

Sahara Dhanvrishiti-Jeevan Bima

Single Premium Money Back Endowment

Assurance without Profit Plan

(UIN : 127N027V01)

(Welcome to Sahara Life Family)

THE PLAN

'Sahara Dhanvrishiti-Jeevan Bima' is a without profit single premium money back endowment plan with added advantage of life cover upto maturity by having to pay premium only once. This plan not only provides financial security against unforeseen events but also returns specified percentages of sum assured at regular intervals along with the return of premium at maturity coupled with guaranteed additions depending upon term and sum assured chosen. This plan aims at protecting your capital and providing regular payments and therefore suits those who have recurring financial obligations for funding their needs or meeting expenses pertaining to their child's education. These can be fulfilled only by planning finances for various financial obligations well in advance. The only step in financial planning is investing in Wealth Creation and Capital Protection Plans. This plan of 'Sahara Life' offers more liquidity and are ideal for customers who are risk savvy, want the protection of life and also want to accumulate funds for future investment opportunities. This plan offers all the benefits in a single package without burdening you to pay premium for the entire term i. e. invest today and reap the benefit at regular intervals as well as at maturity.

PLAN DETAILS

Minimum Entry Age	9 Years (Nearer birthday)
Maximum Entry Age	60 Years (Nearer birthday)
Minimum Sum Assured	₹ 50,000 and thereafter in multiples ₹ 5000.
Maximum Sum Assured	No limit subject to underwriting
Policy Term (in Years)	9 years/12 years/15 years subject to condition that age at maturity should not exceed 70 years
Premium Paying Term	Single Premium
Maximum Maturity Age	70 Years

Risk under the plan will be commenced immediately.

What are the modes available for premium payment?

- Single Premium

Can the policy be surrendered?

Yes, but on or after the completion of one year from the date of commencement of risk.

The surrender benefit payable will be higher of special surrender value or guaranteed surrender value, where

- Guaranteed surrender value is equal to 80% of single premium paid excluding the extra premium, if any and applicable taxes.
- Special surrender value is the cash value of maturity benefit (which is single premium paid, excluding any extra premium and applicable taxes, along with guaranteed one time addition, if any). The Company may revise the basis for calculation of special surrender value from time to time.

Is loan available?

Yes, loan will be available under this policy.

After completion of one year from date of commencement of policy, loan will be available under the policy. Loan will be granted 90% of the surrender value. Rate of interest to be charged for loan will be determined by the company.

What are the benefits of the policy?

DEATH BENEFIT

Full Sum Assured is payable immediately on death of the life assured irrespective of survival benefit amounts paid, if death of the life assured occurs during the term of the policy. After payment of the benefit on death the policy will be terminated.

SURVIVAL BENEFIT

If the life assured survives at the policy anniversary mentioned below then certain percentage of sum assured (as given below in the table) will be paid to the policyholder as survival benefit :-

Policy Anniversary	Policy Term (in years)		
	9	12	15
3	15% of Sum Assured	15 % of Sum Assured	15 % of Sum Assured
6	15% of Sum Assured	15 % of Sum Assured	15 % of Sum Assured
9	-	15 % of Sum Assured	15 % of Sum Assured
12	-	-	15 % of Sum Assured

Please note that apart from above benefit only maturity benefit as given below will only be paid.

MATURITY BENEFIT

Only Return of Single Premium* along with guaranteed one time addition, which is applicable only if Sum Assured is more than or equal to Rs 80000 depending on sum assured band as specified in the table below, will be payable at maturity if life assured survives at maturity of the policy. Further, the policy will not be entitled for any balance sum assured at maturity. Guaranteed one time addition is as under:

Guaranteed A ddition as a percentage of single premium *for different policy terms			
Sum Assured (SA) bands (Rs)	9 Years	12 Years	15 Years
If SA is more than or equal to 80000 but less than 1 lac	3%	5%	7%
If SA is more than or equal to 1 lac but less than 2 lacs	5%	10%	15%
If SA is more than or equal to 2 lacs but less than 3 lacs	10%	15%	20%
If SA is more than or equal to 3 lacs but less than 5 lacs	15%	20%	25%
If SA is more than or equal to 5 lacs	15%	25%	30%

*The Single Premium referred above excludes any extra premium and applicable taxes.

TAX BENEFITS

- Premiums paid and benefits under the policy are eligible for Income tax benefits as per the prevailing income tax laws. Please consult your tax advisor for further details.

BENEFIT ILLUSTRATION

Illustration-I

Age of life assured	35 (nearer birthday)
Single Premium***	44616
Policy Term	12
Sum Assured	60000

Policy Year	Single Premium	Guaranteed Death Benefit	Guaranteed Survival Benefit	Guaranteed Maturity Benefit
1	44616	60000	0	0
2	0	60000	0	0
3	0	60000	9000	0
4	0	60000	0	0
5	0	60000	0	0
6	0	60000	9000	0
7	0	60000	0	0
8	0	60000	0	0
9	0	60000	9000	0
10	0	60000	0	0
11	0	60000	0	0
12	0	60000	0	44616.00

Illustration II

Age of life assured	35 (nearer birthday)
Single Premium***	385025
Policy Term	15
Sum Assured	500000

Policy Year	Single Premium	Guaranteed Death Benefit	Guaranteed Survival Benefit	Guaranteed Maturity Benefit
1	385025	500000	0	0
2	0	500000	0	0
3	0	500000	75000	0
4	0	500000	0	0
5	0	500000	0	0
6	0	500000	75000	0
7	0	500000	0	0
8	0	500000	0	0
9	0	500000	75000	0
10	0	500000	0	0
11	0	500000	0	0
12	0	500000	75000	0
13	0	500000	0	0
14	0	500000	0	0
15	0	500000	0	500533

***Service tax on premium will be charged extra as per applicable service tax rules.

For sub-standard lives and for hazardous occupations of policyholders', extra premium will be charged as per company's underwriting policy.

EXCLUSIONS

Suicide Clause

If the life assured, whether sane or insane, commits suicide within one year from the date of commencement of risk under the policy, the policy will become void. In such case 80% of single premium paid under the policy, excluding taxes and extra premium, shall be payable without interest.

Free look period

Policyholder is entitled to review the terms and conditions of the policy within a period of fifteen days (and thirty days if sold through distant marketing mode) from the date of receipt of the policy bond and in case of any disagreement with the terms and conditions, the policyholder shall have option to return the policy bond stating the reasons for disagreement.

In such a case the policyholder shall be entitled to refund of paid premiums after deduction of proportionate risk premium, expenses incurred towards medical examination and stamp duty charges. Distant marketing entails sales of insurance through all modes except personal interaction with the client.

STATUTORY WARNING

(1) In this plan, benefits are guaranteed and are clearly marked "guaranteed" in the illustration table on this page.

(2) As per Section 41 of the Insurance Act, 1938 (4 of 1938):—"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."

(3) If any person fails to comply with sub regulation (2) above, he shall be liable to payment of a fine which may extend to Rupees five hundred.

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 the insurer on the ground that a 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 it suppressed facts which it was material to disclose.

SAHARA INDIA PARIWAR

Sahara India Pariwar's success story began in 1978. Starting on a modest scale the company has traversed a long way to become a frontrunner in Indian entrepreneurship. Today Sahara India Pariwar is a major entity on the corporate scene with diversified business interests in: Finance, Infrastructure & Housing, Media & Entertainment, Consumer Merchandise Retail, Manufacturing, Information Technology.

THE COMPANY

It was in the year 2004 that the Sahara India Pariwar entered the Life Insurance industry with the first wholly Indian "Sahara India Life Insurance Company Ltd" in the Private Sector. The main objective of the Company is to reach out across the country to all segments of society not only to the privileged and urban based but to those belonging to the middle class and living in the rural areas as well.

Contact us

Our Toll free number - 1800-180-9000 (BSNL/MTNL)
Local Corporate Offices and their telephone numbers are as under:

Agra-9411876485; Ahmedabad-9998020301; Allahabad-9839750651; Ajmer-9829018573; Bahraich-9415054425; Ballia-9936571895; Bangalore-9845234738; Bareilly-9336857557; Baroda-9998020310; Basti- 8004915905; Bokaro-9386896841; Bhagalpur-9386741020; Bhopal-9302115594; Bhubaneshwar-9861048534; Chandigarh-9216870573; Chennai-9940098809; Dehradun-9368228050; Delhi-9811571988; Deoria-9415213748; Darbhanga-9386835733; Faizabad-9935169130; Faridabad-9899805972; Gorakhpur-9336410556; Guwahati-9435549347; Hazaribagh-9431102765; Howrah-9903116913; Hyderabad-9885279596; Indore-9302780283; Jabalpur-9303327343; Jaipur-9414079454; Jamshedpur-9431133892; Jodhpur-9829687827; Kanpur-9415075151; Khililabad-9984499333; Kolkatta-9007087253; Kota-9460981763; Lucknow-9335226465; Ludhiana-9988373652; Mumbai-9324702769; Muzaffarpur-9431238376; Nalanda-9431023510; Patna-9334112902; Raipur-9893650799; Ranchi-9955328893; Samastipur-9430586304; Silliguri-9233472893; Siwan-9334417334; Sultanpur-9412485488; Udaipur-9828142452; Varanasi-9838128327; Vishakhapatnam-9848565786.

Insurance is the subject matter of solicitation

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IRDA Registration No. : 127

SAHARA
INDIA
Life
Insurance
Chiranjivi Bhava

SAHARA Dhanvrishti Jeevan Bima

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