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Bharti AXA Life Insurance Company Ltd.

jeevan suraksha ka /
naya nazariya



For locating a branch near you, please visit www.bharti-axalife.com

SURAKSHA to 56677
SMS We will get in touch within 24 hours to address your query.

1800 102 4444
Customer Care No.:

For any further queries or feedback, please contact your Financial Advisor or get in touch with us on:

Your Bharti AXA Life Advisor

Life Insurance

Why settle for one benefit, when you can get lump sum at maturity and regular payouts too?

Bharti AXA Life Elite Advantage
A plan that offers Guaranteed Payouts* of **8.5% to 9.5%** ^ from the end of the policy term and 100% Sum Assured at Maturity*. It also provides comprehensive protection until the end of the policy term. With two benefits in one plan, now you don't have to compromise anymore.

Maximum age at entry is 65 years

*Payable at the end of Maturity Payout Period.

*Starts after the policy term, provided the policy is in force, and depends upon premium payment term and premium band
^Guaranteed Payout is % of Sum Assured at Maturity.



Bharti AXA Life Elite Advantage - (A Non-Linked, Non-Participating Individual Life Insurance Savings Plan)

With increasing responsibilities, your life stage needs change and the desire to fulfill the dreams of your loved ones becomes stronger. You wish only the best for your family and tending to their needs is your priority. Your child's education, renovating your house, long due vacation or even securing your golden years, the list increases with time. You also want your family to be financially protected in case something unfortunate were to happen. You will always be willing to walk that extra mile to ensure that their needs and dreams are provided for and that they lead a protected, comfortable life both today as well as in the years to come.

At Bharti AXA Life, we understand your needs and have decided to act.

We bring to you Bharti AXA Life Elite Advantage - (A Non-Linked, Non-Participating Individual Life Insurance Savings Plan). You pay premiums for the chosen Premium Payment Term. At the end of the Policy Term, the Maturity Payout Period will start during which Guaranteed Payouts will be paid from the end of the Policy Term till the end of the 19th year. At the end of the 20th year, 100% of Sum Assured on Maturity will be paid to the Policyholder provided that the policy is in force.

What are my advantages with Bharti AXA Life Elite Advantage?

- 1. Basic Life Insurance Cover:** Get higher of Sum Assured on Maturity or 11 times the Annualised Base Premium or 105% of premiums paid till date of death, in case of an unfortunate event of loss of life of the Life Insured during the policy term.
- 2. Maturity Benefit:** In case the Life Insured survives until the maturity of the Policy and all premiums are duly paid, then the benefits as mentioned below will be payable to the Policyholder.

- **Guaranteed Payout:** A percentage of Sum Assured on Maturity is paid during the Maturity Payout Period. The frequency of the Guaranteed Payout will be Annual/Semi-Annual/Quarterly as chosen by the Policyholder

- **Sum Assured:** 100% of the Sum Assured at Maturity is paid at the end of the 20th year

The percentage of Guaranteed Payout depends upon the Policy Term, Premium Payment Term and the Premium Amount as mentioned below:

Premium Payment Term	Guaranteed Payout (End of year)	Annualised Premium (₹)	Guaranteed Payout*
5 years	End of the 10 th to end of the 19 th year	24,000 - 49,999	8.5%
		50,000 - 99,999	9%
		1,00,000 and above	9.5%
7 years	End of the 12 th to end of the 19 th year	15,000 - 49,999	8.5%
		50,000 - 99,999	9%
		1,00,000 and above	9.5%
12 years	End of the 12 th to end of the 19 th year	12,000 - 49,999	8.5%
		50,000 - 99,999	9%
		1,00,000 and above	9.5%

*Guaranteed Payout is % of Sum Assured at Maturity.

The Policyholder has an option to take the above mentioned maturity benefit as a lump sum. The lump sum shall be calculated as a Net Present Value of future payouts at guaranteed rate of 5% p.a.

3. Option to choose Premium Payment term: There are three premium payment terms available. You can opt between a premium payment term of 5, 7 and 12 years. The Policy Term depends upon the premium term chosen.

4. Tax Benefits: You can avail of tax benefits on the premiums paid and on the benefits received [subject to the prevailing provisions.] The tax benefits are subject to change as per change in tax laws from time to time.

Boundary Conditions

Premium Payment Term	5 Years	7 Years & 12 Years
Policy Term	10 Years	12 Years
Minimum Age at Entry*	8 Years	6 Years
Maximum Age at Entry	65 Years	65 Years
Minimum Annualised Premium (without taxes)	₹24,000	₹15,000 for 7 Year Premium Payment Term ₹12,000 for 12 Year Premium Payment Term
Maturity Payout Period	From the end of the 10 th Year till the 20 th Year	From the end of the 12 th Year till the 20 th Year

*Age as on last birthday

About us:

Bharti AXA Life Insurance is a joint venture between Bharti, one of India's leading business groups with interests in telecom, agri business and retail, and AXA, one of the world's leading organisations with interests in financial protection and wealth management. The joint venture company has a 51% stake from Bharti and 49% stake of AXA.

As we further expand our presence across the country with a large network of distributors, we continue to provide innovative products and service offerings to cater to specific insurance and wealth management needs of customers. Whatever your plans in life, you can be confident that Bharti AXA Life will offer the right financial solutions to help you achieve them.

Case Study (For illustration purpose only):

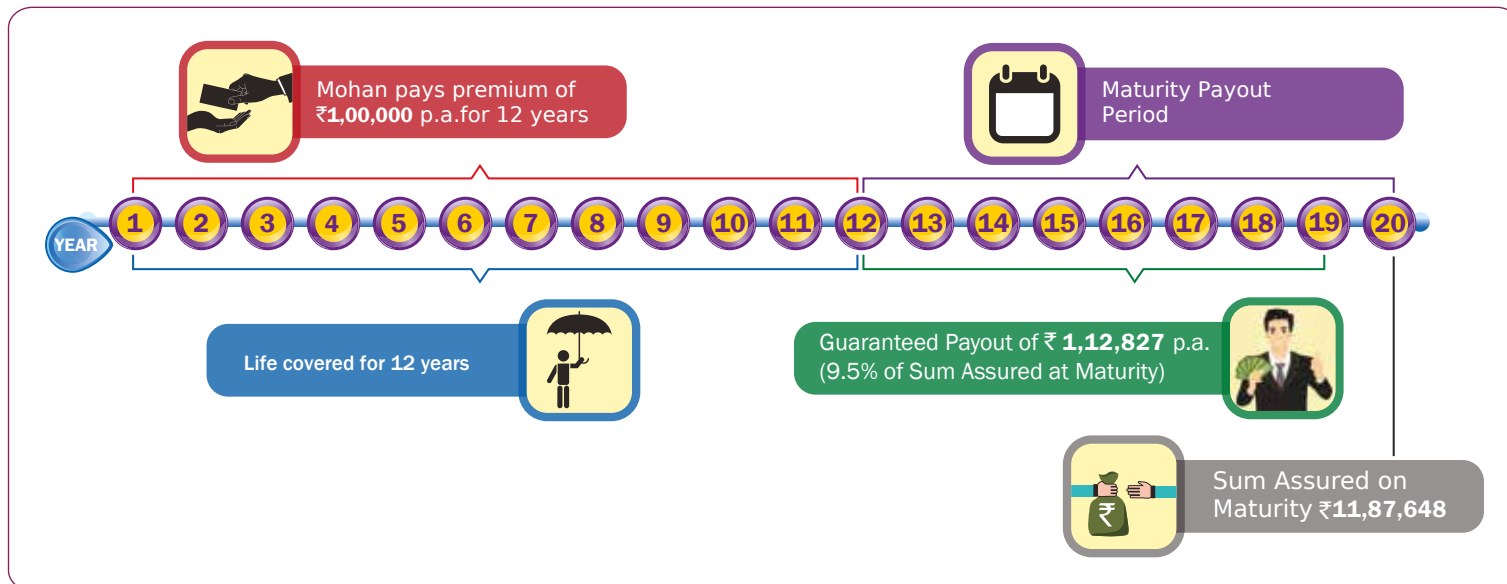
Mohan is 35 years old. He is married and has a 4 year old daughter. His wife is a homemaker.

Concerns:

- 1. He is concerned about expenses that he would incur when his daughter grows up. For e.g. higher education, marriage expenses etc.
- 2. Mohan is looking for a guaranteed benefit product as he wants to be certain about the future of his daughter. He does not want to invest in unit-linked insurance policies or equities.
- 3. He also wants to secure his family by ensuring that they are protected in case of an unfortunate event.

Proposed solution:

Mohan purchases Bharti AXA Life Elite Advantage and invests ₹1,00,000 as Annualised Premium. He chooses a Policy Term of 12 years and Premium Payment Term of 12 years. Assuming that Mohan is in good health, his sum assured as per his age is ₹11,87,648



Needs met:

- 1. He will receive the maturity benefit in regular installments from the end of the policy term till the end of the 19th year. These payouts could serve as a second income and also help in paying school and college expenses.
- 2. The lump sum amount that he will receive at the end of the 20th year could be used for his daughter's higher education expenses or for her marriage.
- 3. Life Cover is available in case of an unfortunate event during the Policy Term.
- 4. In case of loss of life of Mohan during the first 11 years, his family will get ₹11,87,648. In case of loss of life during the 12th year, his family will get ₹12,60,000