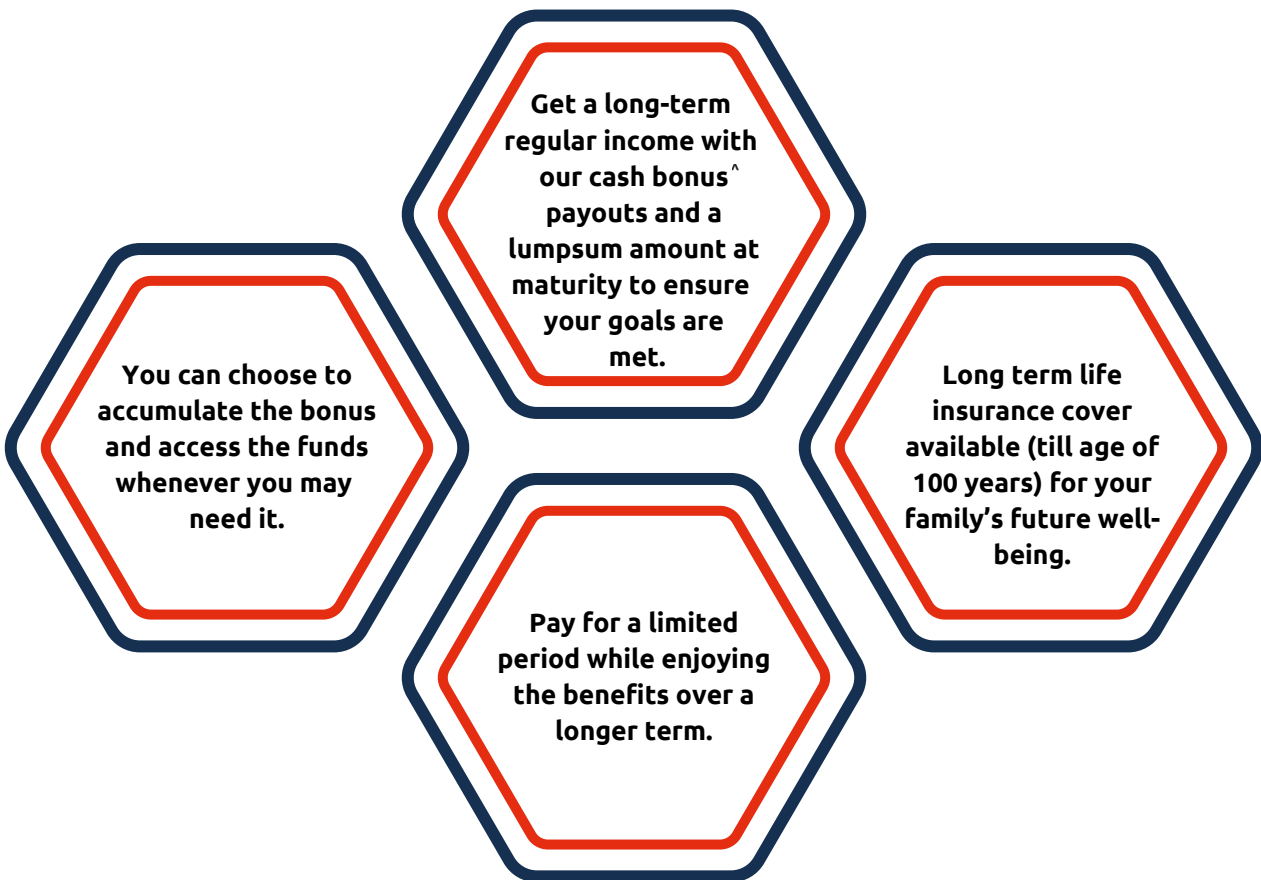


Why Choosing Bandhan Life Shubh Samriddhi Is A Smart Move For You?



How Does The Plan Work?

You can customize your Policy to suit your requirement with these few steps:

- **Select Premium:** Choose your premium and payment frequency.
- **Choose your coverage:** Select policy term and premium payment term.
- **Customize Cash Bonus Payouts:** Select frequency at which you want to receive the cash bonus and choose between receiving regular payouts and cash bonus accumulation.
- **Enjoy Plan Benefits:** Take advantage of plan benefits to secure your future.

Snapshot Of Benefits

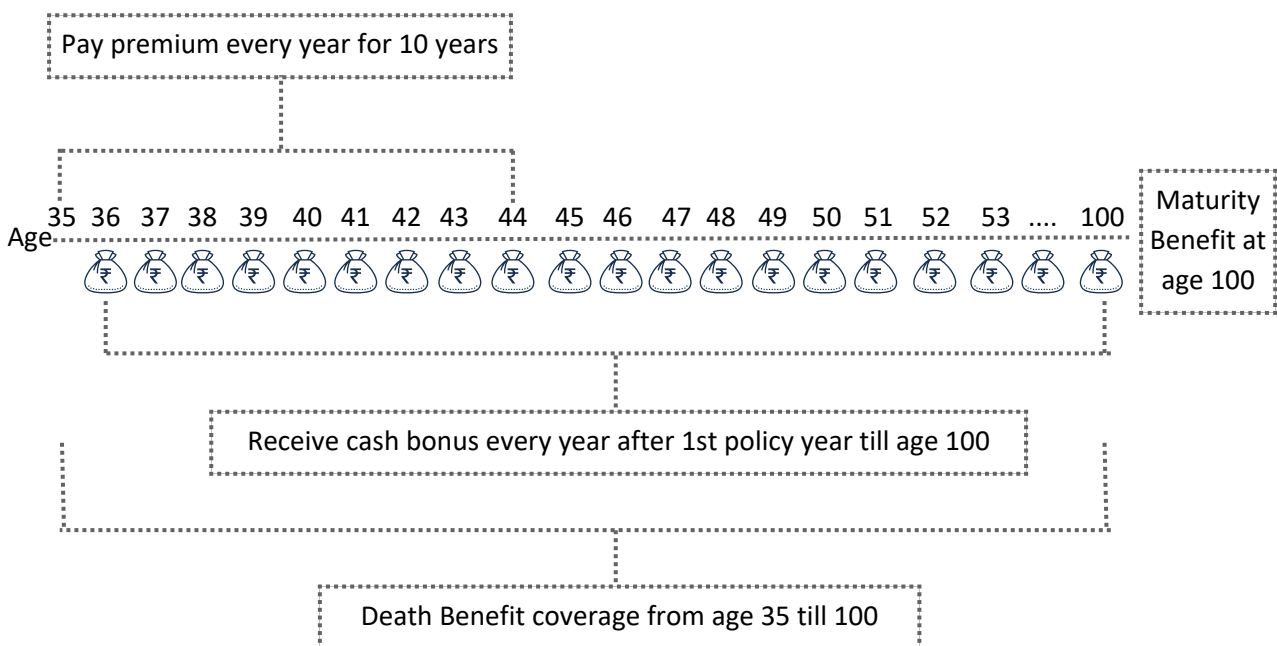
- 1. Survival Benefit:** Cash Bonus (if any) will be payable in arrears from the 1st policy year, at the frequency chosen by you. If you have opted for regular payouts, the Cash Bonus (if any) will be paid to you, and if you have opted for accumulation, your Cash Bonus (if any) will be accumulated against your policy (which you can withdraw whenever you need to).
- 2. Maturity Benefit:** At the end of the policy term, you will receive a lumpsum amount consisting of the Sum Assured on Maturity, any accumulated Cash Bonus (if not paid earlier), and Terminal Bonus (if any).
- 3. Death Benefit:** In case of death of the life assured during the policy term, the death benefit will be paid as a lump sum to the Claimant. This amount will consist of Sum Assured on Death, any accumulated Cash Bonus (if not paid earlier), Interim Bonus (if any) and Terminal Bonus (if any).

[^] Cash bonus rates, if any, will be declared at end of valuation period (currently end of financial year) and will be paid out to eligible policyholders during the next year as per the date chosen by the policyholder at policy inception.

Let's Understand With An Example

Akshay, aged 35 years wants a supplementary income to manage his regular expenses and also create a corpus for his children. He opts for Bandhan Life Shubh Samridhi, customized for his needs as follows:

Policy Term: 65 years | Premium Payment Term: 10 years (limited pay) | Annualized Premium: ₹60,000 per annum | Annual Cash Bonus Payout.



Annual Cash Bonus assumed @ 8% p.a	₹21,000
Annual Cash Bonus assumed @ 4% p.a.	₹11,400

Estimated Benefit (₹)	Assumed @ 4% p.a.	Assumed @ 8% p.a.
Sum Assured on Maturity (A)	6,00,000	6,00,000
Terminal Bonus, if declared (B)	3,27,600	83,85,000
Total Maturity Benefit (A + B)	9,27,600	89,85,000

All premiums mentioned above are for a standard male life and exclusive of any taxes, cess and levies. The above illustration is applicable for offline channels.

Note: 4% p.a. and 8% p.a. are only assumed investment returns and are not guaranteed.

The values shown above are for illustrative purposes only. Please refer Benefit Illustration for more details on benefits.

Eligibility Conditions At A Glance

Entry Age^{^^}	<ul style="list-style-type: none"> • Minimum: 3 years • Maximum: <ol style="list-style-type: none"> a. For PPT 5 years: 50 years b. For PPT 6, 7, 8, 9, 10, 12 years: 65 years
Maturity Age^{^^}	<ul style="list-style-type: none"> • Minimum: 20 years • Maximum: <ol style="list-style-type: none"> a. For PPT 5 years: 90 years OR 100 years if (100 – age at entry) policy term combination has been chosen. b. For PPT 6, 7, 8, 9, 10, 12 years: 95 years OR 100 years if (100 – age at entry) policy term combination has been chosen.
Policy Term	<ul style="list-style-type: none"> • 20 years to 40 years subject to maturity age not breaching 95 years; or • 100 – age at entry
Premium Payment Term (PPT)	<ul style="list-style-type: none"> • Age 50 and below: 5/ 6/ 7/ 8/ 9/ 10/ 12 years • Age 51 and above: 6/ 7/ 8/ 9/ 10/ 12 years
Premium	<ul style="list-style-type: none"> • Minimum: <ol style="list-style-type: none"> a. Annual: ₹25,000 b. Half-Yearly: ₹12,800 c. Quarterly: ₹6,475 d. Monthly: ₹2,175 • Maximum: No Limit (subject to 'Board Approved Underwriting Policy' of the Company)
Sum Assured on Maturity	<ul style="list-style-type: none"> • Minimum: ₹3,00,000 • Maximum: No limit, subject to 'Board Approved Underwriting Policy' of the Company

Premium Payment Mode¹

Yearly, Half-yearly, Quarterly and Monthly

[^^] All ages above are applicable as on last birthday. For all ages, the risk cover will start immediately upon commencement of the policy. If the Policy has been taken on the life of a minor, the Policy shall automatically vest on him/her with effect from the date of attaining age of majority and the Life Assured will become the Policyholder from such date.

[1] The modal factors applicable are as below and are calculated on Annualized Premium

Half-Yearly Premium = Annualized Premium multiplied by 0.512

Quarterly premium = Annualized Premium multiplied by 0.259

Monthly Premium = Annualized Premium multiplied by 0.087

The Policyholder has the option to alter the payment frequency during the premium payment term.

Additional Flexibilities

- 1. Accumulate Cash Bonus:** At any point during policy term, if accumulation option is chosen, then the regular cash bonus payouts will be stopped, and the cash bonus amount will be accumulated. You can withdraw the accumulated Cash Bonuses pool partly/ fully at any time during the policy term. You can also switch between regular payouts and accumulation, and vice versa any time during the policy term.
- 2. Change Cash Bonus payout frequency:** You can choose to receive cash bonus payouts on a monthly/ quarterly/ half-yearly/ annual basis.
- 3. Choose to get Cash Bonus on a special date:** You can also choose to receive the Cash Bonus (if any) payout on any particular date other than the policy anniversary. This option should be selected at the time of making proposal and is only available if you select annual cash bonus frequency.

Disclaimer

- Life Insurance cover is available under this product.
- This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- Sub-standard lives may be charged extra premiums as per the insurer's underwriting Policy.
- For detailed terms and conditions please refer to the Policy Contract/ Brochure.
- Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid.
- This product brochure should be read along with sales illustration.
- All applicable taxes, including GST duties, surcharge, cesses or levies, as may be imposed by Government, any statutory or administrative authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder.
- Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted.
- This product is underwritten by Bandhan Life Insurance Limited.

Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

How To Contact Us?

If you want to talk to us, just call our customer service team on (Toll Free) 1800 209 9090 or visit our web page www.bandhanlife.com

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