Frequently Asked Questions – Bharti AXA Life Swabhimaan Retirement Plan
UIN: 130N109V04

1. **What type of plan is Bharti AXA Life Swabhimaan Retirement Plan?**
   It is a Non-Linked Non-Participating Individual Deferred Annuity Plan.

2. **What the annuity option available under the plan?**

   Refer to the below table for the Annuity option:

Option	Annuity Option	With Return of Premium		Without Return of Premium	
		Single Life	Joint Life	Single Life	Joint Life
1	Life Annuity without Return of Premium	×	×	✓	×
2	Joint Life Last Survivor Annuity without Return of Premium	×	×	×	✓
3	Life Annuity with 100% Return of Premium	✓	×	×	×
4	Joint Life Last Survivor Annuity with Return of Premium	×	✓	×	×
5	Life Annuity with 50% Return of Premium	✓	×	×	×
6	Life Annuity with Return of Premium on Critical Illness (CI) or Permanent Disability (PD) due to accident or Death	✓	×	×	×
7	Life Annuity with Step up increase after every 5 years with Return of Premium:	✓	×	×	×
8	Life Annuity with Return of Premium on attainment of age 80 years	✓	×	×	×

3. **What is the PPT and deferment options available across the variants?**

   Refer to the below table for the available PPT and Deferment option available across the variants :

Premium Payment Option	PPT	Deferment Period	Options Applicable
Single Pay	Single Pay	3 years	1,2,3,4,5,6,7,8
		5 years	1,2,3,4,5,6,7,8
Limited Pay	2 years*	3 years	3, 4, 6
		5 years	3, 4, 6
		7 years	3, 4, 6
	3 years*	5 years	3, 4, 6
		7 years	3, 4, 6
	5 years	7 years	1,2,3,4,5,6,7,8
		10 years	1,2,3,4,5,6,7,8
Regular Pay	2 years*	2 years	3, 4, 6
	3 Years*	3 years	3, 4, 6
	5 years	5 years	1,2,3,4,5,6,7,8
	7 years	7 years	1,2,3,4,5,6,7,8
	10 years	10 years	1,2,3,4,5,6,7,8

   Note:
   *PPT 2 & 3 are applicable to Annuity Option 3, 4 & 6
   In Limited Pay options, PPT is less than deferment period
   In Regular Pay options, PPT is equal to deferment period

4. **What is the minimum Annuity Amount policy the customer can purchase?**
   Please refer to the below table:

Monthly	Rs. 1,000
Quarterly	Rs. 3,000
Half-Yearly	Rs. 6,000
Yearly	Rs. 12,000

5. What is the minimum and max age at entry (as on last birthday)?

Min Age at Entry of Annuitant* (as on last birthday):

- 45 years
- Age 35 years (For Limited/ Regular Pay PPT 2 and 3)

Refer to the below table for the Option wise Max age at entry

Option 1 – Life Annuity without Return of Premium	Min (80, 85 less deferment period opted))
Option 2 – Joint Life Last Survivor Annuity without Return of Premium	Min (80, 85 less deferment period opted))
Option 3 – Life Annuity with 100% Return of Premium	Min (80, 85 less deferment period opted))
Option 4 – Joint Life Last Survivor Annuity with Return of Premium	Min (80, 85 less deferment period opted))
Option 5 – Life Annuity with 50% Return of Premium	Min (80, 85 less deferment period opted))
Option 6 – Life Annuity with Return of Premium on Critical Illness or Permanent Disability due to accident or Death	Min (70, 85 less deferment period opted))
Option 7 – Life Annuity with Step up increase after every 5 years with Return of Premium	Min (80, 85 less deferment period opted))
Option 8 – Life Annuity with Return of Premium on attainment of age 80 years	Min (65, (70 less deferment period opted))

6. Is loan available under the plan?

Yes, Loans are available subject to terms and conditions

For further details Please refer to the Sales literature