

# 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<sup>#</sup> of **8.5% to 9.5%** of Sum Assured on Maturity 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.

<sup>#</sup>Starts after the policy term, provided the policy is in force, and depends upon premium payment term and premium band.



## **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 the best for your family and tending to their needs is your priority. Your child's education, renovating your house, a long overdue vacation or securing your golden years, the list just keeps on increasing 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 have decided to act. We present to you Bharti AXA Life Elite Advantage (A Non-Linked, Non-Participating Individual Life Insurance Savings Plan) that offers benefits of a savings product and protection for your family in case something unfortunate were to happen. It provides guaranteed regular returns after the end of the policy term, so that the payouts continue even after the Life Cover period is over. You will also receive Sum Assured at the end of Maturity Payout Period provided the policy is in force and all due premiums are paid. The life insurance cover available with this plan ensures protection for your loved ones in case of any eventuality and the payouts with Bharti AXA Life Elite Advantage are passed onto your family provided the policy is in force, thus, helping ensure that your loved ones continue to lead the same lifestyle that you have worked so hard for.

### **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.

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.

# Advantages with Bharti AXA Life Elite Advantage

## Option to choose your 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.

## Basic Life Insurance Cover

Get Higher of Sum Assured on Maturity **or** 11 times the base Annualised Premium **or** 105% of premiums paid until date of death, in case of an unfortunate event of loss of life of the Life Insured.

## Maturity Benefit

In case the Life Insured survives till 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.

- **Sum Assured**

100% of Sum Assured on Maturity is paid at the end of 20<sup>th</sup> year.

## Tax Benefits

You may be eligible for 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.

**Guaranteed Payouts after the completion of the policy term until maturity, provided the policy is in force**

# Key benefits with Bharti AXA Life Elite Advantage

## Maturity Benefit

If the Life Insured survives till the maturity of the Policy and all premiums are duly paid, then the benefits, as mentioned below, will be paid to the Policyholder.

### 1. Guaranteed Payout

A percentage of Sum Assured on Maturity is paid during the Maturity Payout Period starting from the end of the policy term till the end of the 19<sup>th</sup> year. The frequency of the guaranteed payout will be Annual/Semi-Annual/Quarterly as chosen by the Policyholder.

### 2. Sum Assured

100% of Sum Assured on Maturity is paid at the end of 20<sup>th</sup> year from the Policy Date.

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

Policy Term	Premium Payment Term	Guaranteed Payout (End of year)	Annualised Premium (₹)	Guaranteed Payout as % of Sum Assured on Maturity
10 years	5 years	End of 10 <sup>th</sup> to end of 19 <sup>th</sup> year	24,000-49,999	8.5%
			50,000-99,999	9%
			1,00,000 and above	9.5%
12 years	7 years	End of 12 <sup>th</sup> to end of 19 <sup>th</sup> year	15,000-49,999	8.5%
			50,000-99,999	9%
			1,00,000 and above	9.5%
12 years	12 years	End of 12 <sup>th</sup> to end of 19 <sup>th</sup> year	12,000-49,999	8.5%
			50,000-99,999	9%
			1,00,000 and above	9.5%

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.

### Maturity Payout Period

The Maturity Payout Period is a period post the Policy Term when the guaranteed payouts as shown in the table above and the Sum Assured at Maturity are paid. This is dependent on the Policy Term as shown below:

- For Policy Term of 10 years, the Maturity Payout Period is from the end of 10<sup>th</sup> year till the end of 20<sup>th</sup> year.
- For Policy Term of 12 years, the Maturity Payout Period is from the end of 12<sup>th</sup> year till the end of 20<sup>th</sup> year.

## **Death Benefit**

In case of the unfortunate event of death of the Life Insured during the Policy Term, the following benefits will be payable to the Nominee, subject to Policy being in force. The Sum Assured on death will be the higher of:

- a) Sum Assured on Maturity, **or**
- b) 11 times Annualised Premium, **or**
- c) 105% of all premiums paid (excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any).

In the event of death of the Life Insured:

- a. During the grace period allowed for payment of due premiums: The Death Benefit (after deducting the unpaid due Premium) shall be payable
- b. While the policy is in lapse status: No benefit shall be payable
- c. When the policy is in paid up status: Paid up value on death will be payable
- d. During the Maturity Payout Period: No Death Benefit shall be Payable in case of the death of the Life Insured during the Maturity Payout Period. The unpaid Guaranteed Payout will be paid to the Nominee as per the Schedule mentioned in the Maturity Benefit section and the Sum Assured on Maturity will be paid at the end of 20<sup>th</sup> year.

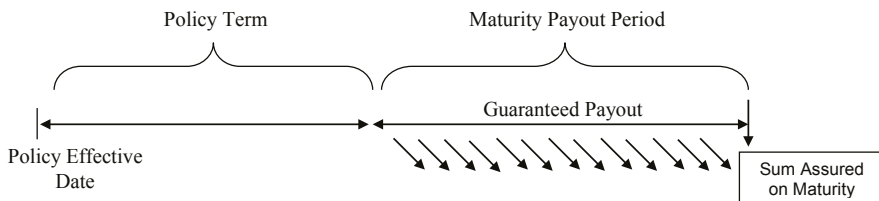
The nominee has an option to take the above mentioned maturity payout as a lump sum. The lump sum shall be calculated as a Net Present Value of future payouts at a guaranteed rate of 5% p.a. This rate may be revised by the Company from time to time subject to prior approval from IRDA.

On death of the Policyholder (where the Policyholder and Life Insured are different), the Legal heirs of the Policyholder may succeed the erstwhile Policyholder. If none of the Legal heirs are willing to become the Policyholder therein, then the surrender value as applicable will be paid in accordance with the relevant provisions of the Policy to the person/s entitled to receive the same as per law and accordingly all Policy benefits shall stand extinguished.

**Choice of Policy Payment Term of 5, 7 or 12 years.**

## How does this product work?

Bharti AXA Life Elite Advantage is a traditional non-participating savings & protection oriented plan. You pay premium for the chosen Premium Payment Term. At the end of Policy Term, the Maturity Benefit Period will start during which Guaranteed Payouts will be paid from the end of the Policy Term until the end of the 19<sup>th</sup> year. At the end of the 20<sup>th</sup> year, 100% of the Sum Assured on Maturity will be paid to the Policyholder.



## How is my Premium calculated?

- The Premium amount applicable to you will be dependent on your age, policy term, premium payment mode and Sum Assured chosen by you
- Please note that the premiums applicable will be different for standard and substandard lives.

### Premium payment mode:

You can choose either Monthly, Quarterly, Semi-annual or Annual payment modes  
Monthly Premium\* = 0.0867 of Annualised Premium, Quarterly Premium\* = 0.26 of Annualised Premium, Semi-annual Premium = 0.51 of Annualised Premium.

\* Through Auto Pay only.

**Applicable taxes (if any) & Cess will be levied as per prevailing rates.**



## Other Features:

### Grace period

Grace period is the period given to you from your premium due date, to pay the premium without any impact on the benefits in your policy. Grace Period is 15 days for monthly mode and 30 days for annual/ semi-annual/ quarterly premium payment modes.

### 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 loans given under the policy are as per provisions under the policy. Maximum loan amount will not exceed 70% of Surrender Value. The loan outstanding including both the principal and interest will be deducted from any benefits payable and the residual amount (if any) only will be paid to the Policyholder.

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:

- The minimum amount of loan for a Policy is Rs.15, 000.
- The Policyholder shall assign the Policy absolutely to and be held by the Company as security for Repayment of the loan and interest/allied charges thereon;
- The loan shall carry interest at the rate specified by the Company at the time of advancing the loan.

The interest rate in a policy loan is not fixed and could be reviewed by the Company on 1st of July every year. This interest rate shall not exceed the sum of (5% and the Base lending rate of State Bank of India at the time of declaration.) The rate of interest on policy loan as on 1st July 2018 is 10.40% pa.

- In case the policy is in paid up status, then the outstanding loan amount together with the interest shall not be equal to or exceed the Surrender Value of the Policy at any point of time. In case the outstanding loan amount with interest is greater than or equal to the surrender value, the policy shall stand terminated and all future benefits will cease to exist.
- Other terms and conditions as prescribed by the Insurer from time to time.

### Lapsation

#### **If the Policy has not acquired a Surrender Value**

In case you do not pay the premiums within your grace period, your policy will lapse and your insurance cover will cease to exist. You have the option to revive the policy within the period given for revival of the policy. At the end of the revival period if the policy is not revived, then the policy will be terminated and no benefits will be payable.

#### **If Policy has acquired a Surrender Value**

In case you do not pay the premiums within your grace period, your policy will be converted into paid up. You have the option to revive the policy or surrender the policy within the period given for revival of the policy. At the end of the revival period, if the policy is not revived or surrendered, then the policy will continue in paid up status and the paid up value will be payable either on death, or on maturity, or on surrender of the policy.

### Revival

You have the flexibility to revive all the benefits under your policy within five years of the due date of the premium in default. However, the Company would require:

- a) A written application from you for revival
- b) Satisfactory evidence of insurability
- c) Payment of an amount equal to all unpaid premiums together with interest at such rate as the Company may charge for such revival, as decided by the Company from time to time, subject to prior approval from IRDAI
- d) Terms and conditions as may be specified by the Company from time to time.

The revival rate of interest for FY 19-20 is 8.04%.

### Reduced Paid-up Value

If you have paid two Annualised Premiums and your policy has lapsed due to any reason, then your policy will be converted into 'paid-up'. Once the Policy becomes paid up, you need not pay any further premiums. The paid-up value will consist of the reduced Sum Assured which will be paid out either on death of the life insured, or on maturity of the policy whichever is earlier.

## Can I surrender my policy?

We would want you to pay premiums regularly and stay invested until 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 the Surrender Value (if acquired) will be payable to you.

### Surrender Value:

The Policy acquires a Surrender Value provided at least two Annualised Premiums have been paid.

The minimum guaranteed Surrender Value will be as per the table below:

Policy Year/Premium Payment Term	Surrender value as a % of sum of premiums paid less all extra premium		
	5 years	7 years	12 years
1	-	-	-
2	30%	30%	30%
3	35%	35%	35%
4	50%	50%	50%
5	55%	55%	55%
6	60%	60%	60%
7	70%	65%	65%
8	80%	70%	70%
9	90%	75%	75%
10	90%	80%	80%
11	-	90%	90%
12	-	90%	90%

The Company may declare Special Surrender Values from time to time, subject to prior approval from IRDAI.

On surrender of the policy, a lump sum amount equal to the higher of Special Surrender Value and Guaranteed Surrender Value as defined in the table above, will be paid to the Policyholder and the contract gets terminated.



## Do I get the flexibility to enhance my protection through additional features?

Yes. To enhance your protection, you may customise your policy by opting for the following rider.

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

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

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

**Bharti AXA Life Premium Waiver Rider:-** (UIN: 130B005V04): Under this rider in case of the unfortunate event of death, Total Permanent Disability or critical illness (in case of Policyholder) and Critical Illness (in case of Life Insured) the future premiums are waived off and the benefits under the policy will continue.

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.



## Boundary Conditions

Parameter	Eligibility Criteria
Minimum age at entry (age as on last birthday)	8 years for 10 year Policy Term 6 years for 12 year Policy Term (The risk coverage will start immediately on policy commencement for all lives including minors)
Maximum age at entry (age as on last birthday)	65 years
Maximum Maturity Age (age as on last birthday)	75 years for 10 year Policy Term 77 years for 12 year Policy Term
Minimum Sum Assured	Depends on the minimum premium
Minimum Annualised Premium	₹ 24,000 for 5 year Premium Payment Term ₹ 15,000 for 7 year Premium Payment Term ₹ 12,000 for 12 year Premium Payment Term
Policy Term	10 and 12 year
Premium Payment Term	5 years for 10 year Policy Term 7/12 years for 12 year Policy Term
Premium Payment Modes	Annual, Semi-Annual, Quarterly*, Monthly*
Maturity Payout Period	End of 10 <sup>th</sup> year till end of 20 <sup>th</sup> year for 10 year Policy Term End of 12 <sup>th</sup> year till end of 20 <sup>th</sup> year for 12 year Policy Term
Guaranteed Payout frequency	Annual, Semi-Annual, Quarterly

\* Through Auto Pay only.

## Case Study (For illustration purpose only):

Mohan is 35 years old. He is married and has a 1 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 they are protected in case of an unfortunate event.

### Proposed solution:

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

Life Insured	Mohan, Age 35 Years
Sum Assured on Maturity (paid at the end of 20th year)	₹11,87,648
Annualised Premium (exclusive of tax)	₹ 1,00,000
Guaranteed Payout (9.5% of Maturity Sum Assured)	₹1,12,827 (paid annually)
Guaranteed Payout	End of 12 <sup>th</sup> policy year until the end of 19 <sup>th</sup> policy year

### Needs met:

1. He will receive the maturity benefit in regular installments from the end of the policy term until the end of the 19<sup>th</sup> year. These payouts could serve as a second income and also help in paying his daughter's school expenses.
2. The lump sum amount that he will receive at the end of the 20<sup>th</sup> year could be used for his daughter's higher education expenses.
3. In case of the unfortunate event of his death before the maturity of the policy, his family will get higher of 100% of Sum Assured **or** 105% of the Premiums paid **or** 11 times the Annualised Base Premium.

## Terms and conditions

1. Free-look option: If Policyholder disagrees with any of the terms and conditions of the Policy, there is an option to return the original Policy along with a letter stating reason/s within 15 days of receipt of the Policy in case of offline Policy and within 30 days of receipt of the Policy in case of Policy sourced through distance marketing (i.e. online sales). The Policy will accordingly be cancelled and the Company will refund an amount equal to the Premium paid and may deduct a proportionate risk premium for the period on cover, the medical expenses incurred by the Company (if any) and the stamp duty charges. All rights of the Policyholder under this Policy shall stand extinguished immediately on cancellation of the Policy under the free look option.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:

For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the email confirming the credit of the Insurance policy by the IR.

For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the free look period.

2. 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 or beneficiary of the policyholder shall be entitled to at least 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..
3. Vesting of Ownership : In case the Life Insured is a minor, the ownership of Policy will automatically vest on the Life Insured on attainment of majority. In case of death of the Policyholder while the Life Insured is a minor, surrender and any other such options available under the policy cannot be exercised during the period of minority of the Life Insured
4. This is a non-linked, non-participating Individual Life Insurance Savings policy.

## **SECTION 41 OF INSURANCE ACT 1938**

1. “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 an insurance in respect of any kind of risk relating to lives 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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees”.

## **SECTION 45 OF INSURANCE ACT 1938**

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

***[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in appendix – I for reference]***

## Disclaimers

- Life Insurance Coverage is available under this policy
- Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Elite Advantage is only the name of the non-linked, non-participating individual Life Insurance savings plan and does not in any way represent or indicate the quality of the policy or its future prospects
- This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond
- Riders are not mandatory and are available for an additional cost
- The tax benefits are subject to change as per change in tax laws from time to time
- 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.

Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Bharti AXA Life Insurance Company Ltd. IRDAI Regd. No. 130 dated 14/07/2006 [Life Insurance Business] Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra.



CIN No.: U66010MH2005PLC157108

UIN: 130N060V05

Advt. No.: II-May-2020-2206

### **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.

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## **Appendix I: Section 45 – Policy shall not be called in question on the ground of mis-statement after three years**

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time are as follows:

01. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from:
  - a. the date of issuance of Policy or
  - b. the date of commencement of risk or
  - c. the date of reinstatement of Policy or
  - d. the date of rider to the Policy whichever is later.
02. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from:
  - a. the date of issuance of Policy or
  - b. the date of commencement of risk or
  - c. the date of reinstatement of Policy or
  - d. the date of rider to the Policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:
  - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
  - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
  - c. Any other act fitted to deceive; and
  - d. Any such act or omission as the law specifically declares to be fraudulent.
04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured/beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.

06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
09. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

**[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policyholders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details. ]**



## Your Bharti AXA Life Advisor

Life insurance coverage is available in this product.

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



**Customer Care No.:**

**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.axa.com](http://www.bharti.axa.com)**

**Bharti AXA Life Insurance Company Ltd.**

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UIN No.: 130N060V05

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Advt. No.: II-Mar-2021-2689 - Vr02

