

PRODUCT BROCHURE CUM BENEFIT ILLUSTRATION FOR SERVSURAKSHA

Bharti AXA Life Insurance Company Limited presents **ServSuraksha**, a hassle free life insurance product that provides financial protection and a secure future for your family by making a single premium payment. It is a non-participating policy that secures your family by paying the Sum Assured in case of unfortunate event of death and returning the Maturity Benefit incase of survival.

PRODUCT FEATURES AND EXPLANTION OF TERMS

Life Insurance Benefit: Sum Assured is paid incase of the unfortunate event of death of the policyholder. Sum Assured is the amount of money that is payable to the nominee in case of the unfortunate event of death of the Life Insured and is equal to 25 times the single premium paid.

Maturity Benefit : On maturity, you will receive 110% of the single premium.

Single Premium: You need to pay only a one time premium. The single premium payment options are Rs.100, Rs.500 and Rs.1000.

Policy Benefit Period: You enjoy the benefits of the policy for 5 years post issuance.

Entry Age is the age of the Life Insured at the commencement of the Policy. It should be between 18 and 50 years of age.

Free-look Option: If the policyholder disagrees with any of the terms of the Policy, then the policyholder has 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 Policy will accordingly be cancelled and the Premium paid will be refunded to the Policyholder. All rights under the Policy shall stand extinguished immediately on the cancellation of the Policy under the free look option.

Surrender Value: The Policy may be surrendered after the Free Look period. Surrender of the Policy shall extinguish all rights and benefits of the Policyholder under the Policy and the Policy shall stand terminated. The Surrender Value under the Policy is payable as per the following table:

Policy Year	Surrender Value
1 st Policy Year	90% of the premium
2 nd Policy Year	100% of the premium
3 rd Policy Year	100% of the premium
4 th Policy Year	102% of the premium
5 th Policy Year	105% of the premium

EXCLUSIONS TO THE PRODUCT

If the Life Insured under the Policy, whether medically sane or insane, commits suicide, within one year of the Issue Date, resulting in death directly or indirectly as a result of such suicide, the Policy shall be void and the Company will refund the Premium paid.

TERMS

- This product brochure is indicative of terms, conditions, warranties and exceptions contained in the Policy Bond.
- This sales literature is to be read in conjunction with the Policy Bond.

BENEFIT ILLUSTRATION

Policy Year	Single Premium - Rs 100			Single Premium - Rs 500			Single Premium - Rs 1000		
	Death Benefit	Surrender Benefit	Maturity Benefit	Death Benefit	Surrender Benefit	Maturity Benefit	Death Benefit	Surrender Benefit	Maturity Benefit
1	2500	90	0	12500	450	0	25000	900	0
2	2500	100	0	12500	500	0	25000	1000	0
3	2500	100	0	12500	500	0	25000	1000	0
4	2500	102	0	12500	550	0	25000	1020	0
5	2500	105	110	12500	525	550	25000	1050	1100

The benefits illustrated above are guaranteed throughout the Policy Benefit Period.

CONTACT US

For any queries regarding the product or any clarification, please contact your Financial Advisor OR Call us at 022-40394444 OR visit us at www.bharti-axalife.com

Insurance is the subject matter of the solicitation.

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