



SHRIRAM LIFE  
**ASSURED  
SAVINGS PLAN**

UIN 128N089V02  
A Non-linked Non-Participating Life Insurance Individual Savings Plan

*The smart choice for  
a better tomorrow*



As we get older, our responsibilities increase; responsibilities towards our elderly parents, spouse and children. We go from being dependents to having dependents of our own, and it is our responsibility to take care of them. But what would happen to them in our absence?

Life Insurance is the tool that will make sure your family is taken care of in your absence. Presenting Shriram Life Assured Savings Plan, which helps build your savings while ensuring your family is taken care of financially, even in your absence – and all of that is available without any medicals#.

## KEY FEATURES

Life Cover without medicals#



Life Cover and Returns, Fully Assured Upfront



Double cover on Accidental Death with Option 2



Higher maturity benefit for higher premiums (as high as 183%\*)



Flexibility to change policy term and premium payment term



\*Of Basic Sum Assured payable on maturity for age 5 years, Premium Payment Term of 8 years, Policy Term of 15 years, and annualised premium of 1,00,000 for Option 1.

#Applicable to all POS policies. For non-POS policies, it is subject to board approved underwriting policy.

# PLAN ELIGIBILITY

Eligibility Criteria	Limits
Plan Options	<b>Option 1:</b> Life Cover <b>Option 2:</b> Life Cover with in-built Accidental Death Benefit
Entry Age	<b>Minimum:</b> 3 years (age last birthday) <b>Maximum:</b> 55 years (age last birthday)
Maturity Age	<b>Minimum:</b> 18 years (age last birthday) <b>Maximum:</b> 65 years (age last birthday)
Policy Term	10 and 15 years
Premium Paying Term	<b>Regular</b> - Equal to Policy Term <b>Limited</b> - For Policy Term of 10 Years: 8 Years For Policy Term of 15 Years: 8,10 Years
Premium Payment Mode	Yearly / Half Yearly / Quarterly / Monthly
Min Premium	Yearly - 5,000/Half Yearly - 3,000 Quarterly - 1500 /Monthly - 500
Basic Sum Assured	<b>Minimum:</b> 40,000 <b>Maximum:</b> Subject to Board approved underwriting policy and maximum Death Sum Assured of 25,00,000

## HOW DOES THE PLAN WORK?

Choose the amount you can set aside regularly towards your life insurance cover and your financial goal. This will be your premium.

Choose the plan option based on your life insurance cover needs. Benefits will vary depending upon the option chosen.

Decide how frequently and for how long you wish to pay your premiums. You can pay your premiums in yearly, half-yearly, quarterly or monthly frequencies. You can continue to pay your premiums for 8, 10 or 15 years.

Choose your policy term depending on when you need your savings to fund your financial goal. You also get life insurance protection for this period.

What's more, the plan offers you unmatched flexibilities – think you can save for longer or need access to your money sooner? We understand that your needs may change after buying the policy and hence, we allow you to **change your Premium Payment Term and Policy Term** during the duration of the policy any number of times and absolutely free of charge. Your maturity benefit will correspond to the revised Policy Term and Premium Payment Term.

On maturity, you will get a lump sum benefit which depends on premium, premium size, age of the life assured, plan option, Premium Payment Term and Policy Term.

Life cover is available throughout the policy term to protect your family.

# BENEFITS UNDER THE PLAN

## Death Benefit

The death benefit depends on the plan option chosen and is paid to the nominee(s) or beneficiary (ies), provided the policy is in force, as indicated in the table below

Death due to	Option 1	Option 2
Accident	Death Sum Assured	2X Death Sum Assured
Other than accident	Death Sum Assured	Death Sum Assured

### Option 1 (Life Cover)

The death benefit equal to one "Death Sum Assured" will be payable to the nominee(s) or beneficiary(ies), provided the policy is in force

In case of death of the life assured due to accident during the waiting period

In case of death of the life assured after the waiting period due to any reason other than an accident

The death benefit equal to 100% of Total Premiums Paid till date will be payable to the nominee(s) or beneficiary(ies), provided the policy is in force

In case of death of the life assured during the waiting period due to other than an accident

### Option 2 (Life Cover with in-built accidental death cover)

In case of death of the life assured due to accident anytime during the policy time, an additional benefit equal to one more "Death Sum Assured" will be paid to the nominee(s) or beneficiary(ies), provided the policy is in force. This benefit will be payable in addition to the death benefit payable under option 1 (Life Cover).

The policy will terminate on payment of the death benefit.

"**Waiting period**" (applicable for death due to any reason other than an accident) is a period of first 90 days from the date of acceptance of risk. Waiting period is not applicable in case of revival.



"**Death Sum Assured**" is defined as the highest of

10 times annualized premium if the age at entry is less than or equal to 45 years & 7 times annualized premium if the age at entry is above 45 years	105% of the Total Premiums Paid till the date of death	Surrender Value on the date of death
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**Annualized premium** means the premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

**Total Premiums Paid** is the total of all premiums received excluding any extra premium, any rider premium and taxes.

**Accidental death**  
Death due to an accident where an accident is defined as that which is a sudden, unforeseen and involuntary event caused by external, visible and violent means. Accidental injuries, solely, directly and independently of all other causes resulting in the death of the life assured within 180 days from the date of occurrence of an accident, shall be considered as death due to accident.

## Maturity Benefit

In case of survival of the life assured up to the end of the policy term, provided the policy is in force, the Guaranteed Maturity Sum Assured will be payable immediately in a lump sum and the policy will be terminated.

**Guaranteed Maturity Sum Assured = Maturity Benefit Factor \* Basic Sum Assured**

Where, *Basic Sum Assured = Premium Paying Term \* Annualized premium*

## Sample Maturity Benefit factors

Base Plan Benefit Factors - Option 1					
Age/Term	10	15	10	15	15
PPT	10	15	8	8	10
25	118.0%	142.0%	122.0%	161.0%	157.0%
30	117.5%	142.0%	122.0%	161.0%	157.0%
35	117.5%	141.5%	121.5%	160.5%	156.5%
40	116.5%	141.0%	120.5%	159.0%	155.5%
45	115.0%	139.5%	118.5%	156.5%	153.5%
50	115.5%	140.5%	119.0%	158.0%	154.5%
55	113.0%		116.5%		

Base Plan with Accident Benefit Rider Benefit Factors - Option 2					
Age/Term	10	15	10	15	15
PPT	10	15	8	8	10
25	117.0%	141.0%	121.0%	159.5%	155.5%
30	117.0%	141.0%	121.0%	159.5%	155.5%
35	116.5%	140.5%	120.5%	158.5%	155.0%
40	116.0%	140.0%	119.5%	157.5%	154.0%
45	114.5%	138.5%	117.5%	155.0%	152.0%
50	115.0%	139.5%	118.5%	156.5%	153.0%
55	112.5%		115.5%		

## Higher Premium Additions

For high premium policies, the Maturity Benefit Factor shall be increased by adding the following percentages as mentioned in the table.

Policy Term		10	10	15	15
PPT		10	8	15	8/10
Premium Band	5,000 - 7,999	0.0%	0.0%	0.0%	0.0%
	8,000 - 11,999	4.5%	5.5%	6.0%	8.0%
	12,000 - 14,999	7.5%	9.0%	10.0%	13.0%
	15,000 - 19,999	9.0%	10.5%	11.5%	15.0%
	20,000 - 24,999	10.0%	11.5%	13.5%	17.0%
	25,000 - 49,999	11.0%	12.5%	14.5%	18.0%
	50,000 - 99,999	12.0%	13.5%	15.5%	19.0%
	1,00,000 and above	13.0%	14.5%	16.5%	20.0%

## SAMPLE ILLUSTRATIONS

Lets understand this plan with an example. Ravi, a 30 year old businessman has to travel frequently. Aware of the risk due to regular travel, he wants to buy a life insurance plan to safeguard his family in his absence and save money for the future. He decides to buy Shriram Life Assured Savings Plan (Option 2) as it offers him the flexibility to change the Policy Term and Premium Payment Term anytime he would like, in case the need to do so arises. He chooses a Policy Term of 15 years, Premium Payment Term of 15 years and Annualized Premium of 50,000.

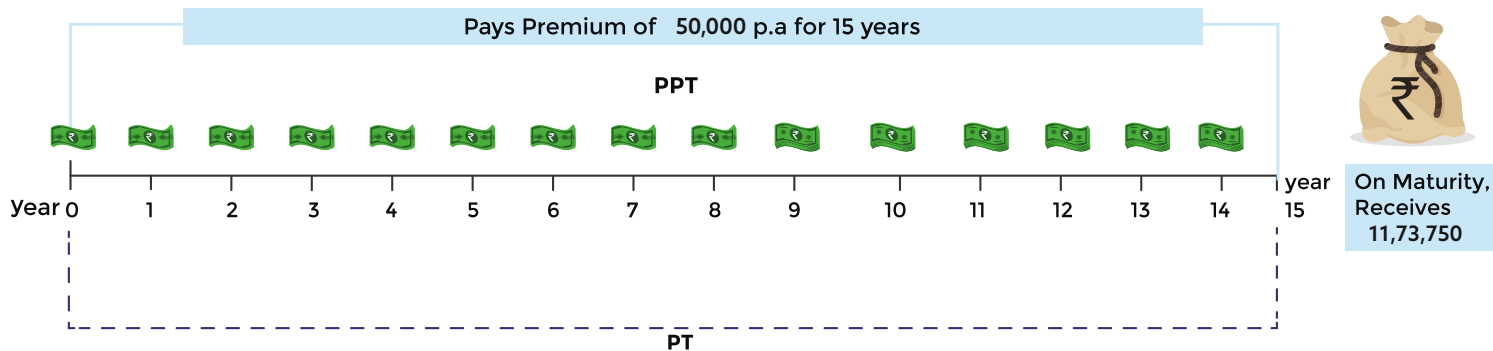
### Scenario 1 Survival to Maturity

On survival to maturity, Ravi will receive 11,73,750 in lump sum as a Maturity Benefit after paying total premiums of 7,50,000.

How did we arrive at this value?

$$\begin{aligned} \text{Basic Sum Assured (BSA)} &= \text{Premium Payment Term} \times \text{Annualized Premium} \\ &= 15 \times 50,000 \\ &= 7,50,000 \end{aligned}$$

$$\begin{aligned} \text{Guaranteed Maturity Sum Assured} &= \text{BSA} \times (\text{Maturity Benefit Factor} + \\ &\text{Higher Premium Additions}) \% \\ &= 7,50,000 \times (141\% + 15.5\%) \\ &= 7,50,000 \times 156.5\% \\ &= 11,73,750 \end{aligned}$$



## Scenario 2 Unfortunate demise during Policy Term

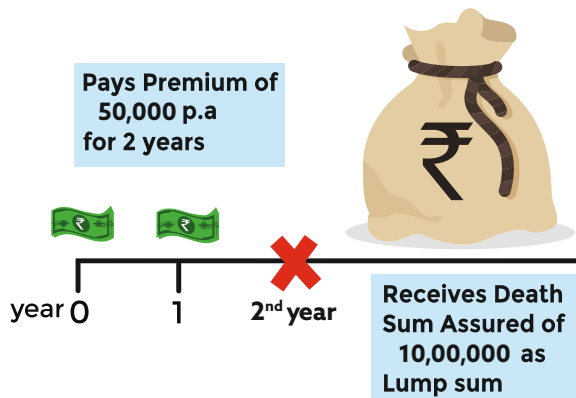
Ravi meets with an accident in the second policy year and passes away. His family receives 10,00,000 in lump sum as Death Benefit.

If Ravi dies due to other reasons other than accident, his family receives a Death Sum Assured of 5,00,000

How did we arrive at this value?

Since Ravi's age at entry is below 45 years, his Death Benefit will be 10 times the Annualized Premium. As Ravi dies due to an accident, he receives 2 times the Death Sum Assured.

$$\begin{aligned} \text{Death Benefit} &= 2 \times 10 \times 50,000 \\ &= 10,00,000 \end{aligned}$$



## PREMIUM PAYMENT MODE

In case you find it difficult to pay the premium for the whole year at once, you can also pay your premiums in Half-yearly, Quarterly or Monthly modes. Where premiums are paid in non-yearly mode, the instalment premium will be multiplied by the modal factor as shown below to arrive at the Annualized Premium

Mode	Half Yearly	Quarterly	Monthly
Factor	1.967	3.900	11.636



## GRACE PERIOD

We understand that sometimes due to unavoidable circumstances you might find it difficult to pay your premiums on time. Don't worry, we got you covered! We allow a grace period of 30 days for payment of premium for non-monthly modes and 15 days for monthly mode. Moreover, in case the life assured dies during this grace period and the premium for that period is still due, we still provide you the life cover and the death benefit shall be paid to the Nominee(s)/ Beneficiary(ies) after deducting the said unpaid premium. If the premium remains unpaid at the expiry of the Grace Period, the policy will lapse provided the policy doesn't acquire the paid-up value. If the policy has acquired the paid-up value, the policy will not lapse but will continue with the reduced paid-up benefits.

## LAPSE

To get the maximum benefits out of the plan, we don't want you to lapse the policy and request you to pay your premiums as and when due.

### **During the first two Policy Years**

In case 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.

### **After the first two Policy Years**

In case the premium remains unpaid at the expiry of the Grace Period after the first two policy years, provided that the premiums of the first two years have been paid in full, the policy status will change to paid up. This paid-up policy will then continue up to the expiry of the Policy Term or till the death of the Life Assured, whichever is earlier.

## PAID UP VALUE

As mentioned above in Lapse section that even if you discontinue paying your premiums and have paid at least two years premium in full, your policy will get converted into a paid-up policy. Under paid-up policy, all your benefits (i.e. Death Benefit and Maturity Benefit) will reduce proportionately.

The proportionately reduced benefits will be calculated as follows

## PAID-UP DEATH BENEFIT

### **Option 1 (Life Cover)**

In case of death of the life assured within the policy term, "Paid-up Death Sum Assured" will be payable in lump sum to the nominee(s) or beneficiary(ies) and the policy will be terminated.

### **Option 2 (Life Cover with in-built accidental death cover)**

In case of death of the life assured due to other than an accident within the policy term, "Paid-up Death Sum Assured" will be paid in lump sum to the nominee(s) or beneficiary(ies) and the policy will be terminated.

In case of death of the life assured due to an accident within the policy term, two "Paid-up Death Sum Assured" will be payable in lump sum to the nominee(s) or beneficiary(ies) and the policy will be terminated.

**Paid-up death sum assured = Death Sum Assured \* (No of premiums paid/Total no. of premiums payable)**

### **Paid-up Maturity Benefit**

In case of survival of the life assured up to the end of the policy term, "Paid-up Maturity Sum Assured" shall be paid on the maturity date to the life assured. This is applicable for both the options.

**Paid-up Maturity Sum Assured = Guaranteed Maturity Sum Assured \* (No of premiums paid/Total no. of premiums payable)**

## REVIVAL OF LAPSED POLICY OR PAID-UP POLICY

We also provide you the option of restoring the full benefits in case of both a lapsed or a paid-up policy. A policy can be revived anytime within five years from the date of the first unpaid premium as per the company's Board approved underwriting policy by paying all outstanding premiums (from the date of the first unpaid premium to the date of revival) together with interest at a rate as approved by IRDAI. The revival interest rate currently is 7% p.a. The revival interest rate is determined as Average Annualized 10-year benchmark G-Sec Yield (over the last 3 months prior to the review date and rounded up to the nearest 50 bps) + 0.5% with a minimum floor rate of 7%. The interest rate shall be reviewed yearly on the 1st of April of each year.



## SURRENDER VALUE

You have bought this policy with specific needs to meet some financial goal. We would highly recommend you to continue this policy for the full term to reap the full benefits from it. In case of any financial emergency, you may take a loan against your policy instead of surrendering the policy. You have the option to surrender the policy before its maturity after premiums have been paid for at least 2 years.

On surrendering the policy, you will receive a Surrender Value, which is higher of the Special Surrender Value (SSV) and the Guaranteed Surrender Value (GSV).

### Guaranteed Surrender Value (GSV)

The Guaranteed Surrender Value is expressed as a percentage of total premiums paid (excluding any extras, rider premiums and taxes).

Policy Term	10	10	15	15	15
PPT	8	10	8	10	15
1	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%
5	58%	58%	58%	58%	58%
6	66%	66%	66%	66%	66%
7	74%	74%	74%	74%	74%
8	82%	82%	82%	82%	82%
9	91%	91%	91%	91%	91%
10	102%	102%	99%	96%	96%
11			107%	102%	102%
12			115%	110%	108%
13			123%	119%	114%
14			131%	128%	120%
15			140%	137%	127%

## Special Surrender Value (SSV)

The Special Surrender Value will depend on actual experience and prevailing and expected economic conditions. The policy will terminate once the Surrender Value has been paid.

## LOANS

In situations where you are in desperate need of money for short term, you can take Policy Loans within the surrender value. Policy Loans equal to 80% of the surrender value, if any, are available on the policy. However, the policyholders are allowed to take lower amount of loan than the available loan if they desire.

The loan interest rate is fixed at 8% p.a. compounding half yearly. The loan interest rate is determined as Average Annualized 10-year benchmark G-Sec Yield (over the last 3 months prior to the review date and rounded up to the nearest 50 bps) + 1.5% with a minimum floor rate of 8%. The interest rate shall be reviewed yearly on the 1st of April of each year. Any change in the basis for loan interest rate will be done only after the prior approval from the Authority.

Interest will accrue on the outstanding loan balance at a rate declared by the company from time to time. Any outstanding loan with accrued interest will be recovered from policy proceeds before any benefit is paid on the policy. The Company will ensure that no in-force/ fully paid-up policy will be canceled due to non-repayment of loans.

In cases of policies other than in-force and fully paid-up, if the outstanding loan amount including interest exceeds the surrender value, the policy will be foreclosed after giving intimation and reasonable opportunity to continue the policy.

## TERMS & CONDITIONS

### Exclusions

For the basic death benefit, there are no exclusions other than the suicide clause.

However, the life assured will not be entitled to any additional accidental death benefits caused, occasioned, accelerated or aggravated directly or indirectly due to any of the following:

Suicide or attempted suicide or self-inflicted injury, whether the life assured is medically sane or insane.

War, terrorism, invasion, an act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.

Taking part in any naval, military or air force operation during peace time.

Committing an assault, a criminal offense, an illegal activity or any breach of law with criminal intent.

Taking part in professional sport(s) or any adventurous pursuits or hobbies. "Adventurous Pursuits or Hobbies" includes any kind of racing (other than on foot or swimming), potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting.

Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotics, medicine, sedative, poison or psychotropic substances, unless taken in accordance with the lawful directions and prescription of a medical practitioner.

Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty. The intent under this exclusion is to exclude accidental gas/fumes leak incidents which could lead to exposing the population to such toxic gas/fumes and lead to deaths (like Bhopal Gas Tragedy). However, if the incident happens as part of the life assured's job then the claim is payable.

Participation in aviation other than as a fare-paying passenger in an aircraft that is authorized by the relevant regulations to carry such passengers between established aerodromes.

At the point of sale, if any condition is noticed which shall lead to exclusion, Option 2 shall not be offered.

### Free Look Period

Not what you wanted to buy? You can cancel your policy. The policyholder has a period of 15 days (30 days in case of policies obtained 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 when he 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 incurred by the Company on medical examination of the proposer, if any and stamp duty charges.

Distance marketing entails any sale through e-mails, telephonic calls and any other mode except through personal interaction.

A request received by the Company for free look cancellation of the policy shall be processed and the premium shall be refunded within 15 days of receipt of the request.

For any delay, the Company shall pay penal interest at a rate, which is 2% above the bank rate from the date of receipt of the request or last necessary document if any whichever is later, from the insured/claimant as stated above.

### Alterations

Alteration of Policy Term, Premium Payment Term and Premium Payment Mode are allowed under this plan.

There is no restriction on the number of alterations.

Premium payment mode can be altered at any time during the premium payment term but will be effective only from the next policy anniversary.

Option to alter the Premium Paying Term or Policy Term should be exercised at least three months before the end of the Premium Paying Term or Policy Term respectively

No alteration fee will be charged.

### Minor Lives

In case of minor lives assured, the risk cover starts from the 1st policy anniversary. The life assured whose age is less than 18 years (age last birthday) at the date of commencement of policy shall be considered as minor. In case of the death of the minor life assured during the first policy year, the total premiums paid will be refunded and the policy will be terminated.

On the date of attaining majority, the policy shall be vested automatically in the name of the life assured.

### Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee(s) or beneficiary(ies) of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

## 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 the policyholder.

## Nomination

The life assured, where he is the policyholder, can at any time during the policy term make a nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time to receive benefits in the event of his death. Where the nominee is a minor, the policyholder shall also appoint a person to receive the policy monies during the minority of the nominee.

## Assignment

The assignment is transferring the title and rights of policy absolutely or conditionally. Assignment of the policy may be made as per Section 38 of The Insurance Act, 1938 as amended from time to time by an endorsement upon the policy itself or by a separate instrument.

## Fraud or Misrepresentation

In case of fraud or misrepresentation, an action shall be initiated in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

## Important Sections of the Insurance Act

### Prohibition of Rebates - 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 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.

Any person making a default in complying with the provisions of this section shall be liable for a penalty that may extend to ten lakh rupees.

### Section 45 of the Insurance Act, of 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 misstatement 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 misstatement 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 policyholder 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 400+ 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

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

-  Call us on Toll free No. **1800 103 6116**
-  Visit any nearest branch of Shriram Life Insurance
-  Mail us at **customercare@shriramlife.in**
-  Visit our website : **www.shriramlife.com**
-  Write to Shriram Life Insurance Company Limited, Plot No. 31-32, 5th Floor, Ramky Selenium, Financial District, Gachibowli, Hyderabad, Telangana - 500032

**SMS:** 'SHRIRAMLIFE' <msg> to 56263. Our customer care executive will call you and give the complete details

**Ph:** +91 40 23009400 (BOARD)

**Fax:** +91 40 23009456

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### BEWARE OF SPURIOUS / FRAUD PHONE CALLS

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