

Good things happen when we talk



Conversations



jeevan suraksha ka /
naya nazariya

From the Desk of the CMOO



Dear Customer,

Here's wishing you and your family a very happy and prosperous new year.

In our continuous endeavour to serve you better, it gives me great pleasure to present to you the first edition of our customer newsletter - "Conversations".

This newsletter aims to further strengthen our relationship and provide a platform to engage with you. Through "Conversations" we would also like to update you on the latest products, services and key projects that we have undertaken keeping your interests at the core of our initiatives.

The highlight of this month's newsletter is our global survey on retirement called Retirement Scope. You will see some key findings of this study as part of this newsletter. This study has been undertaken by AXA in Asia Pacific (including India) to understand your needs better so that we can continuously offer relevant solutions to you. We also share our latest "customer charter" that outlines important customer service initiatives aimed at giving you a truly world-class service experience. In the spotlight section, is our latest and innovative Service Guarantee initiative that seeks to redefine the Life Insurance industry. The investment section will give you a snapshot of the year gone by and also provide an outlook for 2011. As a consequence of the new guidelines on ULIPs, we also have a new product suite in 2011 that offers higher customer value.

As we enter 2011, we remain completely committed to keeping you - our valued customer - the core of what we do. We would be happy to hear from you on any suggestions that you may have.

Regards

Mark Meehan
Chief Marketing and Operations Officer (CMOO)
Bharti AXA Life Insurance Company Ltd.



Spotlight

Service Excellence: Release of Fund Value within 48 hours of claim intimation.

Customers today look for real and relevant solutions that address their expectations. We believe in offering tangible evidence of meeting customer needs because your interests are at the heart of what we do. We say what we do and do what we say - and this truly is our guiding philosophy. The 48 Hour Fund Release campaign, the first of a series of such initiatives will seek to underline our brand promise “Jeevan Suraksha Ka Naya Nazariya”.

48 hours

Guaranteed Release of Fund Value (ULIPs)

Customer Speak

“I was very apprehensive of getting my claim value after my son passed away. My family and friends fuelled my fears. My house is 6 hour journey from Siliguri, so it is very hectic for us to travel. Bharti AXA Life branch was very helpful and sent me the required documents on mail. They regularly took the initiative to follow up. Surprisingly, after submitting my documents on 4th Dec, 2010, I received my fund value of Rs 1,42,608 in less than 48 hours. The ad we saw on TV was really happening. The remaining amount of Rs 14, 57, 391 was given in less than 60 days.”

Saraswati Saha, mother and nominee of late Dilip Shah

Life Insurance

Delays should never be a part of claiming what is rightfully yours.



At Bharti AXA Life, we are redefining life insurance.

Guaranteed Release of ULIP Fund Value within 48 hours of claim intimation, else an additional interest of 1% of the fund value for every day of delay.

48 hours

Life Insurance Cover Available with ULIPs. Call Toll Free No. 1800-200-0200

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Customer Speak

“I am very pleased and satisfied with the behaviour of the staff at Bharti AXA Life Kankurgachi branch. I have received great support and help from them. The staff was eager and took initiative to get my claim processed faster. I don't know how I would have managed if I had not received the claims on time. I wish Bharti AXA Life all the best in their endeavour to help millions of distressed families like mine.”

Arati Das, wife and nominee of our customer, late Mr. Jayanta K. Das on quick fund release from Bharti AXA Life.

Life Insurance

Why should your loved ones wait endlessly, to claim what is rightfully theirs.



At Bharti AXA Life, we are redefining life insurance.

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48 hours

Life Insurance Cover Available with ULIPs. Call Toll Free No. 1800-200-0200

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/ A new Product suite in 2011

The year 2010 has been eventful for Bharti AXA Life as well as the entire insurance industry. Some of you may have heard that the regulator, IRDA, has issued new guidelines with respect to ULIPs that are aimed at delivering high customer value.

Over the last few months, we have launched unit-linked plans that offer high customer value and are designed to meet the long-term lifestage needs. We have also strengthened our traditional product offerings and have launched some innovative products that will provide unique protection and savings benefits to your family members.



Protection - Protect your loved ones against financial contingencies at nominal costs

You love your family and feel responsible towards them in every way. But life can be uncertain and unforeseen contingencies can meet you anytime. At such times, life insurance comes to your rescue. As someone who wants only the best for their family, we understand your need to safeguard your family against any crisis.

Our protection plans offer you high life cover at nominal costs so that you can fulfil your responsibility with ease.

Bharti AXA Life Elite Secure (130N025V01)

A product that takes care of all your insurance needs. It is a pure term life insurance cover at very competitive premiums. You also have an option to cover your life till age 75 with a unique “to age 75 years term”. This product is available at a minimum sum assured of ₹ 25,00,000.

Bharti AXA Life SecureConfident (130N004V01)

A simple pure term life insurance product with the flexibility of choosing the Sum Assured between ₹ 5,00,000 and ₹ 24,99,999.

NEW

Bharti AXA Life Family Income Secure (130N038V01)

A plan that guarantees an annual income for your family over for the next 20 years in case of an unfortunate event of death. On maturity, the premiums paid are returned back.

NEW

Bharti AXA Life Protect Plus (130N037V01)

A unique financial solution that offers a double benefit of life insurance cover and return of up to 5.25 times the annual premium.



Wealth creation and protection - Ensure your family's security & maximise your savings

You can make your money work harder with our Wealth Creation with Protection plans. These plans come with a double advantage of:

- Complete peace of mind as your family is financially protected, and
- Good investment option that ensures long-term financial goals are met

Whether it is a bigger home, a dream vacation, or even a comfortable future, these life insurance plans are ideal solutions to meet your various needs. Our life insurance coverage plans include 'traditional' plans that provide guaranteed money on maturity. We also offer market-linked plans that provide you the benefit of leveraging good market performance in order to maximise your savings.



Bharti AXA Life Wealth Creation Plans

Bharti AXA Life WealthOne (130L041V01) NEW

A unique single premium plan that offers the double benefit of enhanced returns by making investments in market-linked funds and a risk cover. To avail these benefits, only a single premium payment needs to be made.

Bharti AXA Life Guaranteed Plans

Bharti AXA Life SaveConfident (130N005V01)

A traditional money back product that offers you the perfect combination of regular money back, long-term savings and life insurance benefit. By paying premium for 12 years, you can enjoy benefits for 15 years.

Bharti AXA Life True Wealth (130L036V01) NEW

A unique unit-linked product that offers you the twin guarantee of highest and a minimum assured NAV. The highest NAV achieved during the first 7 policy years of the "True Wealth Fund" is guaranteed with a minimum NAV guarantee of minimum NAV of Rs.12 at maturity.

Bharti AXA Life Aajeevan Anand (130N039V01) NEW

A unique traditional participating plan that gives guaranteed regular payouts of 25% of Sum Assured every 5 years, starting from the end of 10th year until you reach the age of 100 years. It also provides a life insurance cover until the age of 100 years. You may also get additional cash bonuses to boost your savings.

Bharti AXA Life Child Plans NEW

Bharti AXA Life Future Champs (130N043V01)

A traditional participating plan that partners you to help secure your child's future. At key milestones of your child's life receive assured money-back through Guaranteed Payout amounting to 109% of promised Sum Assured. In case of unfortunate death, Guaranteed Payouts continue to be paid to the nominee.

Bharti AXA Life Bright Stars EDGE (130L035V01)

A unit-linked product that offers investment growth with Double Protection Benefits for your loved ones with Sum Assured plus Fund Value paid out in case of an unfortunate event of death.

Bharti AXA Life Retirement Plan

Bharti AXA Life Wonder Years Retirement Plan (130N044V01) NEW

A traditional participating plan that ensures a worry-free retired life with Guaranteed Retirement amount and bonuses. At vesting, you have an option to commute 1/3rd of the amount received and remaining 2/3rd amount has to be used in purchasing an Annuity. In case of death during the policy term, 108% of the total premiums paid are payable.



Investment Acumen

2010 in retrospect

2010 would be remembered as a year in which India received record portfolio inflows. Foreign companies also bought sizeable stakes in Indian companies at reasonably high valuations, thus underlying their belief in the India growth story.

FUNDS

	ROI for 3 months	ROI for 6 months	ROI for 12 months
Bharti AXA Life GROW MONEY FUND	1.31%	14.29%	19.02%
Bharti AXA Life GROWTH OPPORTUNITIES	1.09%	14.65%	22.75%
*CNX 100	1.00%	14.26%	17.91%

*CNX 100 is a diversified 100 stock index accounting for 35 sectors of the economy and a benchmark of the equity market.

2011 and beyond

India has several positive stories going for it and this will help show strong growth in 2011 backed by good earnings. We expect strong earnings growth would help the markets power ahead after an initial period of weakness.

Outlook for equity markets

Equity markets invariably swing between joy and gloom. During Jun-Dec' 10, strong foreign inflows led to over-optimism on the India growth story. On the other hand, investors today are worried by inflation and high interest rates squeezing consumer spending and corporate profitability.

Stock markets have corrected 14% from their peaks. Earnings continue to be robust with 912 companies (that have reported results so far) announcing a profit growth of 28%. A combination of falling share prices and rising profits means that valuations are very reasonable.

India has several positive cues going for it. A young & growing labourforce, rising income & savings levels, higher government & private investments in social projects, capex & infrastructure will enhance GDP growth in excess of 8% p.a. We expect strong growth combined with reasonable valuations will make it a very attractive destination and will help the stock markets deliver healthy returns.

At Bharti AXA Life, our strategy is to continue focusing on transformational stories where growth would exceed the overall market while being prudent on the price we pay for this growth. In spite of 2010's volatility, a strong team coupled with a disciplined research process and strong risk management has helped us out perform the Nifty by 3% and the median MF return by 9.9%¹ on an annualised basis. While 2011 promises to be as volatile as 2010, we are confident that the factors mentioned above will enable us to deliver market beating returns.

¹Grow Money for the 2 years ending Nov'10



Our Service Charter

At Bharti-AXA Life we make every effort to provide our customers an unparalleled service experience. In the past year, we have launched multiple service enhancement initiatives aimed at making your life easy by helping you manage your policy better.



Outlined below is our service charter of being **Available**, **Reliable** and **Attentive** for you always.

Available

Reliable

Attentive

Available

Reliable

Attentive



Multiple Touch Points:

We offer multiple touch points for easy access to customers. Our Toll free number across all telecom service providers - 1800 102 4444
Our E-mail - service@bharti-axalife.com
Our SMS - 'SEVICE' to 56677
We will get in touch with you within 24 hours
Branches – We now have nearly 180 branches pan India to serve you better



Multiple Premium Payment Touch Points :

We create a wide array of premium payment options for the customer to choose from:

- Cheque drop facility in 1600+ Skyboxes
- Cash / Cheque payments at branches
- Cash payment at our partner retail outlets: Payworld, One stop shop, Suvridha Infoserve, Hermes IT, Beam, Sify
- Cheque pick up service available across 140+ cities
- Electronic Bill Presentment & Payment across 20 banks
- Payment at Visa Bill Pay
- Payment at Billdesk
- Online payment at our website through net banking and debit / credit card
- Insta Pay / Quick pay through net banking
- Mobile Payment
- Interactive Voice Response (IVR) enabled Payment



Service Commitment:

We offer all our services within fixed timelines.



24X7 Multilingual Call Center:

We are there for you round the clock. Get in touch with us anytime of the day. Our executives are equipped to answer your queries in five languages. Our latest IVR answers customer queries faster, and also facilitates premium payments.



Customer Self Service - Now Live!

We provide you access to manage your policy. You can now manage your policy online at your own convenience. Get policy details, process transactions online (fund switch / premium redirection), track and make online payments, view and download statements (Premium receipt / FTN)



Instant Statement Generation:

We provide our customers an instant output to their policy statements. Get a Quick Premium Certificate/Fund Statement via E-Mail. Also you can now request for Premium Certificates or Fund Statement via SMS or at our Customer Care.

Available

Reliable

Attentive



ISO 9001:2008 certified:

We provide superior customer service experience through highest quality controls and processes. Bringing our best service for you always. Our operations, customer and distributor services and claims are ISO 9001:2008 certified.



Speedy Policy Issuance:

We process all complete applications for insurance received during normal business hours 1 within 3 working days.



Service Excellence through Technology:

We constantly engage in use of the latest technology to make your service experience fast and hassle-free.



Guaranteed Fund Value Release:

We guarantee our customers payment of their fund value within 48 hours of claim intimation, else we promise an additional payout of 1% of fund value for every day of delay.



Abandon Calling:

We call back all customers who get disconnected while waiting for an executive to attend to them.



Policy Service on SMS:

We simplify our processes and provide customers access to their policy details on mobile too.

You can now send us an SMS and check the dispatch status of your policy, get your fund value and premium due date details. Plus update your personal details (E-mail, Contact numbers).



Grievance Redressal:

We are there for our customers to address all their policy related grievances.

We have a Regional Grievance Redressal Officer at every regional office to resolve your issues.



Retirement Scope

Retirement is undoubtedly a key life stage for which, a well thought-out approach is very important. AXA, a partner in the Bharti AXA Life joint venture and a global expert in the field of insurance, undertakes a global research project on retirement every year called Retirement Scope. This project aims to understand customers' outlook, attitudes and preparedness towards retirement.

Indians are self-reliant, hardworking and an optimistic lot

According to the report, when it comes to their retirement savings, India is amongst the top ranked countries within the SE Asia region where people put their own investment ahead of any other source. Only 20% of the working population surveyed depends on the Government for their retirement needs, compared to 38% in a developed country like Singapore and 47% in a fast emerging economy like China. Driven by this need for self-reliance, Indians want to work till the age of 61, 3 years beyond the legal age for retirement, whereas the figure stands at 54 years for China and an average of 57 years for SE Asia. Showing a positive outlook towards the future, Indians are the best positioned to know their retirement income: 64% of the Indian workers have a fair idea of what their future retirement income will be. What is also heartening to know is that the satisfaction/optimism levels about retirement income is also high amongst Indians and places them at No.2 after China. More than half the people interviewed were satisfied with the retirement savings they think will be available to them. The SE Asia average is at 38%, Japan is lowest on optimism where 11% workers are most optimistic/satisfied about the quantum of their retirement income.

Indians are involved with their retirement

Indians are also more involved and worried when it comes to retirement, 81% see old age and hence dependence on others as a worrying factor, and that puts India at No.1 on this parameter. Hence planning for savings is paramount. On the same parameter, China is at a 58% and Philippines at 61%. Overall the survey throws up some interesting facts to study and understand. We at Bharti AXA Life use this information to structure the right retirement solutions that help you meet your needs at this key life stage.

Watch this space for some exciting products around retirement savings.

- More than 80% of the Indian population believes that a longer working life is the only way to secure their income post retirement
- India Ranks No. 2 on optimism about retirement income
- “Reaching a key age” is the biggest trigger (48%) for India’s working population to start saving for retirement
- Over 60% of the working population and retirees of India keen on a higher retirement age
- Filipinos and Indonesians suffer from very low awareness of their future retirement income



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Insurance is the subject matter of the solicitation.

Bharti AXA Life WealthOne, Bharti AXA Life True Wealth, Bharti AXA Life Bright Stars EDGE are Unit Linked Insurance Policies and are different from traditional products. Investments in ULIPs are subject to market risks. In ULIP policies, the investment risk in the investment portfolio is borne by the policyholder. Premium paid in the unit linked insurance policies are subject to the investment risks associated with the capital markets and the NAV's of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/ her decisions. The names of the Company, Product Names or fund options do not indicate their quality or future guidance on returns. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document given by the insurer. This is not a product brochure, for more details on risk factors, terms, exclusions and conditions, please read the product brochure before concluding a sale. Bharti AXA Life Insurance is only the name of the Company and Bharti AXA Life Elite Secure(130N025V01), Bharti AXA Life SecureConfident(130N004V01), Bharti AXA Life Family Income Secure(130N038V01), Bharti AXA Life Protect Plus (130N037V01), Bharti AXA Life WealthOne(130L041V01), Bharti AXA Life SaveConfident(130N005V01), Bharti AXA Life True Wealth(130L036V01), Bharti AXA Life Aajeevan Anand (130N039V01), Bharti AXA Life Bright Stars Edge(130L035V01), Bharti AXA Life Future Champs (130N043V01), Bharti AXA Life Wonder Years Retirement Plan(130N044V01) are only the names of the life insurance product and does not in any way indicate the quality of the product. **Life cover available in all products.**

For more details on our 48 Hours initiative, please log onto <http://www.bharti-axalife.com> Advt no: II-Feb2011-284