

**There are so many investment options.
How do I pick the right one?**



Don't stay confused.

**Bharti AXA Life
Invest Once**

A Single Premium plan that offers you guaranteed additions[#] of up to 9% p.a., 10 times insurance cover* and an opportunity to save tax**.

A percentage of the single premium will be added every year to the policy and will be payable on maturity. The percentage will depend on the policy term.

* is optional and available at an additional cost at the time of buying the policy.



jeevan suraksha ka
naya nazariya



Bharti AXA Life Invest Once Life Insurance Plan-a Non Linked Non-participating Endowment Insurance Plan

You work hard to make progress in your career and life to become successful. You expect your money to do the same – provide safe and good returns on your investments. There are a variety of investment options available that offer good returns. Most investment options require long term commitment premium payment and your money gets locked for long too. Finding an investment option which provides good returns and covers your family against life's eventualities but only requires a short term commitment can be a challenge.

At Bharti AXA Life, we understand this and have decided to act. Presenting Bharti AXA Life Invest Once- a unique Single Premium traditional plan that ensures you receive great benefits from a one-time investment. Just by paying a single premium, it offers you guaranteed additions of up to 9%, optional insurance cover of 10 times the premium paid and an opportunity to save tax.

About us:

Bharti AXA Life Insurance is a joint venture between Bharti, one of India's leading business groups with interests in telecom, agri business and retail, and AXA, one of the world's leading organisations with interests in financial protection and wealth management. The joint venture company has a 51% stake from Bharti and 49% stake of AXA.

As we further expand our presence across the country with a large network of distributors, we continue to provide innovative products and service offerings to cater to specific insurance and wealth management needs of customers. Whatever your plans in life, you can be confident that Bharti AXA Life will offer the right financial solutions to help you achieve them.

Why Bharti AXA Life's Invest Once?

- ✓ Two policy term options to choose from
- ✓ Two Death Benefit Options
- ✓ Life Insurance Cover
- ✓ Guaranteed Additions of up to 9% per annum based on policy term
- ✓ Maturity Benefit = 100% Single Premium + Guaranteed Additions
- ✓ Economical premiums, Single Premium Payment

How Does Bharti AXA Life Invest Once Work?

Bharti AXA Life Invest Once is a Single Premium traditional product. You pay once for a policy term of your choice and receive the Maturity Benefit on the completion of the term. The Maturity Benefit payable is the sum of the following:

- 100% of Single Premium
- Guaranteed Additions accrued during the Policy Term

Under this product you will also receive Life Cover which will depend on the Policy Term you choose and the Single Premium you pay. You also have the flexibility to increase your Life Cover under this product by paying an additional amount. This amount is called the Mortality Premium and depends on your age and Policy Term.



What Are My Benefits Under This Plan?

Flexibility to choose between two terms:

You have the option to choose between two policy terms of 5 years or 10 years while you pay premiums only once.

Sum Assured:

The Sum Assured payable will depend on the Policy Term you choose and the Premium you pay.

Enhanced Death Cover:

Other than the Sum Assured chosen, if you wish to increase the Life Cover under the policy, you can avail the same by paying an additional premium known as the Mortality Premium.

Mortality Premium Rates per thousand Sum At Risk (per annum) for sample ages of healthy lives are as follows:

Mortality Premium Rates (per 1000 Sum Assured) For Healthy Male		
Age/Term	5 Years	10 Years
25 years	2.81	4.88
35 years	3.90	7.71
45 years	8.93	19.07
55 years	21.66	43.39

These rates are guaranteed to remain the same during the policy benefit period.

The rates mentioned above in the Sales Literature are for a Healthy life. However, the rates for substandard life may be higher.

Death Benefit

In case of unfortunate death of the Life Insured, the Sum Assured on Death which is explained below is payable to the Nominee:

Sum Assured on Death	The Sum Assured on Death is the sum of (1) & (2) as given below:
	<ol style="list-style-type: none"> 1. The higher of; <ol style="list-style-type: none"> a. Sum Assured chosen by the policyholder b. Sum Assured on Maturity c. 125% of Single Premium plus mortality Premium (if opted for enhanced death cover), for policyholder with age less than 45 years as on last birthday at policy inception <p style="text-align: center;">Or</p> 110% of Single premium plus mortality premium (if opted for enhanced death cover), for policyholder with age 45 or higher as on last birthday (if opted for) at policy inception 2. Enhanced Death Cover (if opted for)

Maturity Benefit

If the policy is in force and the Life Insured survives to the Maturity Date of the policy, then the maturity benefit equal to Sum Assured on Maturity will be payable which is 100% of Single Premium along with Total Guaranteed Additions accrued during the Policy Term (excluding Mortality Premium, if any).

Guaranteed Additions:

Guaranteed Additions are calculated as a percentage of the Single Premium and will be added every year till the end of the policy term. The guaranteed additions are paid out on Maturity of the policy, subject to the policy being in force. The percentage varies on the basis of the policy term and is shown in the table given below,

Policy Term	Guaranteed Additions as a % of Base Single Premium
5 years	7%
10 years	9%

Eligibility Conditions

Parameter	Eligibility Criteria
Minimum age at entry (age last birthday)	8 years for 10 years term 13 years for 5 years term
Maximum age at entry (age last birthday)	55 years
Maximum Maturity Age (age last birthday)	60 years for 5 years term 65 years for 10 years term
Minimum Sum Assured	Depends on the minimum premium
Minimum Annual Base Premium (Excluding applicable taxes and premium for enhanced death cover)	Rs 5,000
Maximum Annual Base Premium (Excluding applicable taxes and premium for enhanced death cover)	No limit
Policy Term	5 years & 10 years
Premium Payment Term	Single Premium

How Is My Premium Calculated?

The Single Premium excluding service tax & applicable cess payable under the policy will depend on the Age, Gender and Policy Term chosen by the customer.

If in case the customer wishes to enhance the Life Cover, an additional one time premium known as the Mortality Premium will be required to be paid. The Total Premium then payable will be the sum of the Single Premium and the Mortality Premium.

Does This Plan Offer Me Any Benefit If I Wish To Exit It Before The Policy Term?

Although we would want you to stay invested in your policy till the maturity period, the following surrender value will be payable to you on surrender,

Policy Year	Guaranteed Surrender value as a % of Single premium plus Mortality Premium (if any) paid less all underwriting extra premium, if any	
	5 years	10 years
1	70%	70%
2	70%	70%
3	70%	70%
4	90%	90%
5	90%	90%
6	-	90%
7	-	90%
8	-	90%
9	-	90%
10	-	90%

The Company may declare Special Surrender values from time to time, subject to prior approval from IRDA.

On surrender of the policy a lump sum amount equal to higher of Special Surrender Value and Guaranteed Surrender Value as defined in the table above, will be paid to the policyholder and the contract gets terminated.

Case Study

(For Illustration Purpose Only):

Kartik is a 25 years old working professional. He has just started working and is looking at different investment opportunities to make sure that he invests his hard earned money in solutions that will be financially beneficial to him in the long run.

Concerns:

1. He needs an option that not only allows him to invest an adequate amount of his finances but also allows him to gain maximum benefits, i.e. good returns as well as tax savings as per the prevailing tax laws
2. In addition to this he is looking at a product that does not require a very long investment period
3. Being a part of gen next he is aware that liabilities tend to overhaul when faced with an unprecedented circumstance. He wants a solution that will ensure adequate security for his dependent family to protect them from financial distress in the case of an unfortunate event.

Proposed solution

Kartik purchases Bharti AXA Life Invest Once, with tax benefits option and invests ₹500,000 as a single premium. He chooses a policy term of 10 years. Assuming that Kartik is in good health, his sum assured as per his age is ₹699,996

Life Insured	Kartik, Age 25 Years
Sum Assured	₹ 699,996
Single Premium (exclusive of tax)	₹ 500,000
Guaranteed Addition	9% p.a. for a 10 years term = ₹ 450,000
Sum Assured at Maturity	₹ 950,000

Needs met:

1. He will receive 190% of the single premium that he invested at the beginning of the policy term as the maturity benefit, thus ensuring maximum returns.
2. In case of an unfortunate event of his death before maturity of the policy, his family will get higher of Sum Assured, Sum Assured at Maturity or 125% of the Single Premium paid

Terms And Conditions

- 1. Free Look Period:** If Policyholder disagrees with any of the terms and conditions of the Policy, there is an option to return the original Policy along with a letter stating reason/s within 30 days of receipt of the Policy in case of online Policy. The Policy will accordingly be cancelled and the Company will refund an amount equal to the Premium paid and may deduct a proportionate risk premium for the period on cover, the medical expenses incurred by the Company (if any) and the stamp duty charges. All rights under this Policy shall stand extinguished immediately on cancellation of the Policy under the free look option.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:- For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.

For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the free look period.

- 2.** If The Life Insured is a minor, then only a person having insurable interest therein can be the Policyholder. On death of the Life Assured during the age of minority, the Death Benefit will be payable to the Policyholder and all benefits under the policy will cease to exist.
- 3.** If the Life Insured under the Policy, medically sane or insane, commits suicide, within one year of the date of issue of the Policy, the Policy shall be void and the Company will be liable to pay 100% of the Premiums paid till date of death of the Life Insured.
- 4.** Assignment would be dealt with in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time.
- 5.** Nomination would be dealt with in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time



Section 41 Of Insurance Act 1938

- 1 “No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- 2 Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.”



Disclaimers

- Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Invest Once is only the name the traditional non-participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.
- This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond
- **Policyholder has an option to enhance the death cover 10 times the paid premium by paying an additional mortality premium. This will make the benefits of the policy tax compliant under the current tax laws. Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time'
- Life Insurance Coverage is available under this policy
- Insurance is the subject matter of the solicitation.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that

- **IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums**
- **IRDAI does not announce bonus.**

Public receiving such phone calls are requested to lodge a police complaint along with the details of the phone call, number.

- Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130
Registered Office: Unit 601 & 602, 6th floor Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063.

Your Bharti AXA Life Advisor

Life insurance coverage is available in this product.

For any further queries or feedback, please contact your Financial Advisor or get in touch with us on:

Customer Care No.:

1800 200 0048

SMS SURAKSHA to 56677

We will get in touch within 24 hours to address your query.

For locating a branch near you, please visit

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.

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