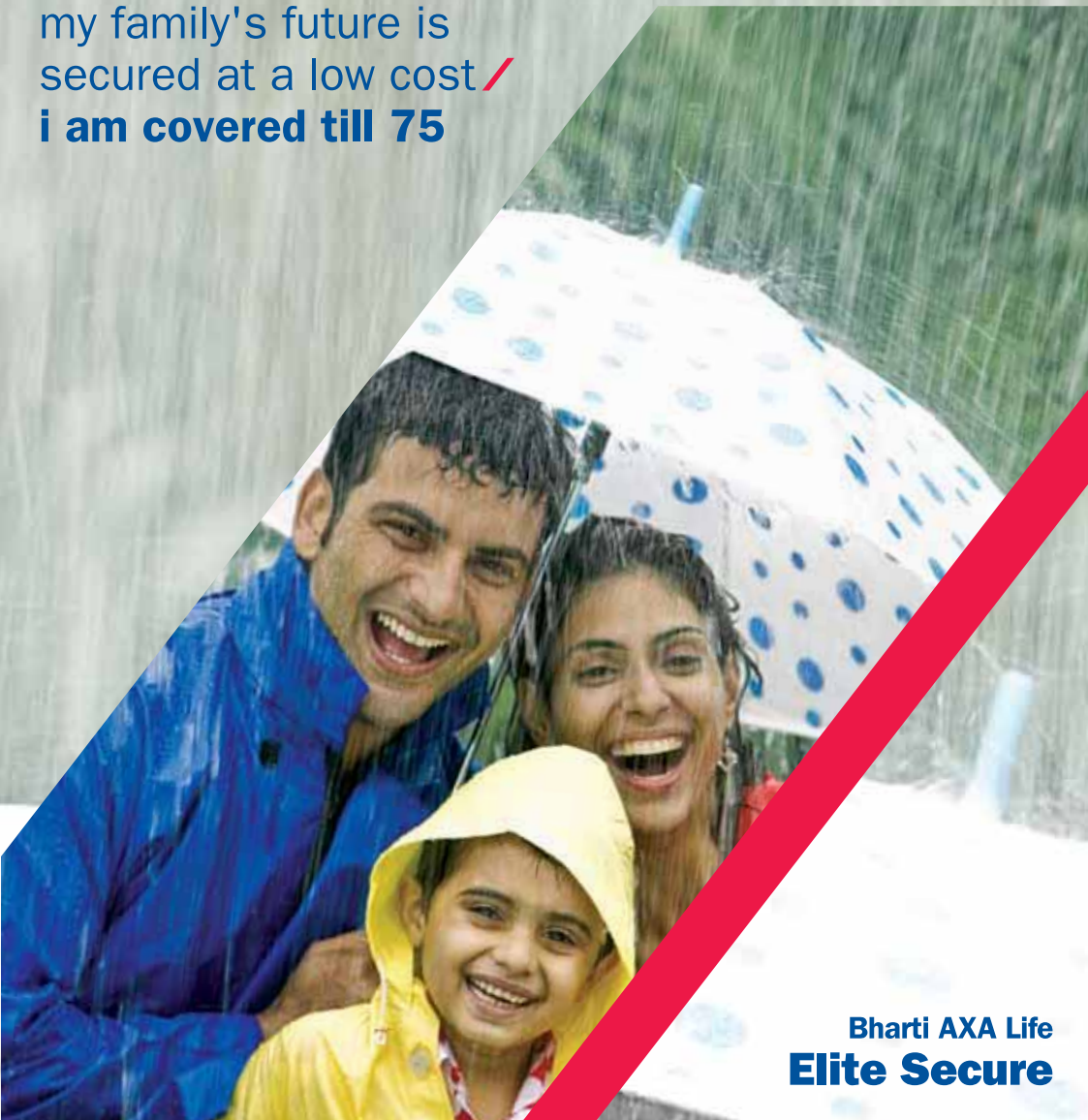


life insurance

my family's future is
secured at a low cost /
i am covered till 75



Bharti AXA Life
Elite Secure



life insurance

Bharti AXA Life Elite Secure

Insurance planning can help protect your personal assets & business interests, your family's standard of living and can help you leave back a legacy for your family. Choosing the appropriate life insurance cover can help preserve the assets that you spent years accumulating for your loved ones. Your family's dreams and aspirations are very precious to you. So why not make sure that they are protected as well? In case of an unfortunate event, even the best-laid plans can go wrong if not well protected with the correct level of life insurance.

Now, Bharti AXA Life presents Elite Secure, a simple long-term life insurance product available to you at a very affordable cost. This plan ensures that your family is well-protected against any eventuality.

Key reasons to buy

Your advantages with Elite Secure:

- A product that is confident of providing your loved ones with financial protection against an unfortunate event of death:
 - Complete protection for your family against the financial loss or burden, with full Sum Assured payment in case of an unfortunate death
- Increase your protection with addition of Riders:
 - Increased protection with the help of Critical Illness Benefit Rider against unfortunate contraction of specified critical illnesses like cancer, heart attack, stroke, total kidney failure, major organ transplant and bypass surgery
 - Increased protection with the help of Accidental Death and Disability Benefit Rider against total disability or death caused due to an accident

How does the product work for you?

Elite Secure is a simple, long-term and affordable insurance plan. The product works as follows;

1. You choose the Policy benefit period and the Sum Assured (subject to a minimum of Rs 25,00,000). The available Policy terms are 5, 10, 15, 20, 25 years and a "To age 75" years term - a unique product option, where you can choose to cover your life upto 75 years.
2. You pay the premium (base Policy Premium) regularly as per the mode of premium payment chosen by you.
3. In case of the unfortunate event of death of the Life Insured during the Policy term, the Company shall pay the Sum Assured to the nominee.

What is the suggested life cover that one must have?

Choosing the appropriate life cover depends on a lot of factors like – number of working years left, number of dependants, annual income etc.

However, for sake of ease we have shown a table that displays the suggested Sum Assured and corresponding annual premium for sample ages at entry and income under Elite Secure.

Sample suggested Sum Assured for various income levels and Retirement at age 55 years										
Age at entry	30		35		40		45		50	
Income (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)
5 Lacs	68.75	12,650	60.5	13,371	50.25	13,769	37.15	13,597	26	11,856
10 Lacs	137.5	23,650	120	24,840	100	25,800	74.4	25,519	52	21,944
15 Lacs	206	35,432	181.5	37,571	150.7	38,881	111	35,631	77.5	32,705

The premiums mentioned above are assumed for a healthy male life and exclude the impact of service tax and cess.

What are the key benefits of the product?

Life insurance benefit: The life insurance benefit is provided by the Sum Assured in the product. The minimum Sum Assured for this plan is Rs 25,00,000.

In case of the unfortunate event of death of the life insured, the Policyholder or the nominee, as the case may be, will be entitled to receive the Sum Assured & the Policy will cease to exist.

Comprehensive overall protection benefits: Along with the life insurance benefit, Elite Secure offers you with a range of Rider options to choose from by paying a nominal additional amount to help you secure comprehensive financial protection against any unfortunate eventuality. Please ask your advisor to show you the separate Rider brochure and explain the details and applicable terms and conditions.

Tax Benefits: Tax benefits are as per Income Tax Act, 1961 and are subject to amendments from time to time. Service tax and education cess will be levied as per prevailing tax laws.

Reinstatement of the Policy: If the premiums are discontinued during the Policy Benefit Period, the Policy shall lapse. In such a situation, you can revive the Policy by paying the due premiums with the due interest within 2 years of the date of discontinuance of the premium. In case of a death during the reinstatement period, no Death Benefit will be payable.

Premiums at a glance:

Sum Assured (in Rs)	Age at entry/ Policy Benefit Period	5 years	10 years	15 years	20 years	25 years	To age 75
25 lacs	30	3,925	3,925	4,150	4,400	5,100	9,825
	40	5,750	6,400	7,350	8,775	10,475	15,200
	50	11,400	13,800	16,700	20,150	24,725	24,725
50 lacs	30	7,100	7,100	7,500	7,950	9,200	17,850
	40	10,400	11,800	13,700	16,350	19,550	28,200
	50	21,100	26,050	31,550	38,150	46,550	46,550
1 crore	30	12,200	12,200	13,100	14,200	17,200	33,800
	40	18,700	21,200	25,800	31,000	37,300	54,200
	50	40,200	49,300	60,300	73,200	90,100	90,100

These are the annual premiums of samples of Sum Assured for Elite Secure. These are based on the assumptions of a healthy male life, and do not include the impact of service tax & cess.

Product Parameters

Parameter	Eligibility
Minimum age at entry	18 years
Maximum age at entry	(75 – Term) for 10,15,20 and 25 year terms 65 years for 5 year term and “To age 75” term
Maximum age at maturity	75 years for 10,15,20 and 25 year terms and “To age 75” term 70 years for 5 year term
Minimum Sum Assured	Rs. 25,00,000
Rider premium	The sum of all the Rider premiums, excluding the Critical Illness Benefit Rider Premium, should not exceed 30% of the base Policy Premium. The premium for Critical Illness Benefit Rider should not exceed base Policy Premium
Premium Payment Term	Throughout the Policy Benefit Period
Premium Modes	Annual, Semi-annual, Quarterly and Monthly

Terms & conditions

- This product brochure is indicative of terms, conditions, warranties and exceptions contained in the insurance Policy
- Please refer to the Policy bond for further details. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the Policy bond, the terms and conditions contained in the Policy bond shall prevail
- Suicide: If the Life Insured, whether medically sane or insane, commits suicide resulting in death directly or indirectly as a result of such suicide within
 - A) one year of the Issue Date; or
 - B) one year of the date of the latest reinstatement of the Policy,Then in the above cases, the Policy shall be void and the Company shall refund the premium paid towards the Policy as on the date of intimation of death
- Free-look Option: If you disagree with any of the terms and conditions of the Policy, then you have the option to return the original Policy bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy bond (“the free look period”). The Policy will accordingly be cancelled and an amount equal to the premium received, less stamp duty and underwriting expenses incurred by The Company will be refunded to you. All your rights under this Policy shall stand extinguished immediately on the cancellation of the Policy under the free look option
- Bharti AXA Life Elite Secure is the name of the traditional insurance product. The name of the product does not in any way indicate the quality of the product, its future prospects
- This is a non-participating Policy, i.e. the Policy does not provide for participation in the distribution of surplus or profits that may be declared by The Company
- For exclusions pertaining to the Riders, please refer to the Rider brochure

Your Bharti AXA Life Advisor

Get in touch with us

For any further queries regarding the product, or any other feedback, please contact your Financial Advisor OR The Customer Service Representative of The Company during business hours (9:00 a.m. to 9:00 p.m.) at the following numbers:

1800-102-4444

[Airtel, TATA, BPL, Spice Telecom (Punjab) & Shyam Tel]

1800-425-1350

(MTNL / BSNL Only)

020-40182300

020-26141350

(09:00 am to 9:00 pm, Monday to Saturday)

SMS SERVICE to 56677

We will get in touch within 48 hours to address your query

Email us: service@bharti-axalife.com

Visit us: www.bharti-axalife.com

Bharti AXA Life Insurance Company Ltd.

Regd. Office Address: Unit - 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai- 400 063.

Regn. No. 130. UIN: 130N025V01.

UIN for Critical Illness Benefit Rider: 130C001V01.

UIN for Accidental Death and Disability Benefit Rider: 130C002V01.

Insurance is the subject matter of the solicitation.

Advt no: II-Brochure-October-2009-263.



life insurance