

Notice for Policyholders of Bharti AXA Life Guarantee Builder & Spot Guarantee Builder



Dear Customer,

At the outset, we would like to thank you for choosing Bharti AXA Life as your financial services partner. With reference to the Policy Bond which you would have received with the Policy Kit, we wish to inform you that the Guaranteed Maturity Value you get on Maturity (in case your policy is still enforced with us) will vary according to the number of completed policy years.

Bharti AXA Life is pleased to announce that from the inception of the product in 2006 till the current FY 2015, the reference rate has always been higher than 3.5%. The Guaranteed Maturity Value applicable for each completed policy year, for inforce policies, will be as given in the table below:

Completed Policy Year	Guaranteed Maturity Value as a % of sum of Annualized investment premiums
1	101%
2	102%
3	103%
4	104%
5	105%
6	106%
7	107%
8	108%
9	109%

As mentioned in your policy bond, Guaranteed Maturity Value is at least equal to the sum of Annualized investment premiums paid over the term of the Policy. Each financial year, if the reference rate is equal to or higher than 3.5% p.a., the GMV will be increased by an amount equal to 1% of the sum of Annualized investment premiums. The Guaranteed Maturity Value will not be increased beyond 115% of sum of Investment Premiums payable during the policy benefit period. Once this value increases it cannot be reduced at any point during the policy benefit period.

The above GMV is applicable for Bharti AXA Life Guarantee Builder (UIN: 130L019V01) & Spot Guarantee Builder (130L020V02, 130L020V01)

Thanking You,
Bharti AXA Life



Bharti AXA has been voted by consumers as India's Most Trusted Private Insurance Brand.#

*Source: THE BRAND TRUST REPORT, India Study, 2015