

Product at a Glance

Parameter	Eligibility Criteria		
Minimum age at entry	18 years age last birthday for all Policy terms		
Maximum age at entry	60 years age last birthday for all Policy terms		
Maximum age at Maturity	Policy Term	Premium Payment Term	Maximum Age at Maturity
	12 years	7 years	72 years
	13 years	8 years	73 years
	14 years	9 years	74 years
	15 years	10 years	75 years
	16 years	11 years	76 years
	17 years	12 years	77 years
	18 years	13 years	78 years
	19 years	14 years	79 years
	20 years	15 years	80 years
Policy Term & Premium Payment Term	Policy Term	Premium Payment Term	
	12 years	7 years	
	13 years	8 years	
	14 years	9 years	
	15 years	10 years	
	16 years	11 years	
	17 years	12 years	
	18 years	13 years	
	19 years	14 years	
	20 years	15 years	
Minimum Sum Assured (₹)	₹50,000		
Maximum Sum Assured (₹)	No Limit, subject to underwriting		
Minimum Premium (₹)	Premium Payment Term	Policy Term	Minimum Annual Premium
	7 years	12 years	5,791
	8 years	13 years	4,913
	9 years	14 years	4,330
	10 years	15 years	3,744
	11 years	16 years	3,312
	12 years	17 years	2,930
	13 years	18 years	2,625
	14 years	19 years	2,375
	15 years	20 years	2,169
Premium Payment Modes	Annual, Semi-annual, Quarterly* & Monthly*		

*Through auto pay only



Bharti AXA Life Accidental Death Benefit Rider- Under this rider you will receive additional sum assured as chosen in case of unfortunate event of death due to an accident. UIN: 130B008V02

Bharti AXA Life Term Rider- Under this rider the policyholder can increase the life insurance coverage for a nominal premium. UIN: 130B009V02

The Premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the Base Policy, the Premiums under all other life insurance Riders put together shall not exceed 30% of premiums under the Base Policy and any benefit arising under each of the above mentioned Riders shall not exceed the Sum Assured under the Base Policy.



Beware of Spurious/Fraud Phone Calls!
 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.

Life Insurance Coverage is available under this product.

Trade Logos **bharti** and **AXA** used in the document belong to the Bharti Enterprises (Holdings) Private Ltd. and AXA SA respectively and are used by Bharti AXA Life under license.

Bharti AXA Life Insurance is only the name of the Company and Bharti AXA Life Shining Stars is the name of the traditional non-participating Non Linked insurance product and does not in any way represent or indicate the quality of the product or its future prospects.

* Tax benefits are as per income tax Act, 1961, and are subject to any amendments made thereto from time to time.

This is not a sales brochure, for more details on risk factors, policy exclusions, terms and conditions, please read the sales brochure available on the website of the company at www.bharti-axalife.com carefully before concluding a sale.

Riders are not mandatory and are available for an additional cost

Bharti AXA Life Insurance Company Ltd.

Regd. Office address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Ground, Bandra East, Mumbai - 400051, Maharashtra.
 CIN: U66010MH2005PLC157108, UIN: 130N095V03, Advt no.: II-Oct-2019-1936

Toll Free No.:

1800 102 4444



jeevan suraksha ka / **naya nazariya**



jeevan suraksha ka / **naya nazariya**

EMPOWER YOUR CHILD TO FULFILL THEIR DREAMS WITHOUT ANY COMPROMISE



Bharti AXA Life Shining Stars

A Non Linked Non-Participating Limited Pay Endowment Life Insurance Plan

Other Benefits under the Plan:

Rider Benefits

For added protection the following riders can be availed by paying additional premium along with Bharti AXA Life Shining Stars.

Bharti AXA Life Hospi Cash Rider- This rider allows payment of a fixed benefit for each day of hospitalization and also provides lump sum benefit in case of surgery. UIN: 130B007V04

Bharti AXA Life Shining Stars

A Non Linked Non-Participating Limited Pay Endowment Life Insurance Plan

We understand that as a responsible individual you want to ensure that your children achieves 100% success in every challenge that life throws at them. You want to ensure that they are well protected from any financial instability. You want to ensure that you and your children's future needs are taken care of. But life is uncertain and how do you make sure that you do not compromise on your goals of securing your children's future and keeping them protected in every circumstance?



Designed with benefits to help you fulfil your child's dreams

1 Maturity Benefit

The Policyholder has the flexibility to choose any one option from the two Maturity Payout Options, as defined below, to receive this Maturity Benefit during the Maturity Payout Period.

Maturity payout period is the period of 4 years from the date of Maturity. The choice of the options can be taken either at policy inception or at least 90 days before the date of maturity.

A) Flexi Payout Option

At the time of Maturity	100% of SA
1 year after Maturity	105% of SA
2 years after Maturity	110% of SA
3 years after Maturity	116% of SA
4 years after Maturity	122% of SA

B) Annual Payout Option

5 equal annual payouts as 22% of the Sum assured at the end of every policy year starting from maturity. Flexibility to take present value of all outstanding payouts as a lumpsum amount at any year during the Maturity payout period.

2 Death Benefit

In case of death of the Life Insured during the Policy term, Sum Assured is higher of -

- 1) 11 times annualized premium
- 2) Base Sum Assured
- 3) 105% of the premium paid till the date of death

3 Inbuilt Benefit

The plan comes with an inbuilt benefit where the policy shall continue even after the death of the policyholder with no further premiums to be paid and the Maturity benefit shall continue to be payable at the time of Maturity as per the Maturity Payout Option chosen by the Policyholder.

4 Tax Benefit

Under section 80C and 10(10D) of the Income Tax Act, 1961.

Case Study

Anil works in an MNC and is a 35 year old married man. His family consists of his wife and his 2 year old son. He decides to take a policy term of 15 years for which the premium payment term is 10 years. He pays the premium of ₹50,000 p.a. (exclusive of taxes) for which the Sum Assured is ₹7,42,501.

Flexibility to take Maturity Benefit with 2 payout options, hence timing of payout can be customized as per your needs.

Let us look at the benefits that Anil would receive in the Plan so as to fulfil his future goals

a) Flexi Payout Option – Under this option, Anil is entitled to receive the entire Maturity Benefit as 100% of the Sum Assured i.e ₹7,42,501 at the end of the 15th year. However, Anil decides to receive the Maturity Benefit as a lumpsum amount at the end of the 16th year, so that he can pay for his child's higher education expenses when his child turns 18 year old.

Hence, Anil would receive the Maturity Benefit amount as 105% of the Sum Assured at the end of the 16th year as given below :

Benefits Payable	Benefit Amount (₹)
Maturity Benefit at the end of 16 th Year	7,79,626

b) Annual Payout Option – When Anil decides to receive annual payouts for 5 consecutive years to support the yearly educational expenses which may occur due to rising inflation or for any other purpose.

Benefits Payable	Benefit Amount (₹)
Maturity Payout at the end of 15 th Year	163,350
Maturity Payout at the end of 16 th Year	163,350
Maturity Payout at the end of 17 th Year	163,350
Maturity Payout at the end of 18 th Year	163,350
Maturity Payout at the end of 19 th Year	163,350
Total Benefit Payable	816,751

Anil's nominee would receive Death Benefit and the Maturity Benefit would also be payable at the time of Maturity with no further premiums to be paid.

