

## Why Bharti AXA Life Secure Income Plan?

Every month comes with a new wish. Be it a laptop for your child's birthday, a trip abroad with your family, new ornaments for your wife or long due renovation for your home. You often postpone these desires in the pursuit of fulfilling immediate needs. The requirements are limitless while the means to accomplish these desires are limited.

At Bharti AXA Life, we have decided to act. With Bharti AXA Life Secure Income Plan you can fulfill your loved ones' desires by providing them with guaranteed monthly income and guaranteed maturity benefit along with protection in case of an unfortunate event.

## What are my advantages with Bharti AXA Life Secure Income Plan?

**1. Guaranteed Income which is Tax Free#:** You start receiving Guaranteed Income after the completion of the Premium Payment Term, until Maturity, provided the policy is in force and all due premiums have been paid. This income will be tax free#.

\*Subject to the prevailing tax laws.

**2. Guaranteed Addition:** A fixed guaranteed addition, declared as a percentage of Sum Assured, gets added to your policy each year after the completion of premium payment term, until maturity of the policy. These guaranteed additions get paid out either on death or at maturity, provided the policy is in force and all due premiums have been paid. This Guaranteed Addition percentage, as shown in the table below varies as per the policy term chosen.

Policy Term	Premium Payment Term	Guaranteed Annual Addition (applicable after premium payment term)
15 Years	5 Years	7% of Sum Assured
17 Years	7 Years	8.5% of Sum Assured
20 Years	10 Years	10% of Sum Assured

**3. Maturity Benefit:** Sum Assured plus Guaranteed Additions get paid out on Maturity.

**4. Life Insurance Cover:** In case of the unfortunate death of the Life Insured, the nominee gets the Death Benefit, which is as defined below for different Policy terms, provided the policy is in force.

Policy Term (in years)	Death Benefit
15	Higher of Sum Assured plus Guaranteed Additions accrued till date of death or 105% of premiums paid or 11 times Annualized Premium
17	Higher of Sum Assured plus Guaranteed Additions accrued till date of death or 105% of premiums paid or 11 times Annualized Premium
20	Higher of Sum Assured plus Guaranteed Additions accrued till date of death or 105% of premiums paid or 13 times Annualized Premium

Note: Annualized Premium excludes taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

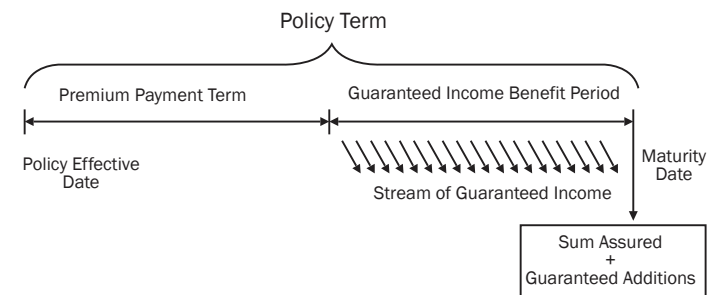
### About us:

Bharti AXA Life Insurance is a joint venture between Bharti Enterprises, 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.

**5. Tax benefits** for premiums paid and benefits received, are as per the prevailing tax laws which are subject to change with change in tax laws.

## How does this product work?

Bharti AXA Life Secure Income Plan is a limited premium payment, traditional non-participating plan. You pay premium for the chosen Premium Payment Term. At the end of this term, you start receiving your Guaranteed Income until Maturity. On Maturity, you receive Sum Assured plus Guaranteed Additions, depending upon the policy term chosen.



Your Guaranteed Income is calculated based on your chosen Sum Assured. You have the flexibility to choose your Policy term from 3 options. The corresponding Premium Payment Term, Guaranteed Income and Guaranteed Income Benefit Period for each policy term are as below:

Policy Term	Premium Payment Term	Guaranteed Income*	Guaranteed Income Benefit Period* (In months)
15 Years	5 Years	8% of Sum Assured p.a.	10 years (120 months)
17 Years	7 Years		
20 Years	10 Years		

\*The Guaranteed Income commences after the end of Premium Payment Term and will be paid out on a monthly basis.

## Can I surrender my policy?

We would want you to pay premiums regularly and stay invested till Maturity to get maximum benefits under the policy. However in case you are not able to pay all premiums and want to exit the policy earlier then only surrender value will be payable to you.

### Surrender Value:

The Policy acquires a Surrender Value provided if at least two annualised Premiums have been paid. The guaranteed Surrender Value is defined as a percentage of all premiums paid excluding any extra premium.

**Provides a guaranteed monthly income after the completion of the Premium Payment Term, provided the policy is still in force.**



The minimum guaranteed surrender value will be as per the table below:

Policy Year	Surrender value as a % of sum of premiums paid less all extra premium		
	15 Years	17 Years	20 Years
2	30%	30%	30%
3	35%	35%	35%
4	50%	50%	50%
5	50%	50%	50%
6	55%	50%	50%
7	60%	55%	55%
8	65%	55%	55%
9	70%	60%	60%
10	75%	65%	60%
11	80%	70%	65%
12	85%	75%	65%
13	90%	80%	70%
14	95%	85%	70%
15	100%	90%	75%
16	-	95%	80%
17	-	100%	85%
18	-	-	90%
19	-	-	95%
20	-	-	100%

\*The sum of all Guaranteed income paid till the year of surrender will be deducted from this Guaranteed Surrender Value. The company may declare surrender value that is higher than the Guaranteed Surrender Values.

## How does the policy help me in case of a financial crunch?

### Loans under policy:

Financial burdens cannot be predicted and may arise any time. Thus this policy gives flexibility to take loan from the company. This is only possible if your policy is in force and has acquired surrender value. The loan which may be granted shall always be within the applicable Surrender Value of the Policy and shall be subject to the terms and conditions as applicable from time to time.

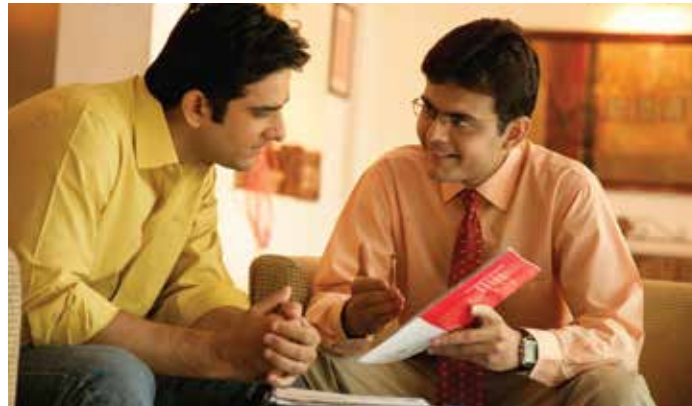
### Product at a Glance

Parameter	Eligibility Criteria
Minimum age at entry	3 years for 15 years policy term 1 year for 17 years policy term 0 year for 20 years policy term
Maximum age at entry	65 years for 15 years policy term 63 years for 17 years policy term 60 years for 20 years policy term
Maximum Maturity Age	80 years
Policy Term	15, 17 and 20 years
Premium Payment Term	5, 7 and 10 years for 15, 17 and 20 years policy term respectively

### Benefits at a glance

Benefits	Description		
Life Insurance Benefit	In case of death of the life insured, the following is payable		
		Policy term	Death Benefit
		15	Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times) Annualized Premium
		17	Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times) Annualized Premium
20	Higher of (Sum Assured plus Guaranteed Addition accrued till date of death) or (105% of premiums paid) or (13 times) Annualized Premium		
Maturity Benefit	Sum Assured + Guaranteed Additions		
Survival Benefit	After the completion of the Premium Payment Term, the Guaranteed Income is payable for a period of 10 years (payable on a monthly basis)		





### Case Study:

Gaurav is 30 years old. His wife is a homemaker and he has a son who is 1 year old.

**Proposed solution:** Gaurav wants to invest ₹50,000 per annum for a period of 10 years that will give his child a 'Guaranteed Income' while also offering a 'Guaranteed' amount at maturity. He purchases Bharti AXA Life Secure Income Plan with a policy term of 20 years. His premium payment term will be 10 years. Applicable Sum Assured is ₹3,11,061.

<b>Life Insured</b>	Gaurav, Age 30 Years
Annual Premium Paid	₹50,000 (excluding service tax and cess)
Sum Assured	₹3,11,061
Guaranteed Income -payable from the 11th until the 20th year	₹24,885 p.a
Sum of Guaranteed Additions payable on Maturity	₹3,11,061
Guaranteed Amount payable at maturity (Sum Assured + Guaranteed Additions)	₹6,22,122
Death Benefit	₹6,50,000

### Needs met:

- Gaurav starts receiving a Guaranteed Income of ₹24,885 p.a. by the time his son is 11 years old. With this Gaurav can ensure that he fulfills the dreams and needs of his growing son.
- At maturity, there will be a corpus of ₹6,22,122, when the child is 21 years old, that can be used to fund higher studies or any other expenses.
- In case something unfortunate happens to Gaurav, before Maturity of the policy, he secures his family as they will get the Death Benefit of ₹6,50,000.

**In case of unfortunate death of the Life Insured, the nominee is eligible to receive the Death Benefit.**

### Premium Rates Table:

Age	Premium Payment Term			Age	Premium Payment Term		
	5	7	10		5	7	10
0			156.19	33	339.43	235.54	161.26
1		228.34	156.19	34	340.10	236.13	161.43
2		228.34	156.19	35	340.79	236.72	161.61
3	327.40	228.34	156.19	36	342.19	237.96	161.95
4	327.40	228.34	156.19	37	343.63	239.22	162.27
5	327.40	228.34	156.19	38	345.06	240.49	162.60
6	327.40	228.34	156.19	39	346.47	241.72	162.93
7	327.40	228.34	156.19	40	347.92	243.01	164.05
8	327.40	228.34	156.19	41	349.39	244.29	165.09
9	327.90	228.42	156.19	42	350.84	245.58	166.13
10	328.19	228.60	156.33	43	352.29	246.88	167.19
11	328.53	229.05	156.44	44	353.78	248.18	168.24
12	328.88	229.37	156.68	45	355.26	249.49	169.32
13	329.07	229.59	157.00	46	356.72	250.82	170.39
14	329.45	229.77	157.31	47	358.23	252.14	171.46
15	329.79	230.16	157.43	48	369.74	253.48	172.56
16	330.05	230.41	157.64	49	361.24	254.81	173.32
17	330.18	230.65	157.98	50	362.74	256.18	174.41
18	330.32	230.91	158.29	51	364.27	257.56	175.54
19	330.67	231.20	158.50	52	365.82	258.91	176.66
20	331.02	231.38	158.71	53	367.33	260.30	177.44
21	331.47	231.43	158.93	54	368.88	261.68	178.57
22	332.13	231.54	159.15	55	370.44	262.56	179.71
23	332.79	231.75	159.36	56	370.02	264.25	180.87
24	333.45	232.03	159.57	57	373.56	265.62	182.04
25	334.10	232.31	159.78	58	375.16	266.78	182.81
26	334.78	232.47	160.01	59	376.72	267.22	183.57
27	335.42	232.75	160.23	60	378.33	268.68	184.75
28	336.08	232.98	160.40	61	379.55	269.74	
29	336.76	233.19	160.57	62	380.35	271.18	
30	337.42	233.77	160.74	63	381.97	272.11	
31	338.08	234.36	160.92	64	383.19		
32	338.77	234.94	161.09	65	384.03		

- Rates are per thousand Sum Assured
- Rates mentioned here are exclusive of service tax

**Provides a guaranteed monthly income after the completion of the Premium Payment Term, provided the policy is still in force.**

### Your Bharti AXA Life Advisor

Life insurance coverage is available in this product.

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



24x 7 Toll-free:  
**1800 102 4444**



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



For locating a branch near you, please visit  
**www.bharti-axalife.com**  
We will get in touch within 24 hours to address your query.

- Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Secure Income Plan is the name of the Non-Linked Non-Participating Individual Life Insurance Savings Plan and it does not in any way represent or indicate the quality of the policy or its future prospects.
- Riders are not mandatory and are available for an additional cost.
- This Product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy.
- Bharti AXA Life Hospi Cash Rider (UIN : 130B007V04), Bharti AXA Life Accidental Death Benefit Rider (UIN: 130B008V02) and Bharti AXA Life Premium Waiver Rider (UIN: 130B005V04) are the name of the traditional non-linked, non-participating rider and does not in any way represent or indicate the quality of the Rider or its future. Bharti AXA Life Term Rider (UIN: 130B009V02) is the name of the traditional non-linked, non-participating Term rider and does not in any way represent or indicate the quality of the Rider or its future.

### 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.

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 Insurance under license.

**Registered Address: Bharti AXA Life Insurance Company Ltd.** IRDAI Regd. No. 130 dated 14/07/2006 [Life Insurance Business] Unit No. 1904, 19<sup>th</sup> Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. CIN: U66010MH2005PLC157108, Bharti AXA Life Secure Income Plan UIN: 130N056V05 Advt. No.: XOXOXOXO



jeevan suraksha ka  
naya nazariya

life insurance

**I don't want to postpone my loved ones' aspirations**

**Bharti AXA Life Secure Income Plan**

A limited pay plan that provides you with:

- 8% of Sum Assured p.a. paid monthly as Guaranteed Monthly Income\*
- Sum Assured plus Guaranteed Additions\* as Maturity Benefit
- Tax Free Benefits

\*Guaranteed Monthly Income and Guaranteed additions start after the completion of the premium payment term, provided the policy is still in force and all premiums have been paid.



jeevan suraksha ka  
naya nazariya