

Bharti AXA Life Secure Income Plan: A Non-Linked Non-Participating Individual Life Insurance Savings Plan

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 - A Non-Linked Non-Participating Individual Life Insurance Savings Plan, you can fulfill your loved ones' desires by providing them with guaranteed monthly income along with protection in case of an unfortunate event. This plan provides you a second source of monthly income that enables you to fulfill those long pending wishes. Even in an adverse situation, if something unfortunate were to happen to you, you can ensure that your family maintains their lifestyle.

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.

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

1. Guaranteed Monthly 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 Maturity Benefit:

You can choose the Sum Assured at inception. As shown in the table below the Maturity benefit depends on the policy term option chosen by you. You receive the below mentioned amount on completion of policy term, provided the policy is in force and all due premiums have been paid

Policy Term	Premium Payment Term	Guaranteed Maturity Benefit
15 years	5 years	170% of Sum Assured
17 years	7 years	185% of Sum Assured
20 years	10 years	200% of Sum Assured

3. 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.

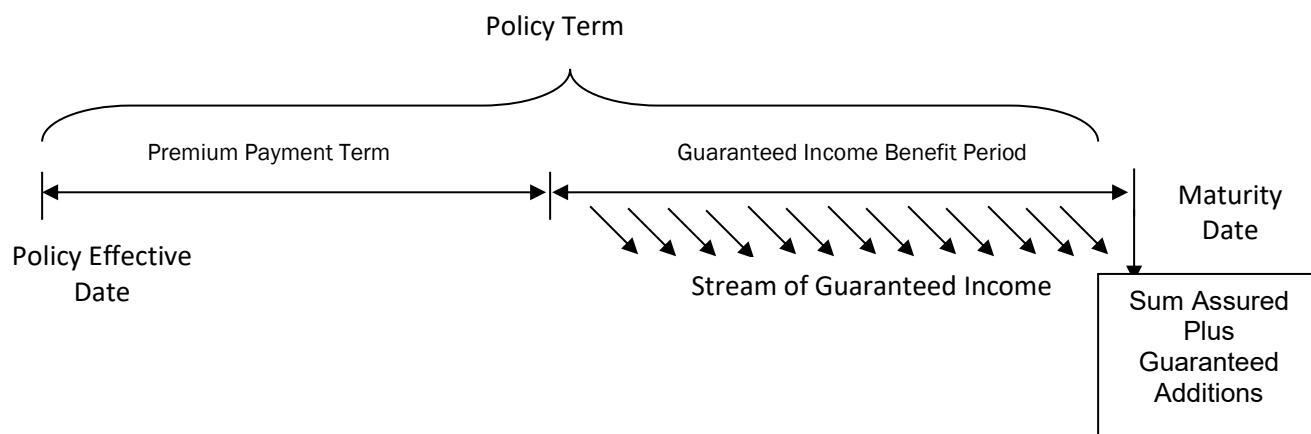
Policy Term (in years)	Death Benefit
15	Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annualized Premium)
17	Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annualized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

4. Tax benefits for premiums paid and benefits received, are as per the prevailing tax laws which are subject to changes 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 depending upon the policy term chosen



What will be my Guaranteed Income?

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	8% of Sum Assured p.a.	10 years (120 months)
20 Years	10 Years	8% of Sum Assured p.a.	10 years (120 months)

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

What premiums do I need to pay?

- Premium amount applicable to you will be dependant on your age, policy term, premium payment mode and chosen Sum Assured.
- Premium payment mode:**
You can choose Monthly, Quarterly, Semi-annual or Annual Premium. Monthly Premium = 0.09 of Annual Premium, Quarterly Premium = 0.27 of Annual Premium, Semi-annual Premium = 0.52 of Annual Premium.

Applicable taxes (if any) & cess will be levied as per prevailing rates

Please note that the premiums applicable will be different for standard and sub- standard lives.

Provides a guaranteed monthly income after the completion of the Premium Payment Term

What happens if I am unable to pay premiums?

While we recommend that all your premiums be paid on the respective due dates, we also understand that sudden changes in lifestyle like increased responsibilities or unexpected increase in household expenses may affect your future ability to pay premiums. You have following flexibilities in order to ensure that your benefits under the policy continue in full or part form.

- 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.
- Lapsation**
If 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 of the policy

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

□ **Reduced Paid up Value:**

If your policy has acquired a surrender value and your policy has lapsed due to any reason, then your policy will be converted into 'paid up'. Once your policy is converted into paid up, all benefits will be reduced. The Guaranteed Income Benefit will be reduced as per the policy provision. The reduced Guaranteed Income Benefit will be paid on an annual basis only. On Maturity or incase of death of the Life Insured, reduced paid up value will be payable. In case of surrender of a paid up policy the surrender value will be as per policy provisions.

□ **Revival**

You have a flexibility to revive all the benefits under your policy within five years (subject to policy term) after 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 all overdue premiums with interest as specified by Company from time to time, subject to prior approval from IRDAI.

The revival rate of interest for FY 19 - 20 is 8.04%. In case of revival of a paid up policy, the differential amount of guaranteed income due (ie. guaranteed income calculated on the full Sum Assured less the reduced guaranteed income already paid), if applicable, shall be paid to the policyholder as a lump sum.

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 incase 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. 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	75%	60%	60%
10	80%	65%	60%
11	85%	75%	65%
12	95%	80%	65%
13	100%	90%	75%
14	110%	100%	75%
15	120%	105%	85%
16	-	115%	95%
17	-	-	105%
18	-	-	115%
19	-	-	125%
20	-	-	140%

130N056V04

5 Modified version date -1st January, 2020

*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:

- The minimum amount of loan for a Policy is Rs.15, 000.
- The maximum amount of loan will not exceed 70% of the acquired Surrender Value.
- The loan shall carry interest at the rate specified by the Company at the time of advancing the loan and as may be modified by the Company from time to time;
- 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 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.

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

Yes. To enhance your protection, you may customize your policy by opting for the following rider by paying extra premiums:

- o Bharti AXA Life Hospital 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)
- o Bharti AXA Life Term Rider:- Under this rider the policyholder can increase the life insurance coverage for a nominal premium. (UIN: 130B009V02)
- o Bharti AXA Accidental 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)
- o Bharti AXA Life Premium Waiver Rider:- Under this rider you will receive 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.(UIN: 130B005V04)

Please refer rider brochure for more details.

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.

What are the tax benefits under this product?

You may be eligible for tax benefits on the premiums paid and the benefits received subject to the prevailing tax laws. The tax benefits are subject to change as per change in Tax laws 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 year for 17 years policy term 60 year for 20 years policy term
Maximum Maturity Age	80 years
Minimum Premium Excluding applicable taxes (if any) and cess	For 15 years policy term <ul style="list-style-type: none"> o Rs 30,000 for Annual Mode o Rs 15,600 for Semi-Annual Mode o Rs 8,100 for Quarterly Mode o Rs 2,700 for Monthly Mode For 17 years policy term <ul style="list-style-type: none"> o Rs 24,000 for Annual Mode o Rs 12,480 for Semi-Annual Mode o Rs 6,480 for Quarterly Mode o Rs 2,160 for Monthly Mode For 20 years policy term <ul style="list-style-type: none"> o Rs 12,000 for Annual Mode o Rs 6,240 for Semi-Annual Mode o Rs 3,240 for Quarterly Mode o Rs 1,080 for Monthly Mode
Policy Term	15, 17 and 20 years
Premium Payment Term	5, 7 and 10 years for 15, 17 and 20 years policy term respectively
Premium Payment Modes	Annual, Semi annual, Quarterly* & Monthly*

* Through ECS only

Benefits at a glance

Benefits	Description								
Life Insurance Benefit	In case of death of the Life Insured, the following is payable <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Policy Term</th> <th>Death Benefit</th> </tr> </thead> <tbody> <tr> <td>15</td> <td>Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annualized Premium)</td> </tr> <tr> <td>17</td> <td>Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annualized Premium)</td> </tr> <tr> <td>20</td> <td>Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (13 times Annualized Premium)</td> </tr> </tbody> </table>	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 Additions accrued till date of death) or (105% of premiums paid) or (13 times Annualized Premium)
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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.

Life Insured	Gaurav , Age 30 Years
Annual Premium Paid	Rs 50,000 (excluding applicable taxes and cess)
Sum Assured	Rs 3,11,061
Guaranteed Income – payable from the 11th till the 20th year	Rs 24,885 p.a.

Guaranteed Amount payable at maturity (200% of Sum Assured)	Rs 6,22,122
Death Benefit	Rs 6,50,000

Needs met:

1. Gaurav starts receiving a Guaranteed Income of ₹24885 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.
2. At maturity, there will be a corpus of ₹622122, when the child is 21 years old, that can be used to fund higher studies or any other expenses.
3. 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

Terms and conditions

1. **Free-look option:-** The Policyholder has a period of 30 days from the date of receipt of the Policy Document, to review the terms and conditions of the Policy and 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 reasons for objection. The Policy will accordingly be cancelled and the Policyholder shall be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred by the Company (if any) on medical examination of the proposer and the stamp duty charges. All rights 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 e mail 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 Plan

Grievance Redressal

1. Customer Service

You can seek clarification or assistance on the Policy from the following:

- The Advisor through whom the Policy was bought
- The Customer Service Representative of the Company at toll free no. 1800 102 4444
- WhatsApp us 'Hi' at 02248815768
- SMS "SERVICE" to 56677
- Email: service@bharti-axa.com
- Mail to: Customer Service

Bharti AXA Life Insurance Company Ltd.
Spectrum tower, 3rd Floor,
Malad link road, Malad (west),
Mumbai 400064. Maharashtra

2. Grievance Redressal Procedure

Step 1: Inform us about your grievance

In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines:

- Lodge your complaint online at www.bhartiata.com
- Call us at our toll free no. 1800 102 4444
- Email us at complaints.unit@bhartiata.com
- Write to us at:

Registered Office:

Bharti AXA Life Insurance Company Ltd.
Unit No. 1902, 19th Floor, Parinee Crescenzo
'G' Block, Bandra Kurla Complex, BKC Road,
Behind MCA Ground, Bandra East,
Mumbai -400051, Maharashtra

Grievance Redressal Cell

Bharti AXA Life Insurance Company Ltd.
Spectrum tower, 3rd Floor,
Malad link road, Malad (west),
Mumbai 400064. Maharashtra'

- Visit our nearest branch and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.

Step 2: Tell us if you are not satisfied

In case you are not satisfied with the decision provided or if you have not received any response post completion of 14 days, you may write to Head - Customer Service for resolution at the above mentioned address or email at: head.customerservice@bhartiata.com:

You are requested to inform us about your concern (if any) within 8 weeks of receipt of resolution as stated above, failing which it will be construed that the complaint is satisfactorily resolved.

If you are not satisfied with the response or do not receive a response from us within 14 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority (IRDA of India) of India on the following contact details:

IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255 or 18004254732

Email ID: complaints@irda.gov.in

You can also register your complaint online at <https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by paper:

Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Survey no.115/1, Financial District,
Nanakramguda, Gachibowli, Hyderabad – 500032

Step 3: If you are not satisfied with the resolution provided by the Company

Where the redressal provided by the Company is not satisfactory despite the escalation above, the customer may represent the case to the Ombudsman for Redressal of the grievance.

For preferring a complaint before the Insurance Ombudsman, you may prefer to Insurance Ombudsman Rule, 2017(as may be amended from time to time).

To locate the nearest Ombudsman office, please visit <https://www.cioins.co.in/Ombudsman> or you may also locate the list our website - <https://www.bhartiata.com>

SECTION 41 OF INSURANCE ACT 1938

“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.

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]

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:

1. No Policy of Life Insurance shall be called in question on any ground what's ever 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.
2. 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.


3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.]

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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Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Secure Income Plan is only the name of the traditional non-participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. 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 Ltd.

Registered Address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra.

Bharti AXA Life Secure Income Plan UIN: 130N056V05.

CIN No.: U66010MH2005PLC157108.

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