



Bharti AXA Life Insurance

Monthly Product Performance and Improvement Report – June 2026

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A. List of all products collectively contributing to 90% of new or renewal premium

Product Name	Contribution % (WNBP)	UIN	Product Category
Bharti AXA Life Guaranteed Bachat Plan	14%	130N144V01	Non-Par Savings
Bharti AXA Life Guaranteed Wealth Pro	19%	130N107V12	Non-Par Savings
Bharti AXA Life Insta Gain Plan	9%	130N145V02	Non-Par Savings
Bharti AXA Life Unnati plan	12%	130N106V02	Par Savings
Bharti AXA Life Samriddhi	0%	130N061V05	Par Savings
Bharti AXA Life Suraksha	1%	130N110V02	Term
Bharti AXA Life Wealth Pro	10%	130L100V03	ULIP
Bharti AXA Life Grow Wealth Ultra	2%	130L128V01	ULIP
Bharti AXA Life Growth Shield Plus	16%	130L123V01	ULIP
Bharti AXA Life Dream Shield Plus	11%	130L125V01	ULIP

The contribution is taken basis Weighted New Business Premium (WNBP) of all products as on June 2026



B. Features

Following section lists the link to the product pages where the key features of the product including Maturity, Survival and /or Death benefit are mentioned for the products as listed in the section A of the document

Product Name	Product Page link
Bharti AXA Life Guaranteed Bachat Plan	https://www.bharti.axa.com/savings-plans/guaranteed-bachat-plan
Bharti AXA Life Guaranteed Wealth Pro	https://www.bharti.axa.com/savings-plans/guaranteed-wealth-pro
Bharti AXA Life Insta Gain Plan	https://www.bharti.axa.com/savings-plans/insta-gain-plan
Bharti AXA Life Unnati plan	https://www.bharti.axa.com/savings-plans/unnati
Bharti AXA Life Samriddhi	https://www.bharti.axa.com/savings-plans/samriddhi
Bharti AXA Life Suraksha	https://www.bharti.axa.com/term-insurance/suraksha
Bharti AXA Life Wealth Pro	https://www.bharti.axa.com/investment-plans/wealth-pro
Bharti AXA Life Grow Wealth Ultra	https://www.bharti.axa.com/ulip-plans/grow-wealth-ultra
Bharti AXA Life Growth Shield Plus	https://www.bharti.axa.com/ulip-plans/growth-shield-plus
Bharti AXA Life Dream Shield Plus	https://www.bharti.axa.com/ulip-plans/dream-shield-plus



C. Inclusion / Exclusion

This section describes the key inclusions and exclusions in the products as mentioned in section A

Particulars	Inclusion	Exclusion
Death by Suicide within 1 year		Y
Death by Suicide after 1 year	Y	
Natural Death in all scenarios including accident, Critical Illness	Y	



D. Key Documents Required

i) **Policy Issuance:**

When buying a life insurance policy, a few documents are required so that the insurance company can underwrite the policy. Some of the common documents required for a life insurance policy are as follows –

- a) **Proposal form**
- b) **Identity proof**
- c) **Age proof (Standard age proof / Non-standard age proof)**
- d) **Address proof**
- e) **Income proof**
 - In the case of high-value life insurance plans, income proof might be needed
- f) **Medical reports or questionnaires**
 - Medical reports are not mandatory in all policies. Usually, if you are beyond a specified age, have opted for a high sum assured and/or have an adverse medical history, the insurance company might require certain documents like:
 - Based on your existing health conditions, like diabetes, hypertension, asthma, etc., you might also have to fill out and submit relevant health questionnaires detailing the condition and the treatment that you are taking for the same.

- ii) **Claims Settlement:** Claims Process and list of documents mentioned at the following link <https://www.bharti-axa.com/claims>



E. Premium

This section mentions the link to the benefit illustration calculators for the products mentioned in section A. The premium at various age points, PPT/PT options, Sum Assured, product variants etc. are available at the following link.

https://nvest.bharti.axa.com/sis/input.aspx?sourceid=1&_gl=1*pr6d3p*_ga*NjYwMzExMzY0LjE3NDQ4OTA0NDM.*_ga_WEXBHNKVN7*cze3NDgyNTgyMjAkbzE1JGcxJHQxNzQ4MjU4ODlyJGo2MCRsMCRoMCRkUEtMMLotYlFxeXNTOXR5amxObWpTMXdaYy16bDlybGRyUQ

F. Performance:

This section highlights the performance of the products offered by the company in the last three years comprising of details like New Policies issued, policies with all premiums paid, policies with renewal premium received during the year, policies matured, surrendered, withdrawn/foreclosed/cancelled during the respective financial years.

	FY 24	FY 25	FY 26	Q1 FY 27
New Policies issued during the year				
NOP	6,93,631	4,24,915	4,84,906	5,88,566
NBP (In Cr)	780.73	741.66	1,068.59	190.36
Policies with all premiums paid till date				
NOP	1,07,263	1,06,269	1,08,875	1,12,472
WNBP (In Cr)	145.5	216.8	302.5	317.0
Policies where Renewal premium received during the year				
NOP	8,78,185	8,86,146	8,77,519	1,02,722
WNBP (In Cr)	2098	2234	2185	460
Policies Matured during the year				
NOP	23,592	16,130	17,325	2,502
Policies Surrendered during the year				
NOP	19,449	25,343	31,814	8,169
Policies Withdrawn/ foreclosed/ cancelled during the year				
NOP	4,596	5,138	2,398	698

The premium is taken basis Weighted New Business Premium (WNBP) of all products as on end of Financial year / Quarter.



G. Returns:

This section highlights the returns / benefits provided for the top 5 products categorized by line of business.

Participating Products:

The bonus history link for all participating products has been listed below:

https://www.bharti-axa.com/sites/default/files/2026-05/bonus_history_for_participating_products.pdf

Non-Participating Products:

Age 35, Premium: 1Lakh, Annual mode					
Product Name	UIN	Policy Term (In Years)	Premium Payment Term (In Years)	Variant	Benefits (Maturity + Survival)
Bharti AXA Life Guaranteed Bachat Plan	130N144V01	17	7	Lumpsum	Rs 11,34,512
Bharti AXA Life Guaranteed Wealth Pro	130N107V12	15	5	Endowment	Rs 8,88,245
Bharti AXA Life Insta Gain Plan	130N145V02	15	5	Income + 100% ROP	Rs 29,21,354
Bharti AXA Life Smart Invest Guaranteed Plan	130N108V03	10	5	Single Life Coverage	Rs 8,72,750
Bharti AXA Life Elite Advantage	130N060V09	10	5	-	Rs 8,85,674

The returns have been calculated for healthy male lives at model combination of Premium/ Sum Assured, Policy Term, Premium Payment term and Age.

Unit Linked Products:

The fund performance link of the various funds offered in our ULIP Products has been listed below

<https://www.bharti-axa.com/manage-funds>

Annuity Products:

Age 45, DP:5 years, PPT: 5 years, Premium: 1.5 Lakh, Annual mode, Life Annuity without ROP				
Product Name	UIN	Policy Term (In Years)	Premium Payment Term (In Years)	Benefits (Annuity till lifetime)
Bharti AXA Life Swabhimaan Retirement Plan	130N109V03	Whole Life	5	Rs 57,485

The returns have been calculated for healthy male lives at model combination of Premium/ Sum Assured, Policy Term, Premium Payment term and Age.

H. Board Approved Policy

Our Board approved Policy for Product Management and Pricing has been provided here for customer's reference.



BAPMPP Policy -
Final.pdf