

# Sahara Sanchay-R

(A Unit Linked Plan)  
UIN-127L012V02

In this policy, the investment risk in investment portfolio is borne by the policyholder

Sahara India Pariwar Sahara India Pariwar's success story began in 1978. Starting on a modest scale with a capital of only Rs. 2000 (USD 43), 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 approximately Rs. 56,000 crores to date (USD 12 billion) and diversified business interests in: Finance, Infrastructure & Housing, Media & Entertainment, Consumer Products, Manufacturing, Services & Trading.

## 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

The financial markets in the country today are at a very exciting stage with the Indian Economy poised to grow rapidly in the next several years. We at Sahara India Life Insurance Company felt that our policyholders must be part of this excitement and derive direct benefit from the great potential provided by these markets.

The Unit linked plan being offered is a unique blend of risk coverage and market linked returns. All the objectives of buying a life insurance plan are taken care of with a potential of earning higher returns over the term of the policy. The unit linked plan enhances the value of the savings over a period of time and offers choices to the customers to choose the investment plan according to their risk profile and investment horizon at various points during the life of the policy.

## Plan Details

Minimum Issue Age	14 Years (Nearer birthday)
Maximum Issue Age	55 Years (Nearer birthday)
Premium Paying Term	Same as policy term except single premium plan
Maximum Coverage Age	70 Years

	Single Premium	Regular Premium		
Term of the policy	5-20 yrs	9-20 yrs		
Minimum Premium	Option-1 Rs. 30,000 if SA is 3 to 5 times the single Premium Option-2 Rs. 25,000 if SA is 150% of the single Premium	Rs. 10,000 for yearly mode; Rs. 6,000 for half yearly mode  Rs. 3,000 for quarterly mode Rs. 1,000 for monthly mode		
Sum Assured	Option available : Option -1 : 3 to 5 times of single premium paid depending on age as under :	Sum assured = Annual premium * Term subject to max of 'Y' where Y is as below		
	Age range	Sum assured (Y)	Age range	Y
	14 to 40 years	5 * Single premium	14 to 35 years	20
	41 to 45 years	4 * Single premium	36 to 40 years	16
	46 to 50 years	3.5 * Single premium	41 to 45 years	12
	51 years +	3 * Single premium	46 years +	10
	Option-2 : 150% of single premium paid			

## Fund Options

The fund options available under this plan and the asset allocation limits under each fund are as follows:

Fund Investment Option	Shares (equity)	Debt	Cash	Risk Profile
Secured Fund	Nil	Min 80%	Max 20%	Low
Balanced Fund	Max 40%	Min 40%	Max 20%	Medium
Smart Fund	Min 40%	Min 20%	Max 40%	High
Growth Fund	Min 80%	Max 20%	Max 20%	High

Options could be exercised as under :

Single Premium	Any one fund at inception
Regular Premium	Initial Premium - Choice of any one fund Subsequent Premiums - Units will be allocated to the existing fund at that time

## Investment Objective

**Secured Fund:** The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities.

**Balanced Fund:** The investment objective is to provide risk-adjusted returns for long term capital appreciation by availing opportunities in debt and equity markets providing a good balance between risk and return.

**Smart Fund:** The investment objective is to provide superior risk-adjusted returns for long term capital appreciation by availing opportunities in debt and equity markets providing a good balance between risk and return.

**Growth Fund:** The primary investment objective of the scheme is to achieve long-term growth of capital by investing in equity and equity related securities through a research-based investment approach.

Instruments used under various asset classes:

- **Equity:** Investments in Indian equity and equity related instruments in sound companies with a large-cap bias and building a portfolio having a diversified allocation across sectors based on research and analysis of the same.
- **Debt:** Debt Instruments would include government securities, State Development Loans, Oil Bonds, PSU bonds and Corporate Bonds, Certificate of Deposit, Commercial Paper & Non-Convertible Debenture with good ratings. The Duration of the instruments would vary from time to time depending upon the requirements.
- **Cash:** The Cash component will comprise of all the Money Market Instruments like Treasury Bills, Term Deposit, Mutual Fund liquid Schemes and cash in bank

Benchmark Construction of Investment:

- CRISIL, ST BOND INDEX - Debt.
- S&PCNX NIFTY - Equity

**Switching Option** – The policy holder has the option of switching his investments from one fund to another of his choice at any time during the life of the policy. Two free switches are allowed every policy year. Additional switches are allowed subject to at the rate of Rs 100/- per switch. The switching charges would be recovered by cancellation of units.

## Top-ups

Top-ups may be paid under the plan. The allocable amount of top-up premium will be credited to the existing fund.

The maximum top-up amount that can be paid is 25% of total premiums paid under the base plan up to that date. Minimum Top-up Premium is Rs 2500 subject to the total top up amount paid including earlier payments not exceeding 25% of total premiums paid till date.

Benefits under the policy

- On maturity

Under Single Premium – Fund value

Under Regular Premium – Fund value if policy term is up to 10 years and fund value plus Guaranteed Addition @ 20% of the first year premium if policy term is greater than 10 years and policy is in full force at the time of maturity

- On death

Under Single Premium

Maximum of sum assured reduced by partial withdrawals pertaining to base fund within two years immediately preceding the death of the life assured or the basic policy fund value plus top-up fund value on the date of receipt of intimation in writing in an office of Sahara India Life Insurance Co. Ltd.

Under Regular Premium -

- If all due premiums are paid i.e. policy is in-force.

Maximum of sum assured reduced by partial withdrawals pertaining to base fund within two years immediately preceding the death of the life assured or the basic

policy fund value plus top-up fund value on the date of receipt of intimation of death in writing in the office of Sahara India Life Insurance Co. Ltd;

- If all due premiums are not paid but the period from the date of first unpaid premium to the date of death is less than two years (revival period):

- If at least 3 years premiums have been paid-

Maximum of sum assured reduced by partial withdrawals pertaining to base fund within two years immediately preceding the death of the life assured or the basic policy fund value plus top-up fund value on the date of receipt of intimation of death in writing in the office of Sahara India Life Insurance Co. Ltd;

- If premium for less than 3 years have been paid - Fund Value

- If all due premiums are not paid and the period elapsed from the date of first unpaid premium to the date of death is more than two years and policyholder had opted for continuation of the risk (If the policyholder had not opted for continuation of the risk, the surrender value, as per rules was payable):

Maximum of sum assured reduced by partial withdrawals pertaining to base fund within two years immediately preceding the death of the life assured or the basic policy fund value plus top-up fund value on the date of receipt of intimation of death in writing in the office of Sahara India Life Insurance Co. Ltd;

## Surrender Value

### Single Premium

Duration	Surrender Benefit
After three years but less than four years from commencement	95% of fund value
After four years from commencement	100% of fund value

### Regular Premium

The policy would acquire surrender value if one full year premium is paid. However, surrender value would be payable after at least three years from the commencement of the policy.

If premiums are paid for one year but less than two years	50% of fund value
If premiums are paid for two years but less than three years	85% of fund value
If premiums are paid for three years but less than five years	95% of fund value
If premiums are paid for five years or more	100% of fund value

In case policy surrendered after completion of 5 years, no penalty will be levied is irrespective of the number of premiums paid.

Partial Withdrawal is allowed subject to the following conditions:

- Partial Withdrawal is allowed after three years from the date of commencement subject to the life assured having attained majority i.e. on or after attainment of age of 18 years.
- Maximum partial withdrawal is 50% of fund value including top up fund subject to the condition that minimum balance in the fund after partial withdrawal should be 150% of annualised premium under regular premium policy & Rs 35000 under Single Premium option I policy & Rs. 30000 under Single premium option II policy.
- Minimum partial withdrawal amount is Rs. 2,500.
- Minimum period elapsed between two partial withdrawals should be one year.
- The policy should be in-force for full sum assured.

- For the purpose of charging of risk premium and settlement of death benefit the partial withdrawal would be first adjusted against the top-up fund and the balance amount, if any, towards the base fund. The death benefit /sum at risk would be reduced by partial withdrawals pertaining to base fund.

Loan : Loan is not allowed under the plan.

Modes available for premium payment

- Single Premium, Yearly, Half-Yearly, Quarterly, Monthly (direct debit and group billing only)
- Short premiums shall not be accepted. If the premium is received in advance, the same shall be kept in deposit without benefit till adjusted.

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 installment is not paid within the grace period and death occurs within this period, the policy will be still valid and the sum assured reduced by partial withdrawals pertaining to base fund within two years immediately preceding the date of death or fund value whichever is higher plus top-up fund subject to recovery of mortality charge shall be paid to the claimant.

What happens if the payment of premiums is discontinued?

- If premiums for three years have not been paid and the installment premium is not

paid within the grace period, the policy shall lapse. A lapsed policy can be revived within two years on payment of all arrears of premium 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 a lapsed policy. The revival of a lapsed policy shall take effect only after its approval is specifically communicated to the policyholder.

- If premiums have already been paid for three years the risk under the policy continues for two years (revival period) subject to the condition that when the fund value reaches an amount equivalent to one full year's premium, the contract shall be terminated by paying the surrender value. If policy is not revived within two years, the policyholder can not revive the policy subsequently and will be offered surrender value as applicable but can opt for continuance of risk which will be allowed till the balance in the fund reaches an amount equivalent to one full year's premium when the contract shall be terminated by paying the surrender value.

What is the revival period and death benefit available during that period?

The revival period is two years from the date of first unpaid premium and death benefit during the period payable is as under:

- If at least 3 years premiums have been paid-

Maximum of sum assured reduced by partial withdrawals pertaining to base fund within two years immediately preceding the death of the life assured or the fund value plus top-up fund on the date of receipt of intimation of death in writing in the office of Sahara India Life Insurance Co. Ltd;

- If premium for less than 3 years have been paid-Fund Value

Method of Calculation of Net Asset Value :

The Unit Price (UP) of a fund will be set by dividing the Value of the assets in the fund at the valuation time (at the end of the day) by the number of units. For new business, units will be allocated depending on the price of the units using the closing NAV on the day of collection of cash/local cheque/DD, date of credit to our account in case of direct debit and day of realization in case of outstation cheque or policy issue whichever is later. For subsequent payments of premium if cash / local cheque / DD is received in the office of the company by 3:00 p.m., the closing NAV of the day on which premium is received would be applicable. In case premium by local cheque/ DD is received in the company after 3:00 p.m. closing NAV of the next business day shall be applicable. In case of outstation cheque/DD, closing NAV of the day of realization will be applicable. In case of direct debit, closing NAV of the date of credit to our account will be applicable. For group billing the units will be allocated based on the NAV of the day on which premiums are accounted for under the policy.

The Net Asset Value (NAV) of each of the Funds will be computed at the end of the day (on daily basis). The NAV would be calculated on appropriation basis or expropriation basis depending on whether the company is purchasing or selling the assets in order to meet the day to day transactions of Unit allocations and Unit redemptions. The resulting price will be rounded to the nearest Rs 0.0001. NAV (Appropriation /Expropriation) would be calculated as under:

Market/Fair value of the fund's investments + Expenses incurred in the purchase of the assets + Value of any current assets + Any accrued income net of fund management charge - the value of any current liabilities less provisions

Net Asset Value (Appropriation price) = -----  
Number of existing units at the valuation date (before any new units are allocated)

Market/Fair value of the fund's investments - Expenses incurred in the sale of the assets + Value of any current assets + Any accrued income net of fund management charge - the value of any current liabilities less provisions

Net Asset Value (Expropriation price) = -----  
Number of existing units at the valuation date (before any units are redeemed)

## Allocation to the Unit Fund :

The allocable amount as per the allocation rates given below will be invested in the policy fund.

Single Premium- 97.5%

Regular Premium

	Term 9-12	Term 13-16	Term 17-20
Year 1	85%	80%	75%
Year 2	95%	93%	92%
Year 3	95%	93%	92%
Year 4+	97%	97%	95%

Top-up - 98%

**Charges under the Plan**

1. Unallocated portion of the Premium The difference between the total premium and the allocated premium
2. Administration fee - A Monthly Administration Fee of Rs.25/- will be deducted by cancelling appropriate number of Units at the beginning of the month at the prevailing unit value. Administration fee may be increased at the discretion of the company subject to maximum of Rs.40/- per month depending on the experience of the company and subject to approval of IRDA.
3. Fund management charge - There will be a charge, as mentioned in the chart below, which will accrue and will be charged to the fund on a daily basis from the Policyholder's Unit Account towards Fund management expenses. Thus, the value of the Units in the Fund would be calculated after taking into account the Fund Management Charge.

Fund	Secured	Balanced	Smart	Growth
Fund Management Charge	0.65% of the Fund Value subject to maximum of 0.90% p.a. depending on the experience and subject to approval of IRDA	0.75% p.a. of the Fund Value subject to maximum of 1.00% p.a. depending on the experience and subject to approval of IRDA	1% p.a. of the Fund Value subject to maximum of 1.25% p.a. depending on the experience and subject to approval of IRDA	1% p.a. of the Fund Value subject to maximum of 1.25% p.a. depending on the experience and subject to approval of IRDA.

4. Mortality charge - The risk premium i.e. mortality charge is recovered by cancellation of appropriate number of units on monthly basis at the beginning of each month and depend on the amount of risk being the difference between the Sum Assured reduced by partial withdrawals pertaining to the base fund within two years of the current date and the fund value at that time and the age of the Life Assured. The annual mortality charges are as per the table below: (per unit of Sum at Risk for life cover)

Age	Mortality Charge	Age	Mortality Charge	Age	Mortality Charge
14	.000784	33	.001371	52	.007087
15	.000847	34	.001439	53	.007828
16	.000905	35	.001526	54	.008623
17	.000960	36	.001630	55	.009472
18	.001011	37	.001752	56	.010376
19	.001057	38	.001893	57	.011323
20	.001099	39	.002052	58	.012128
21	.001136	40	.002258	59	.013146
22	.001169	41	.002472	60	.014380
23	.001199	42	.002660	61	.015830
24	.001224	43	.002862	62	.017494
25	.001245	44	.003115	63	.019373
26	.001262	45	.003421	64	.021468
27	.001275	46	.003782	65	.023777
28	.001283	47	.004198	66	.024996
29	.001287	48	.004667	67	.028179
30	.001287	49	.005191	68	.031705
31	.001288	50	.005768	69	.035609
32	.001321	51	.006401	70	.039923

**Benefits payable during minority of the Life Assured**

- If a claim arises during the minority of the Life Assured the payments are made to the Proposer of the policy and in his absence to the estate of the Proposer.
- On the life assured becoming major i.e. 18 yrs old, the policy automatically vests in him.

**Additional benefits Rider**

Accident Benefit & Accidental Total & Permanent Disability Benefit Rider (UIN-127A004V01)

The rider is available if the life assured is major i.e. has attained age of 18 years and is up to 55 years nearer birthday on the date of commencement /policy anniversary. Minimum Sum Assured available under the rider is Rs.50,000 and maximum Sum Assured available is the basic policy sum assured or Rs. 20,00,000 including cover under all previous policies of the Company, whichever is lower. The benefit ceases on the policy anniversary on which the age of the life assured is 65 years nearer birthday or the maturity of the base policy whichever is earlier.

Rider is not allowed under Single Premium mode.

Premium payable for the rider is Re.0.85 per thousand Sum Assured.

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 permanently 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. If the base policy matures within the period of five years as aforesaid or death occurs meanwhile, outstanding installments will be paid in a lump sum. 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 Permanently 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

- (a) Inability to use both hands at or above the wrist or
- (b) Both feet at or above the ankle or
- (c) One hand at or above the wrist and one foot at or above the ankle or
- (d) 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:

- (1) attempted suicide or self inflicted injuries, while sane or insane, or whilst the life assured was under the influence of any narcotic substance or drug or intoxicating liquor ; or
- (2) engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger -carrying commercial aircraft (being a multi-engined air craft) operating on a regular scheduled route; or
- (3) the life assured committing any breach of law; or
- (4) 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
- (5) war whether declared or not or civil commotion ; or
- (6) any pre-existing condition

**Tax benefits**

- (1) Premiums paid under the policy are eligible for Income tax benefits under 80C of the Income Tax Act, 1961.
- (2) 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. Section 10(10D) may not apply if the premium including Top up amount exceeds 20% of the Sum Assured in anyone year during the term of the policy.
- (3) These benefits shall be subject to modification as per prevailing statutory provisions from time to time.

**Benefit Illustration**

Benefit Illustration for regular Premium with age 30 years, premium Rs.10000, sum assured Rs.1,20,000 premium and policy term 12 years.

The calculation is based on annual premium and it is assumed that all the premiums are paid when due.

Year	Age	Annual Premium	Sum Assured	*Fund Value		**Death Benefit		***Surrender Benefit	
				6%	10%	6%	10%	6%	10%
1	30	10000	120000	8246.91	8567.00	120,000	120,000	-	-
2	31	10000	120000	18062.85	19102.08	120,000	120,000	-	-
3	32	10000	120000	28364.75	30576.34	120,000	120,000	26946.51	29047.52
4	33	10000	120000	39407.71	43313.56	120,000	120,000	37437.32	41147.89
5	34	10000	120000	50998.89	57186.57	120,000	120,000	50998.89	57186.57
6	35	10000	120000	63160.16	72298.29	120,000	120,000	63160.16	72298.29
7	36	10000	120000	75927.80	88762.20	120,000	120,000	75927.80	88762.20
8	37	10000	120000	89332.53	106703.46	120,000	120,000	89332.53	106703.46
9	38	10000	120000	103409.75	126256.59	120,000	126256.59	103409.75	126256.59
10	39	10000	120000	118197.86	147530.93	120,000	147530.93	118197.01	147530.93
11	40	10000	120000	133712.01	170675.88	133712.01	170675.88	133712.01	170675.88
12	41	10000	120000	151976.54	197855.92	149976.54	195855.92	149976.54	195855.92

\* The Fund Values given above are indicative. Actual Fund Value will depend on the actual performance of the fund.

\*\* Death benefit as stated shall stand reduced by the partial withdrawal made within two years immediately preceding the death of the life assured. The death benefit where it exceeds Rs.2,00,000 is only indicative depending upon performance of the fund.

\*\*\* The Surrender Value benefit depends on the actual performance of the fund and is not guaranteed.

**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**

Insurance cover under the policy shall be void and nothing shall be payable except to the extent of a third party bonafide interest acquired in the policy for the valuable consideration, notice of which has been given at least one month prior to the date of 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. However, the value of units allocated under the policy shall be payable to the nominee/legal representative.

**Statutory warning**

- (1) 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."
- (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.

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 the policyholder knew at the time of making it that the statement was false or it suppressed facts which it was material to disclose.

**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 non allocated premiums plus fund value on the date of cancellation after deduction of proportionate risk premium, expenses incurred towards medical examination and stamp duty charges.

**Risk Factor & Warning :**

1. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors.
2. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
3. Sahara India Life Insurance Company Limited is only the name of the Insurance Company and Sahara Sanchay-R is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.

**Contact Us**

Our Toll free number - 1800-180-9000 (BSNL/MTNL)

Local Corporate Offices and their telephone numbers are as under:

Agra-9411876485, Ahmedabad-9998020310, Ajmer-9829018573, Allahabad-9839750651, Ballia-9936537427, Bangalore-9845234738, Bareilly-9412485488, Baroda-9998020301, Bokaro-9470332604, Bhalgalpur-9431396882 Bhopal-9302115594, Bhubaneswar-9861048534, Chandigarh-9216322898, Chennai-9940098809, Darbhanga-9304159252, Dehradun-9336424792, Delhi-9711311363, Deoria-9415213748, 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-9831692615, Kota-9460981763, Lucknow-9415719886, Ludhiana-9988373652, Mumbai-9324702769, Muzaffarpur-9831822774, Nalanda-9431023510, Patna-9334112902, Raipur-9893650799, Ranchi-9955328893, 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, E-mail : life@life.sahara.co.in



IRDA Registration No. : 127



**SAHARA**  
**sanchay-R**  
A Unit Linked Plan  
UIN-127L012V02



**Sahara India Life Insurance Company Limited**

A Perfect Blend of Market  
Linked Returns and Risk Cover

(Version-2)

Sahara Corp. Comm.

IRDA Registration No. : 127