	55.2%
7	114.4%	104.7%	96.8%	89.9%	83.8%	78.2%	73.1%	68.4%	64.0%
8	131.8%	120.3%	111.0%	102.9%	95.8%	89.3%	83.4%	78.0%	72.9%
9	152.5%	136.2%	125.4%	116.1%	107.9%	100.6%	93.9%	87.8%	82.1%
10	177.0%	155.0%	140.0%	129.5%	120.3%	112.0%	104.6%	97.8%	91.5%
11		177.0%	157.1%	143.1%	132.8%	123.7%	115.5%	108.0%	101.1%
12			177.0%	158.8%	145.6%	135.6%	126.6%	118.4%	110.9%
13				177.0%	160.2%	147.6%	137.9%	129.0%	120.9%
14					177.0%	161.3%	149.3%	139.8%	131.1%
15						177.0%	162.3%	150.8%	141.5%
16							177.0%	163.1%	152.0%
17								177.0%	163.8%
18									177.0%

The company will pay the higher of GSV or SSV as surrender value.

The surrender values payable during the intermediate durations shall be paid by applying the SSV factor as mentioned below.

Intermediate SSV factors during tth year will be computed by monthly interpolation using formula,

$$SSV_{t+n} = SSV_t + n*(SSV_{t+1}-SSV_t)/12$$

Where

SSV_{t+n} represent SSV factor for tth year with n months elapsed

SSV_t represents SSV factor applicable at the start of the tth year and

SSV_{t+1} represents SSV factor at the start of (t+1)th year

'n' is the number of months elapsed in the year of surrender.

14. PAID UP VALUE

If the premium due remains unpaid at the expiry of the grace period and at the auto cover period, if any, after first three years' premiums have been paid, the policy will continue up to the expiry of the policy term or the death of the Life Assured, whichever is earlier as a Paid up policy with paid up sum assured which is defined as below.

$$\text{Paid up sum assured} = (\text{Total premiums paid} / \text{Total premiums payable}) \times \text{Sum Assured}$$

Paid up Benefits:

If the policy becomes paid up, the following benefits are available.

Death Benefit:

In case of death of the life assured within the policy term, provided the policy is paid up, "Paid-up Death Sum Assured" will be paid to the nominee or beneficiary.

Where

$$\text{Paid-up Death Sum Assured} = (\text{Total premiums paid} / \text{Total premiums payable}) \times \text{Death Sum Assured.}$$

Based on the option chosen by the policy holder at inception the paid up death benefit will be payable as mentioned below:

(a) **Lump Sum Option:** If the policyholder chooses lump sum option the "Paid-up Death Sum Assured" shall be paid in lump sum to the nominee and the policy will be terminated.

(b) **Installment Option:** If the policyholder chooses installment option, the "Paid up Death Sum Assured" shall be paid in installments as mentioned below.

- Paid-up Sum Assured will be paid immediately
- Family Support Benefit (i.e. monthly payments of 1% of the paid-up sum assured) shall be paid monthly from the end of the month in which life assured dies till the end of the policy term.
- Education Support Benefit shall be paid as mentioned below.
 1. Flat Pay out Option: The benefit equal to 100% of Paid-up sum assured is payable in five equal annual pay outs starting from the date of maturity.
 2. Increasing Pay out Option: The benefit equal to 103% of Paid-up sum assured is payable in five increasing annual pay outs starting from the date of maturity.

Maturity Benefit:

In case of survival of the life assured up to the end of the policy term provided the policy is paid up, the following benefits shall be paid to the life assured.

- Paid-up Maturity Sum Assured shall be paid on maturity date
Where
$$\text{Paid-up Maturity Sum Assured} = (\text{Total premiums paid} / \text{Total premiums payable}) \times \text{Guaranteed Maturity Sum Assured}$$
- Education Support Benefit shall be paid as mentioned below.
 1. Flat Pay out Option: The benefit equal to 100% of Paid-up sum assured is payable in five equal annual pay outs starting from the date of maturity.
 2. Increasing Pay out Option: The benefit equal to 103% of Paid-up sum assured is payable in five increasing annual pay outs starting from the date of maturity.

The Flat/Increasing payout percentages are as mentioned in the table in page no.2 of the circular.

15. LOAN

Policy Loans equal to 80% of the surrender value, if any, are available on the policy. The loan interest rate is fixed at 9% p.a compounding half yearly.

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

16. AUTO COVER:

After the payment of at least two full years' premium if the policy holder is unable to pay the premium within the grace period, he will be eligible for an Auto Cover of one year. (i.e. for one year from the date of first unpaid premium)

If death occurs during this auto cover period, the death benefit will be payable as paid for an in force policy after deducting the all unpaid premiums falling before the next policy anniversary.

If the premiums remain unpaid even at the end of auto cover period, the policy will be lapsed or converted into a paid up policy depending on the number of premiums paid till the end of auto cover period.

Auto Cover period will be triggered immediately after the expiry of grace period.

Auto Cover will be available only once during the premium paying term and is not available for a paid up policy.



17. GRACE PERIOD

A grace period of 30 days is allowed for payment of premium for yearly mode, 15 days for payment of monthly mode. If the death of the life assured occurs within the grace period but before the payment of premium then due, the life cover will be available and the death benefit shall be paid after deducting the said unpaid premium as also the unpaid premiums falling due before the next policy anniversary.

If the policy lapses

- **During first two Policy Years**

If the premium remains unpaid at the expiry of the Grace Period during the first two years, the policy will lapse and no benefits will be paid.

- **During the third policy year**

If the premium remains unpaid after at least two years' premiums are paid, the policy will be eligible for an Auto Cover of one year. (i.e. for one year from the date of first unpaid premium)

- **After first three Policy Years**

If the premium remains unpaid at the expiry of the Grace Period/Auto Cover Period whichever is applicable, after first three years' premiums have been paid, the policy will continue as a Paid up policy up to the expiry of the Policy Term or the death of the Life Assured, whichever is earlier.

18. REVIVALS

A paid up/ lapsed Policy or a policy in auto cover period can be revived within a revival period of two years from the date of first unpaid premium as per Board approved underwriting policy by paying all outstanding premiums (from date of first unpaid premium to date of revival) together with interest at a rate equal to 8% p.a.

19. ALTERATIONS

No alterations other than mode alteration are allowed under the plan.

20. SUICIDE CLAUSE

If the Life Assured commits suicide for any reason, while sane or insane, within one year from the date of inception of the policy, 80% of the premiums paid shall be paid to the nominee or beneficiary.

If the Life Assured commits suicide for any reason, while sane or insane, within one year from the date of revival of the policy, an amount which is higher of 80% of the premiums paid till the date of death or the surrender value, if any, shall be paid to the nominee or beneficiary.

21. FREE LOOK PERIOD:

The policy holder has a period 15 days (30 days in case the business is sourced through online) 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, when he shall be entitled to a refund of the premiums paid, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred by the Company on medical examination, if any and stamp duty charges.

22. POLICY STAMPING

Policy stamping will be at the rate of Rs.0.20 per thousand basic sum assured and rider sum assured.



23. DATING BACK OF THE POLICY

Policies can be dated back within the same financial year. Simple interest will be collected at the rate of 8% p.a. from the date of policy to be dated back till the date of underwriting. Policies dating back for a period of one month or less will not be charged any interest. For the purpose of applicability of suicide clause "date of commencement of risk" will be taken into account and not the dated back commencement date of policy.

24. TAXES

Taxes including service tax shall be applicable as per the tax laws and the rate of tax shall be as applicable from time to time.

25. ONLINE SALE OF POLICIES

For details of administration procedure and process flow of online sale, a separate circular will be issued by Digital Marketing department.

26. ASSIGNMENTS/NOMINATIONS

Assignment and nomination shall be as per Section 38 and Section 39 of Insurance Act 1938 respectively, as amended from time to time.

27. FORFEITURE OF CERTAIN EVENTS

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

28. NORMAL REQUIREMENTS FOR CLAIM

Documents required for making a claim:

- a) Original policy document
- b) Proof of death/ Death certificate
- c) Identity proof of Nominee
- d) FIR, post mortem, charge-sheet, in case of death due to accident/accidental death.
- e) Any other document depending on the cause of death and nature of claim.

29. PROPOSAL FORM

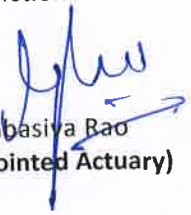
Revised proposal form no **CPF_Jan2017** issued by underwriting department shall be used for this plan.

A separate proposal form **CPF_Staff_Jan2017** shall be used for employees of Holding and subsidiary companies of Shriram group.

30. DISCLOSURES

At the time of sale, a client specific Benefit Illustration shall be provided to the policy holder. Such Benefit Illustration shall be signed by the prospective policy holder and the intermediary and shall become a part of the policy document.

Please bring the contents of this circular to all the offices/personnel under your jurisdiction.


I Sambasiya Rao
(Appointed Actuary)

Shriram Life Genius Assured benefit Plan
Annual premium rates per Rs 1000 sum assured

Term	10	11	12	13	14	15	16	17	18
Age \ PPT	10	10	10	10	10	10	10	10	10
18	162.59	154.03	146.06	138.76	131.96	125.56	119.55	113.94	108.66
19	162.66	154.10	146.14	138.83	132.04	125.64	119.63	114.03	108.76
20	162.71	154.16	146.20	138.90	132.10	125.71	119.71	114.11	108.85
21	162.76	154.20	146.25	138.95	132.16	125.77	119.77	114.18	108.92
22	162.79	154.24	146.29	138.99	132.21	125.83	119.83	114.24	108.99
23	162.82	154.27	146.32	139.03	132.25	125.88	119.89	114.31	109.07
24	162.85	154.31	146.36	139.07	132.30	125.93	119.95	114.38	109.15
25	162.88	154.34	146.40	139.12	132.35	125.99	120.02	114.46	109.24
26	162.92	154.39	146.45	139.18	132.42	126.06	120.10	114.55	109.34
27	162.97	154.44	146.51	139.24	132.49	126.15	120.20	114.67	109.47
28	163.03	154.50	146.59	139.33	132.59	126.26	120.32	114.80	109.63
29	163.10	154.59	146.68	139.43	132.70	126.39	120.47	114.97	109.81
30	163.19	154.69	146.79	139.56	132.84	126.55	120.64	115.17	110.04
31	163.30	154.81	146.92	139.71	133.01	126.73	120.88	115.40	110.30
32	163.43	154.95	147.09	139.89	133.21	126.96	121.13	115.68	110.61
33	163.59	155.12	147.28	140.10	133.45	127.22	121.42	116.01	110.97
34	163.77	155.32	147.50	140.35	133.72	127.53	121.77	116.39	111.39
35	163.98	155.56	147.76	140.64	134.05	127.89	122.16	116.82	111.88
36	164.23	155.83	148.07	140.97	134.42	128.30	122.62	117.32	112.43
37	164.52	156.15	148.42	141.36	134.85	128.77	123.14	117.90	113.07
38	164.85	156.51	148.82	141.80	135.34	129.32	123.74	118.56	113.79
39	165.23	156.93	149.28	142.31	135.91	129.94	124.42	119.34	114.60
40	165.67	157.41	149.81	142.90	136.56	130.64	125.19	120.19	115.52
41	166.18	157.97	150.42	143.57	137.29	131.44	126.07	121.14	116.56
42	166.76	158.61	151.12	144.33	138.12	132.35	127.05	122.22	117.71
43	167.43	159.34	151.91	145.20	139.06	133.37	128.15	123.41	119.04
44	168.18	160.16	152.80	146.17	140.11	134.51	129.37	124.74	120.48
45	169.03	161.08	153.79	147.24	141.28	135.77	130.74	126.22	122.07

*Premium Rates mentioned here are exclusive of service tax.

Shriram Life Genius Assured benefit Plan
Factors to receive the additional death benefit in lump sum per Rs. 1000 sum assured

Term Month \ PPT	10	11	12	13	14	15	16	17	18
	10	10	10	10	10	10	10	10	10
1	1,385	1,422	1,456	1,488	1,518	1,547	1,574	1,599	1,623
2	1,383	1,419	1,453	1,486	1,516	1,545	1,572	1,598	1,622
3	1,380	1,416	1,451	1,483	1,514	1,543	1,570	1,596	1,620
4	1,377	1,414	1,448	1,481	1,512	1,541	1,568	1,594	1,619
5	1,374	1,411	1,446	1,479	1,510	1,539	1,567	1,593	1,617
6	1,371	1,409	1,444	1,477	1,508	1,537	1,565	1,591	1,616
7	1,369	1,406	1,441	1,474	1,506	1,535	1,563	1,589	1,614
8	1,366	1,403	1,439	1,472	1,503	1,533	1,561	1,587	1,612
9	1,363	1,401	1,436	1,470	1,501	1,531	1,559	1,586	1,611
10	1,360	1,398	1,434	1,467	1,499	1,529	1,557	1,584	1,609
11	1,357	1,395	1,431	1,465	1,497	1,527	1,556	1,582	1,608
12	1,354	1,393	1,429	1,463	1,495	1,525	1,554	1,581	1,606
13	1,351	1,390	1,426	1,460	1,493	1,523	1,552	1,579	1,604
14	1,348	1,387	1,424	1,458	1,490	1,521	1,550	1,577	1,603
15	1,345	1,384	1,421	1,456	1,488	1,519	1,548	1,575	1,601
16	1,342	1,382	1,418	1,453	1,486	1,517	1,546	1,574	1,600
17	1,339	1,379	1,416	1,451	1,484	1,515	1,544	1,572	1,598
18	1,336	1,376	1,413	1,448	1,481	1,513	1,542	1,570	1,596
19	1,333	1,373	1,411	1,446	1,479	1,511	1,540	1,568	1,595
20	1,330	1,370	1,408	1,443	1,477	1,509	1,538	1,566	1,593
21	1,327	1,367	1,405	1,441	1,475	1,506	1,536	1,565	1,591
22	1,324	1,365	1,403	1,439	1,472	1,504	1,534	1,563	1,590
23	1,321	1,362	1,400	1,436	1,470	1,502	1,532	1,561	1,588
24	1,318	1,359	1,397	1,434	1,468	1,500	1,530	1,559	1,586
25	1,315	1,356	1,395	1,431	1,465	1,498	1,528	1,557	1,585
26	1,312	1,353	1,392	1,429	1,463	1,496	1,526	1,555	1,583
27	1,309	1,350	1,389	1,426	1,461	1,494	1,524	1,554	1,581
28	1,306	1,347	1,386	1,423	1,458	1,491	1,522	1,552	1,579
29	1,302	1,344	1,384	1,421	1,456	1,489	1,520	1,550	1,578
30	1,299	1,341	1,381	1,418	1,454	1,487	1,518	1,548	1,576
31	1,296	1,338	1,378	1,416	1,451	1,485	1,516	1,546	1,574
32	1,293	1,335	1,375	1,413	1,449	1,482	1,514	1,544	1,572
33	1,289	1,332	1,372	1,410	1,446	1,480	1,512	1,542	1,571
34	1,286	1,329	1,370	1,408	1,444	1,478	1,510	1,540	1,569
35	1,283	1,326	1,367	1,405	1,441	1,476	1,508	1,538	1,567
36	1,280	1,323	1,364	1,403	1,439	1,473	1,506	1,536	1,565
37	1,276	1,320	1,361	1,400	1,436	1,471	1,504	1,534	1,563
38	1,273	1,317	1,358	1,397	1,434	1,469	1,502	1,532	1,562
39	1,270	1,314	1,355	1,394	1,431	1,466	1,499	1,530	1,560
40	1,266	1,311	1,352	1,392	1,429	1,464	1,497	1,528	1,558

Annexure II contd..

Term	10	11	12	13	14	15	16	17	18
Month \ PPT	10	10	10	10	10	10	10	10	10
41	1,263	1,307	1,349	1,389	1,426	1,462	1,495	1,526	1,556
42	1,259	1,304	1,346	1,386	1,424	1,459	1,493	1,524	1,554
43	1,256	1,301	1,343	1,384	1,421	1,457	1,491	1,522	1,552
44	1,253	1,298	1,340	1,381	1,419	1,455	1,488	1,520	1,550
45	1,249	1,295	1,337	1,378	1,416	1,452	1,486	1,518	1,549
46	1,246	1,291	1,334	1,375	1,414	1,450	1,484	1,516	1,547
47	1,242	1,288	1,331	1,372	1,411	1,447	1,482	1,514	1,545
48	1,239	1,285	1,328	1,370	1,408	1,445	1,479	1,512	1,543
49	1,235	1,281	1,325	1,367	1,406	1,442	1,477	1,510	1,541
50	1,231	1,278	1,322	1,364	1,403	1,440	1,475	1,508	1,539
51	1,228	1,275	1,319	1,361	1,400	1,438	1,473	1,506	1,537
52	1,224	1,272	1,316	1,358	1,398	1,435	1,470	1,504	1,535
53	1,221	1,268	1,313	1,355	1,395	1,433	1,468	1,501	1,533
54	1,217	1,265	1,310	1,352	1,392	1,430	1,466	1,499	1,531
55	1,213	1,261	1,307	1,349	1,390	1,428	1,463	1,497	1,529
56	1,210	1,258	1,303	1,346	1,387	1,425	1,461	1,495	1,527
57	1,206	1,255	1,300	1,343	1,384	1,422	1,459	1,493	1,525
58	1,202	1,251	1,297	1,340	1,381	1,420	1,456	1,491	1,523
59	1,199	1,248	1,294	1,337	1,378	1,417	1,454	1,488	1,521
60	1,195	1,244	1,291	1,334	1,376	1,415	1,451	1,486	1,519
61	1,191	1,240	1,287	1,331	1,372	1,412	1,448	1,483	1,516
62	1,186	1,236	1,283	1,327	1,369	1,408	1,445	1,480	1,514
63	1,182	1,232	1,279	1,324	1,366	1,405	1,442	1,478	1,511
64	1,178	1,228	1,275	1,320	1,362	1,402	1,439	1,475	1,508
65	1,174	1,224	1,272	1,316	1,359	1,399	1,436	1,472	1,505
66	1,169	1,220	1,268	1,313	1,355	1,395	1,433	1,469	1,503
67	1,165	1,216	1,264	1,309	1,352	1,392	1,430	1,466	1,500
68	1,160	1,212	1,260	1,305	1,348	1,389	1,427	1,463	1,497
69	1,156	1,207	1,256	1,302	1,345	1,386	1,424	1,460	1,495
70	1,152	1,203	1,252	1,298	1,341	1,382	1,421	1,457	1,492
71	1,147	1,199	1,248	1,294	1,338	1,379	1,418	1,454	1,489
72	1,143	1,195	1,244	1,291	1,334	1,376	1,415	1,451	1,486
73	1,138	1,191	1,240	1,287	1,331	1,372	1,412	1,448	1,483
74	1,134	1,186	1,236	1,283	1,327	1,369	1,408	1,445	1,480
75	1,129	1,182	1,232	1,279	1,324	1,366	1,405	1,442	1,478
76	1,125	1,178	1,228	1,275	1,320	1,362	1,402	1,439	1,475
77	1,120	1,174	1,224	1,272	1,316	1,359	1,399	1,436	1,472
78	1,115	1,169	1,220	1,268	1,313	1,355	1,395	1,433	1,469
79	1,111	1,165	1,216	1,264	1,309	1,352	1,392	1,430	1,466
80	1,106	1,160	1,212	1,260	1,305	1,348	1,389	1,427	1,463

Annexure II contd..

Term	10	11	12	13	14	15	16	17	18
Month \ PPT	10	10	10	10	10	10	10	10	10
81	1,102	1,156	1,207	1,256	1,302	1,345	1,386	1,424	1,460
82	1,097	1,152	1,203	1,252	1,298	1,341	1,382	1,421	1,457
83	1,092	1,147	1,199	1,248	1,294	1,338	1,379	1,418	1,454
84	1,087	1,143	1,195	1,244	1,291	1,334	1,376	1,415	1,451
85	1,083	1,138	1,191	1,240	1,287	1,331	1,372	1,412	1,448
86	1,078	1,134	1,186	1,236	1,283	1,327	1,369	1,408	1,445
87	1,073	1,129	1,182	1,232	1,279	1,324	1,366	1,405	1,442
88	1,068	1,125	1,178	1,228	1,275	1,320	1,362	1,402	1,439
89	1,063	1,120	1,174	1,224	1,272	1,316	1,359	1,399	1,436
90	1,059	1,115	1,169	1,220	1,268	1,313	1,355	1,395	1,433
91	1,054	1,111	1,165	1,216	1,264	1,309	1,352	1,392	1,430
92	1,049	1,106	1,160	1,212	1,260	1,305	1,348	1,389	1,427
93	1,044	1,102	1,156	1,207	1,256	1,302	1,345	1,386	1,424
94	1,039	1,097	1,152	1,203	1,252	1,298	1,341	1,382	1,421
95	1,034	1,092	1,147	1,199	1,248	1,294	1,338	1,379	1,418
96	1,029	1,087	1,143	1,195	1,244	1,291	1,334	1,376	1,415
97	1,024	1,083	1,138	1,191	1,240	1,287	1,331	1,372	1,412
98	1,019	1,078	1,134	1,186	1,236	1,283	1,327	1,369	1,408
99	1,014	1,073	1,129	1,182	1,232	1,279	1,324	1,366	1,405
100	1,008	1,068	1,125	1,178	1,228	1,275	1,320	1,362	1,402
101	1,003	1,063	1,120	1,174	1,224	1,272	1,316	1,359	1,399
102	998	1,059	1,115	1,169	1,220	1,268	1,313	1,355	1,395
103	993	1,054	1,111	1,165	1,216	1,264	1,309	1,352	1,392
104	988	1,049	1,106	1,160	1,212	1,260	1,305	1,348	1,389
105	983	1,044	1,102	1,156	1,207	1,256	1,302	1,345	1,386
106	977	1,039	1,097	1,152	1,203	1,252	1,298	1,341	1,382
107	972	1,034	1,092	1,147	1,199	1,248	1,294	1,338	1,379
108	967	1,029	1,087	1,143	1,195	1,244	1,291	1,334	1,376
109	961	1,024	1,083	1,138	1,191	1,240	1,287	1,331	1,372
110	956	1,019	1,078	1,134	1,186	1,236	1,283	1,327	1,369
111	951	1,014	1,073	1,129	1,182	1,232	1,279	1,324	1,366
112	945	1,008	1,068	1,125	1,178	1,228	1,275	1,320	1,362
113	940	1,003	1,063	1,120	1,174	1,224	1,272	1,316	1,359
114	934	998	1,059	1,115	1,169	1,220	1,268	1,313	1,355
115	929	993	1,054	1,111	1,165	1,216	1,264	1,309	1,352
116	923	988	1,049	1,106	1,160	1,212	1,260	1,305	1,348
117	918	983	1,044	1,102	1,156	1,207	1,256	1,302	1,345
118	912	977	1,039	1,097	1,152	1,203	1,252	1,298	1,341
119	906	972	1,034	1,092	1,147	1,199	1,248	1,294	1,338
120	901	967	1,029	1,087	1,143	1,195	1,244	1,291	1,334

Annexure II contd..

Term	10	11	12	13	14	15	16	17	18
Month \ PPT	10	10	10	10	10	10	10	10	10
121	-	961	1,024	1,083	1,138	1,191	1,240	1,287	1,331
122	-	956	1,019	1,078	1,134	1,186	1,236	1,283	1,327
123	-	951	1,014	1,073	1,129	1,182	1,232	1,279	1,324
124	-	945	1,008	1,068	1,125	1,178	1,228	1,275	1,320
125	-	940	1,003	1,063	1,120	1,174	1,224	1,272	1,316
126	-	934	998	1,059	1,115	1,169	1,220	1,268	1,313
127	-	929	993	1,054	1,111	1,165	1,216	1,264	1,309
128	-	923	988	1,049	1,106	1,160	1,212	1,260	1,305
129	-	918	983	1,044	1,102	1,156	1,207	1,256	1,302
130	-	912	977	1,039	1,097	1,152	1,203	1,252	1,298
131	-	906	972	1,034	1,092	1,147	1,199	1,248	1,294
132	-	901	967	1,029	1,087	1,143	1,195	1,244	1,291
133	-	-	961	1,024	1,083	1,138	1,191	1,240	1,287
134	-	-	956	1,019	1,078	1,134	1,186	1,236	1,283
135	-	-	951	1,014	1,073	1,129	1,182	1,232	1,279
136	-	-	945	1,008	1,068	1,125	1,178	1,228	1,275
137	-	-	940	1,003	1,063	1,120	1,174	1,224	1,272
138	-	-	934	998	1,059	1,115	1,169	1,220	1,268
139	-	-	929	993	1,054	1,111	1,165	1,216	1,264
140	-	-	923	988	1,049	1,106	1,160	1,212	1,260
141	-	-	918	983	1,044	1,102	1,156	1,207	1,256
142	-	-	912	977	1,039	1,097	1,152	1,203	1,252
143	-	-	906	972	1,034	1,092	1,147	1,199	1,248
144	-	-	901	967	1,029	1,087	1,143	1,195	1,244
145	-	-	-	961	1,024	1,083	1,138	1,191	1,240
146	-	-	-	956	1,019	1,078	1,134	1,186	1,236
147	-	-	-	951	1,014	1,073	1,129	1,182	1,232
148	-	-	-	945	1,008	1,068	1,125	1,178	1,228
149	-	-	-	940	1,003	1,063	1,120	1,174	1,224
150	-	-	-	934	998	1,059	1,115	1,169	1,220
151	-	-	-	929	993	1,054	1,111	1,165	1,216
152	-	-	-	923	988	1,049	1,106	1,160	1,212
153	-	-	-	918	983	1,044	1,102	1,156	1,207
154	-	-	-	912	977	1,039	1,097	1,152	1,203
155	-	-	-	906	972	1,034	1,092	1,147	1,199
156	-	-	-	901	967	1,029	1,087	1,143	1,195
157	-	-	-	-	961	1,024	1,083	1,138	1,191
158	-	-	-	-	956	1,019	1,078	1,134	1,186
159	-	-	-	-	951	1,014	1,073	1,129	1,182
160	-	-	-	-	945	1,008	1,068	1,125	1,178

Annexure II contd..

Term	10	11	12	13	14	15	16	17	18
Month \ PPT	10	10	10	10	10	10	10	10	10
161	-	-	-	-	940	1,003	1,063	1,120	1,174
162	-	-	-	-	934	998	1,059	1,115	1,169
163	-	-	-	-	929	993	1,054	1,111	1,165
164	-	-	-	-	923	988	1,049	1,106	1,160
165	-	-	-	-	918	983	1,044	1,102	1,156
166	-	-	-	-	912	977	1,039	1,097	1,152
167	-	-	-	-	906	972	1,034	1,092	1,147
168	-	-	-	-	901	967	1,029	1,087	1,143
169	-	-	-	-	-	961	1,024	1,083	1,138
170	-	-	-	-	-	956	1,019	1,078	1,134
171	-	-	-	-	-	951	1,014	1,073	1,129
172	-	-	-	-	-	945	1,008	1,068	1,125
173	-	-	-	-	-	940	1,003	1,063	1,120
174	-	-	-	-	-	934	998	1,059	1,115
175	-	-	-	-	-	929	993	1,054	1,111
176	-	-	-	-	-	923	988	1,049	1,106
177	-	-	-	-	-	918	983	1,044	1,102
178	-	-	-	-	-	912	977	1,039	1,097
179	-	-	-	-	-	906	972	1,034	1,092
180	-	-	-	-	-	901	967	1,029	1,087
181	-	-	-	-	-	-	961	1,024	1,083
182	-	-	-	-	-	-	956	1,019	1,078
183	-	-	-	-	-	-	951	1,014	1,073
184	-	-	-	-	-	-	945	1,008	1,068
185	-	-	-	-	-	-	940	1,003	1,063
186	-	-	-	-	-	-	934	998	1,059
187	-	-	-	-	-	-	929	993	1,054
188	-	-	-	-	-	-	923	988	1,049
189	-	-	-	-	-	-	918	983	1,044
190	-	-	-	-	-	-	912	977	1,039
191	-	-	-	-	-	-	906	972	1,034
192	-	-	-	-	-	-	901	967	1,029
193	-	-	-	-	-	-	-	961	1,024
194	-	-	-	-	-	-	-	956	1,019
195	-	-	-	-	-	-	-	951	1,014
196	-	-	-	-	-	-	-	945	1,008
197	-	-	-	-	-	-	-	940	1,003
198	-	-	-	-	-	-	-	934	998
199	-	-	-	-	-	-	-	929	993
200	-	-	-	-	-	-	-	923	988

Annexure II contd..

Term	10	11	12	13	14	15	16	17	18
Month \ PPT	10	10	10	10	10	10	10	10	10
201	-	-	-	-	-	-	-	918	983
202	-	-	-	-	-	-	-	912	977
203	-	-	-	-	-	-	-	906	972
204	-	-	-	-	-	-	-	901	967
205	-	-	-	-	-	-	-	-	961
206	-	-	-	-	-	-	-	-	956
207	-	-	-	-	-	-	-	-	951
208	-	-	-	-	-	-	-	-	945
209	-	-	-	-	-	-	-	-	940
210	-	-	-	-	-	-	-	-	934
211	-	-	-	-	-	-	-	-	929
212	-	-	-	-	-	-	-	-	923
213	-	-	-	-	-	-	-	-	918
214	-	-	-	-	-	-	-	-	912
215	-	-	-	-	-	-	-	-	906
216	-	-	-	-	-	-	-	-	901

Shriram Life Genius Assured benefit Plan
EMR Class I health extra per 1000 sum assured

Policy Term	10	11	12	13	14	15	16	17	18
Age/PPT	10	10	10	10	10	10	10	10	10
18	0.57	0.62	0.66	0.71	0.75	0.79	0.84	0.88	0.92
19	0.59	0.64	0.68	0.73	0.77	0.82	0.86	0.90	0.95
20	0.60	0.65	0.70	0.74	0.79	0.84	0.88	0.93	0.97
21	0.61	0.66	0.71	0.76	0.81	0.86	0.90	0.95	1.00
22	0.62	0.68	0.73	0.78	0.83	0.87	0.92	0.97	1.03
23	0.64	0.69	0.74	0.79	0.84	0.90	0.95	1.00	1.06
24	0.65	0.70	0.75	0.81	0.86	0.92	0.97	1.03	1.09
25	0.66	0.72	0.77	0.83	0.89	0.95	1.01	1.07	1.13
26	0.67	0.73	0.79	0.85	0.92	0.98	1.04	1.11	1.18
27	0.69	0.76	0.82	0.88	0.95	1.02	1.09	1.16	1.23
28	0.71	0.78	0.85	0.92	0.99	1.06	1.14	1.21	1.29
29	0.74	0.81	0.89	0.96	1.04	1.12	1.20	1.28	1.37
30	0.78	0.85	0.93	1.01	1.09	1.18	1.27	1.36	1.46
31	0.82	0.90	0.98	1.07	1.16	1.26	1.35	1.46	1.56
32	0.86	0.95	1.05	1.14	1.24	1.34	1.45	1.56	1.68
33	0.92	1.02	1.12	1.22	1.33	1.45	1.57	1.69	1.82
34	0.98	1.09	1.20	1.32	1.44	1.56	1.70	1.83	1.97
35	1.06	1.18	1.30	1.43	1.56	1.70	1.85	2.00	2.15
36	1.15	1.27	1.41	1.55	1.70	1.85	2.01	2.18	2.35
37	1.25	1.39	1.54	1.70	1.86	2.03	2.20	2.38	2.57
38	1.36	1.52	1.69	1.86	2.04	2.23	2.42	2.61	2.81
39	1.49	1.67	1.85	2.05	2.24	2.45	2.65	2.86	3.07
40	1.65	1.84	2.05	2.25	2.47	2.69	2.91	3.14	3.37
41	1.82	2.04	2.26	2.49	2.72	2.96	3.20	3.44	3.68
42	2.02	2.25	2.50	2.75	3.00	3.26	3.51	3.77	4.03
43	2.24	2.50	2.76	3.03	3.30	3.58	3.85	4.13	4.40
44	2.48	2.76	3.05	3.34	3.63	3.93	4.22	4.52	4.81
45	2.750	3.06	3.37	3.68	3.99	4.31	4.62	4.94	5.25