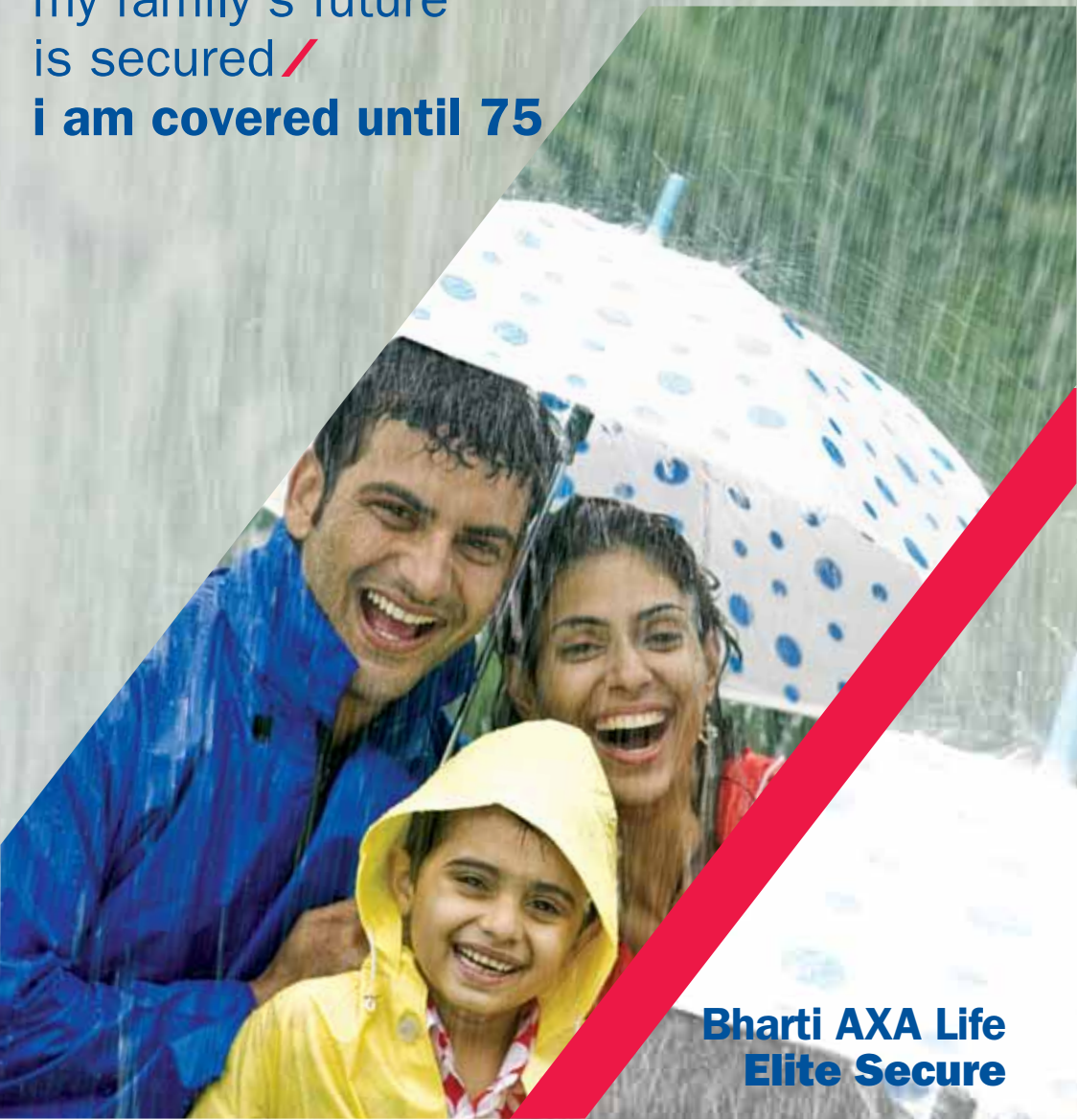


life insurance

my family's future
is secured /
i am covered until 75



**Bharti AXA Life
Elite Secure**

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 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 Bharti AXA Life Elite Secure:

- A product to be 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.

How does the product work for you?

Bharti AXA Life 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 - 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 – How many working years you have 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 Bharti AXA Life Elite Secure. ^Ê

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	12650	60.5	13371	50.25	13769	37.15	13597	26	11856
10 Lacs	137.5	23650	120	24840	100	25800	74.4	25519	52	21944
15 Lacs	206	35432	181.5	37571	150.7	38881	111	35631	77.5	32705

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 2,500,000. ^Ê

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

Comprehensive overall protection benefits: Along with the life insurance benefit, Bharti AXA Life 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. ^Ê

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. ^Ê

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

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	3925	3925	4150	4400	5100	9825
	40	5750	6400	7350	8775	10475	15200
	50	11400	13800	16700	20150	24725	24725
50 lacs	30	7100	7100	7500	7950	9200	17850
	40	10400	11800	13700	16350	19550	28200
	50	21100	26050	31550	38150	46550	46550
1 crore	30	12200	12200	13100	14200	17200	33800
	40	18700	21200	25800	31000	37300	54200
	50	40200	49300	60300	73200	90100	90100

These are the annual premiums of sample Sum Assured for Bharti AXA Life 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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. 2,500,000
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 one year of the Issue Date; or one year of the date of the latest reinstatement of the Policy, the company shall pay the nominee or beneficiary of the policyholder 80% of the premiums paid till the date of death, provided the policy is in force.
- 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 and medical expenses, if any 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.
- Insurance is the subject matter of solicitation.

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 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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees."

SECTION 45 OF INSURANCE ACT 1938

"No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life insured was incorrectly stated in the proposal."

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.

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Off Western Express Highway, Goregaon (E), Mumbai- 400 063.

Regn. No. 130. UIN: 130N025V02.

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jeevan suraksha ka
naya nazariya ✓