

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. 8,885. We give below the benefit payable on survival, death and maturity:

Year	Age	Survival benefit Guaranteed	Death Benefit				
			Guaranteed	Non-guaranteed		Total	
				at 6%	at 10%	at 6%	at 10%
1	30	-	100,000	3,000	6,000	103,000	106,000
2	31	-	100,000	6,000	12,000	106,000	112,000
3	32	10000	100,000	9,000	18,000	109,000	118,000
4	33	-	100,000	12,000	24,000	112,000	124,000
5	34	-	100,000	15,000	30,000	115,000	130,000
6	35	15000	100,000	18,000	36,000	118,000	136,000
7	36	-	100,000	21,000	42,000	121,000	142,000
8	37	-	100,000	24,000	48,000	124,000	148,000
9	38	20000	100,000	27,000	54,000	127,000	154,000
10	39	-	100,000	30,000	60,000	130,000	160,000
11	40	-	100,000	33,000	66,000	133,000	166,000
12	41	25000	100,000	36,000	72,000	136,000	172,000
13	42	-	100,000	39,000	78,000	139,000	178,000
14	43	-	100,000	42,000	84,000	142,000	184,000
15	44	40000	100,000	45,000	90,000	145,000	190,000

Maturity Benefit	Guaranteed (Survival payment)	at 6%	at 10%
		Non-guaranteed (Reversionary Bonus)	45,000
Total	85,000	130,000	

A loyalty addition as may be declared shall also be payable to in-force maturing policies.

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, Bhagalpur-9204767670, Bhopal-9431396882, Bhubaneswar-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

Sahara India Life Insurance Company Limited
Corporate Office : Sahara India Centre, 2, Kapoorthala Complex,
Lucknow-226 024. Ph. : 0522-2337777, Fax : 0522-2332683
Website : www.saharalife.com



Sahara Corp. Comm.

Saharalife/4A/2009-10/BRO/English/August/09/50000

IRDA Registration No. : 127

SAHARA
INDIA
Life
Insurance
Chiranjivi Bhava

SAHARA
Samridhhi

UIN :127N013V01
Money Back
Assurance
With Profits

Sahara India Life Insurance Company Limited

IRDA Registration No. : 127

Sahara Samridhhi

Money Back Assurance with Profits

(Welcome to the Largest Family in the world)

Sahara India Pariwar's success story began in 1978. Starting on a modest scale with a capital of only Rs 2000, 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 having an asset base of over Rs. 50,000 crores and diversified business interests that include: Public Deposit Mobilization, Infrastructure & Housing, Media & Entertainment, Aviation, Information Technology, Sundarbans Project, Sahara Hospital, Araria Jute Project, Life Insurance, Mutual Funds, Housing Finance, Power project, Computer Manufacturing, Hotel, Caring Scheme and Travel & Tourism.

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.

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 Samridhhi.

This policy returns your money at regular intervals for your recurring financial requirements. 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:	15 Years(last birthday)
Maximum Issue Age:	60 (nearer birthday) years for 15 year term & 55 (nearer birthday) years for 20 year term
Minimum Sum Assured.:	Rs 100,000/-
Maximum Sum Assured.:	None, subject to underwriting
Policy Terms:	15 & 20 years
Premium Paying Term :	Same as policy term
Maximum Maturity Age:	75 years

What are the benefits of the policy ?

- **On Survival** – Following percentage of the Basic Sum Assured is payable if the policy is in force on dates of survival.

Duration of the policy(yrs) after commencement	15yr plan	20yr plan
3	10%	10%
6	15%	10%
9	20%	15%
12	25%	15%
15	40%	15%
18	-	15%
20	-	30%

- **On maturity-** The survival benefit at the end of policy term as per the above table along with vested bonuses and loyalty addition as may be declared if policy is in force
- **On unfortunate death** – On death during the term of the policy, the basic sum assured along with vested bonuses would be paid, irrespective of the survival benefits already paid, provided policy is in force on the date of death.

Tax benefits

- Premiums paid under the policy are eligible for Income tax benefits under section 80(c) 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 'premium payment mode' charges?

Annual mode	– Nil
Half Yearly mode	– addition of 1.5%
Quarterly mode	– addition of 3%
Monthly mode	– addition of 3%

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.

What are the provisions of revival of a lapsed policy?

A lapsed policy can be revived during the life time of the life assured but before 5 years from the date of first unpaid premium on payment of all arrears of premium together with interest at such rate as may be decided by the Company from time to time and submission of proof of continued insurability to the satisfaction of the Company. However the Company reserves the right to accept or decline the revival of lapsed policy. The revival of a lapsed policy shall take effect only after its approval is specifically communicated to the policyholder.

What is the suicide provision ?

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.

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.

- 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

Riders available under the plan

- Accident Benefit & Accidental Total & Permanent Disability Benefit Rider
- Critical Illness Rider

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