

About Sahara India Pariwar

The Group

The Pariwar has been in the forefront of service to the nation for more than 25 years in diverse fields like Para Banking, Housing, Airlines and Media & Entertainment. We are one of the fastest growing business groups with assets under management of more than Rs.50, 000 Crores with more than 6.1 Crore Esteemed depositors.

The Company

Sahara India Pariwar is now entering the Life Insurance Industry as the FIRST WHOLLY INDIAN Life Insurance Company in the Private Sector. The main objective of the Company is to reach out across the country to all segments of society especially the underprivileged and less cared for brethren in the rural areas who need the protection of life insurance.

The Plan

For life's many ups and downs, for education and marriages of beloved children, providing for a family house, we bring you financial security against unfortunate death & living too long by creating an immediate asset- Our Money Back Policy Sahara Sampann.

This policy returns your money at regular intervals for your recurring financial requirements and also provides enhanced risk cover after every 5 years to take care of your increasing responsibilities. This policy is available for terms 15 and 20 years only.

This plan is suitable for "Safe" investors who get safety, returns & tax benefits in one package here. It is also suitable for those who want to accumulate funds for future investment opportunities.

Plan Details

Minimum Issue Age:	14 Years(last birthday)
Maximum Issue Age:	55(nearer birthday) years for 15 year term & 50 nearer birthday) years for 20 year term
Minimum Sum Assured.:	Rs 50,000/-
Maximum Sum Assured.:	None, subject to underwriting
Policy Terms:	15 & 20 years
Premium Paying Term :	Same as policy term
Maximum Maturity Age:	70 years

What are the benefits of the policy ?

- **On Survival** - Following percentage of the Basic Sum Assured is payable.

Duration of the policy(yrs) after commencement	15yr plan	20yr plan
4	20%	20%
8	20%	20%
12	30%	20%
15	30%	--
16		20%
20		20%

- **On maturity**- All vested bonus alongwith terminal bonus, if applicable, is payable.
- **On unfortunate death**- the following percentage of the Basic Sum Assured along with attached bonus and terminal bonus(Terminal bonus is payable if death of the policyholder occurs after 15 years of the commencement of the policy) and policy is in full force.

Duration of the policy(yrs) after commencement	15yr plan	20yr plan
Up to 5 Years	100%	100%
Above 5 and up to 10 years	150%	150%
Above 10and up to 15 Years	200%	200%
Above 15 and up to 20 years	N.A.	250%

Tax Benefits

- Premiums paid under the policy are eligible for Income tax benefits under section 80C of the Income Tax Act, 1961.
- The maturity proceeds of the policy are not taxed as income of the policyholder or his dependents under section 10(10d) of the Income Tax Act, 1961.

What are the modes available for payment of premium?

- Yearly, Half-Yearly, Quarterly, Monthly (direct debit and group billing only).

What are the rebates available?

For Yearly and Half Yearly mode of premium payments rebate of 3% and 1.5% respectively of tabular premium is available. For Sum Assured of Rs. 2,00,000 and above there is a large size rebate of Re 1 per 1000 SA on the tabular rates.

Grace period for non-forfeiture provisions

Grace period of 30 days irrespective of any calendar month will be allowed for payment of yearly, half yearly and quarterly premiums and 15 days in monthly mode of premiums. In case premium is not paid within the grace period and if death occurs within this period, the policy will be still valid and the sum assured shall be paid to the claimant after deduction of outstanding premiums falling due before the next policy anniversary.

What happens if the payment of premiums is discontinued?

- If the premiums have been paid for at least 3 years the policy acquires paid-up value which is reduced Sum Assured in proportion to the premiums paid to premiums payable less survival benefits already paid. The attached bonuses remain with the policy but the policy does not participate in future profits.

Can the policy be surrendered?

Yes, after the policy has run and premiums have been paid for at least 3 years. Higher of Special surrender value and Guaranteed surrender value is payable, where

- Guaranteed surrender value is equal to 30% of premiums paid (excluding the first year's premium, extra premiums and rider premiums, if any). In case any survival benefit has been paid or has become payable, the premiums paid prior to the due date of last survival benefit paid or payable shall be excluded while calculating surrender value. Cash value of existing attached bonus will also be paid.
- Basis for calculating Special surrender value shall be announced by the company from time to time.

Is loan available?

- No loan is available under the policy.

Additional Benefits- Riders

1. Accident Benefit & Accidental Total & Permanent Disability Benefit Rider- Additional premium payable only Re.1 per 1000 SA (AB & ATPD)

If the life assured meets with an accident before the policy anniversary on which his age nearer birthday is 65 years and policy is in force and death is caused within 180 days of any bodily injury sustained directly and solely from an accident caused by outward, violent and visible mean solely, directly and independently of all other causes of death, an additional amount equal to the rider cover is payable up to a maximum of Rs 20, 00,000/-and if the life assured is totally and permanent disabled, 10% of the rider sum assured is payable every year for five years, followed by the balance 50% of the rider cover at the end of five years. On admission of disability claim the premium for disability benefit shall cease. Once the claim for ATPD is settled and paid, the rider benefit is terminated and the base policy continues.

Total and Permanent Disability referred to hereinabove shall mean and include disability which arises out of accident as aforesaid and is of a nature which renders the life assured totally and permanently unable to earn any income from the date of accident onwards from any work, occupation or profession (independent of qualifications, training and experience) and results into his/her.

- Inability to use both hands at or above the wrist or
- Both feet at or above the ankle or
- One hand at or above the wrist and one foot at or above the ankle or
- Total and irrecoverable loss of the entire eyesight of both eyes.

Exclusions

The Company shall not be liable to pay any benefit under this Rider as stated above if the disability or the death of the life assured is caused either directly or indirectly, voluntarily or involuntarily by:

attempted suicide or self inflicted injuries, while sane or insane, or whilst the life assured is under the influence of any narcotics substances or drug or intoxicating liquor; or

engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger carrying commercial air craft (being a multi- engined air craft) operating on a regular scheduled route; or

- The life assured committing any breach of law; or
- Engaging in hazardous sports /pastimes e.g. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport; or
- War whether declared or not or civil commotion; or
- Any pre-existing condition.

2. Critical Illness Rider

The details are available in the sales literatures of the individual riders

Benefit Illustration

For a policy of Sum assured of Rs. 1 lac at age of 30 yrs with a term of 15 years, the annual premium come to Rs. 9,632. We give below the benefit payable on survival, death and maturity:

Year	Age	Survival Benefit		Death Benefit			
		Guaranteed	Guaranteed	Non-guaranteed		Total	
				At 6%	At 10%	At 6%	At 10%
1	30	-	100,000	2,700	4,500	102,700	104,500
2	31	-	100,000	5,400	9,000	105,400	109,000
3	32	-	100,000	8,100	13,500	108,100	113,500
4	33	20000	100,000	10,800	18,000	110,800	118,000
5	34	-	100,000	13,500	22,500	113,500	122,500
6	35	-	150,000	16,200	27,000	166,200	177,000
7	36	-	150,000	18,900	31,500	168,900	181,500
8	37	20000	150,000	21,600	36,000	171,600	186,000
9	38	-	150,000	24,300	40,500	174,300	190,500
10	39	-	150,000	27,000	45,000	177,000	195,000
11	40	-	200,000	29,700	49,500	229,700	249,500
12	41	30000	200,000	32,400	54,000	232,400	254,000
13	42	-	200,000	35,100	58,500	235,100	258,500
14	43	-	200,000	37,800	63,000	237,800	263,000
15	44	30000	200,000	50,625	101,250	250,625	301,250

Maturity Benefit	At 6%		at 10%	
	Guaranteed	-	-	-
	Non guaranteed	50,625	101,250	
Total	50,625	101,250		

Statutory Warning

Some benefits are guaranteed and some benefits are variable with returns based on future performance of your insurer carrying on life insurance business. If your policy offers guaranteed returns, then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns, then the illustration on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance.

Exclusions : Suicide Clause

Policy shall be void and all monies paid under the policy shall be forfeited to the Company and nothing shall be payable except to the extent of a third party bonafide interest acquired in the policy for valuable consideration, notice of which has been given at least one month prior to the death, in case life assured commits suicide (whether sane or insane at the time) at any time on or after the date on which the risk under the policy has commenced but before the expiry of one year from the date of this policy.

Statutory Warning

(1) Every proposal for an insurance product shall carry the following stipulation, as prescribed in 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."

(2) If any person fails to comply with sub regulation (1) above, he shall be liable to payment of a fine which may extend to rupees five hundred.

Free look period

Policyholder is entitled to review the terms and conditions of the policy within a period of fifteen days 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.

All LCO locations and their telephone numbers. Our Toll free number - 1800-180-9000

Agra-9411846485, Ahmedabad-9998020310, Allahabad-9839750651, Ajmer-9829018573, Ballia-9936537427, Bangalore-9845234738, Bareilly-9412485488, Baroda-9998020301, Bokaro-9470332604, Bhalpur-9204767670 Bhopal-9431396882, Bhubaneshwar-9861048534, Chandigarh-9216322898, Chennai-9940098809, Dehradun-9336424792, Delhi-9711311363, Deoria-9415213748, Darbhanga-9304159252, Faizabad-9935169130, Faridabad-9899805972, Gorakhpur-9336410556, Guwahati-9435549347, Hazaribagh-9431102765, Hyderabad-9885279596, Indore-9302780283, Jabalpur- 9303327343, Jaipur - 9414079454, Jamshedpur - 9431133892, Jodhpur-9829687827, Kanpur-9415075151, Kolkatta-9831822774, Kota-9460981763, Lucknow-9415719886, Ludhiana-9988373652, Mumbai-9324702769, Muzaffarpur-9431813425, Nalanda-9955328893, Patna-9334112902, Raipur-9893650799, Ranchi-9431274714, Samastipur-9430586304, Silliguri-9233472893, Siwan-9334417334, Sultanpur-9794490235, Udaipur - 9828142452, Varanasi - 9838128327, Vishakhapatnam-9848565786.

Insurance is the subject matter of solicitation

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SAHARA INDIA
Life Insurance
Chiranjivi Bhava

SAHARA SAMPANN

UIN : 127N002V01

Money Back Assurance with profits

Sahara India Life Insurance Company Limited

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IRDA Registration No. : 127