Frequently Asked Questions – Bharti AXA Life Dream Shield Plus
UIN: 130L125V01

1. **What type of plan is Bharti AXA Life Bharti AXA Life Dream Shield Plus?**
   It is a Unit Linked, Non-Participating Individual Savings Life Insurance Plan.

2. **What is the maturity benefit and the Death benefit available under the plan?**

   - **Maturity Benefit:**
     Policy Fund Value as on date of maturity is paid as Maturity benefit.
     - Fund Value is defined as the total value of units in a segregated fund i.e total number of units under a policy multiplied by the Net Asset Value (NAV) per unit of that fund.

   - **Death Benefit**:
     Death Benefit, which is the highest of:
     - Sum assured less applicable partial withdrawals amount from the Fund value.
     - Policy Fund Value as on date of intimation of death of the Life Insured.
     - 105% of all total premiums paid as on date of death less applicable partial withdrawal# amount from the fund value.

3. **What is the max and min age at entry?**

   Please refer to the below table:

Parameters	Minimum	Maximum
Entry age	18 years	60 years
Maturity Age	33 years	**100 years**

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4. **What are the PT | PPT Combinations available?**

   Refer to the below table for details:

PPT \ PT	15	20	25	30	35	40
6	✓	✓	✓	✓	✓	✓
7	✓	✓	✓	✓	✓	✓
10	✓	✓	✓	✓	✓	✓
12	✓	✓	✓	✓	✓	✓

5. **What is the minimum Premium and Sum Assured in the policy?**

   The min premium and sum assured are dependent on the mode of Premium payment.

Mode	Minimum Annualized Premium	Minimum Sum Assured
Annual mode	1,00,000	8,00,000
Semi-Annual, Quarterly and Monthly	1,20,000	

6. **Is loan available under the plan?**
   - There are no provisions of loan on the policy.

7. **Are there any additional features for the product?**

- **Liquidity benefit through Partial Withdrawals:** You have the option to apply for Partial Withdrawal of funds from the Policy Fund Value in the specified form, at any time after the completion of Lock-in Period.
  Note:
  The minimum partial withdrawal limit is Rs. 5,000. The Policy Fund Value after a partial withdrawal should be at least equal to 120% of one Annualized Premium,
  In a Policy Year, You are entitled to make any number of Partial Withdrawals free of charge

- **SWB (Systematic Withdrawal Benefit):** It is an automated partial withdrawal facility which can be opted by You. Under this facility, a pre-decided amount will be withdrawn from the Policy Fund Value from the end of chosen policy year and paid to you till the end of the Policy Term.

- **Manage your Funds with Switch and Premium Redirection facilities:** Through the features of Switch & Premium Redirection, You may manage your asset allocation between equity and debt depending on your need

8. **What riders are available with the product?**
   - Bharti AXA Life Linked Complete Shield Rider
   - Bharti AXA Life Cover Plus Linked Term Rider

9. **Is there any Exclusion?**
   In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy as applicable, the nominee or beneficiary of the policyholder shall be entitled to the fund value as available on the date of intimation of death provided the policy is in force

For further details Please refer to the Sales Literature