

## SAHARA SUGAM JEEVAN BIMA

(A Unit Linked Plan)

UIN-127L023V01

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

### Sahara 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, Commodity Sales with Services & Retail Chain, 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.

### The Plan

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	10 Years(Nearest birthday)
Maximum Issue Age	55 Years (Nearest birthday)
Policy Term	10 Years or 15 Years or 20 Years.
Premium Paying Term	Same as policy term
Maximum Age at Maturity	70 Years (Nearest birthday)
Minimum Premium	₹12,000
	Premium once chosen will remain unaltered throughout the premium paying term. Top ups are not allowed.
Maximum Premium	No limit subject to underwriting
Minimum/Maximum Sum Assured	Sum Assured = 10 times of Annualised Premium

### Fund Options

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

Fund Investment Options (with SFIN)	Shares (equity)	Debt	Cash	Risk Profile
<b>Secured Fund</b> (SAHARAINDIALICLILUF003 03/07/06 SECURED 127/IFSRJL0003)	Nil	Min 80%	Max 20%	Low
<b>Balanced Fund</b> (SAHARAINDIALICLILUF001 19/07/05 BALANCE 127/IFSRJL0001)	Max 40%	Min 40%	Max 20%	Medium
<b>Smart Fund</b> (SAHARAINDIALICLILUF004 17/10/08 SMART 127/IFSRJL0004)	Min 40%	Min 20%	Max 40%	High
<b>Growth Fund</b> (SAHARAINDIALICLILUF002 03/07/06 GROWTH 127/IFSRJL0002)	Min 80%	Max 20%	Max 20%	High
<b>Prima Fund</b> (SAHARAINDIALICLILUF005 30/03/10 PRIMA 127/IFSRJL0005)	Min 85%	Max 15%	Max 15%	High

Options could be exercised as under:

- Initial Premium – Choice of any one fund out of 5 funds
- Subsequent Premiums – Units will be allocated to the existing fund at that time.

At any point of time the policyholder can be in only one fund.

### 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.

**Prima Fund:** To provide long term capital appreciation by actively managing a well diversified equity portfolio of fundamentally strong blue chip and large cap companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.

### 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 Debentures 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 as specified in IRDA's investment regulations.

### Benchmark Construction of Investment:

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

**Switching Option**—Switching will be allowed if all due premiums are paid. The policy holder has the option of switching his total 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 a charge at the rate of Rs 100/- per switch. The switching charges would be recovered by cancellation of units.

### Benefits under the policy

- On maturity**—Fund value on the date of maturity, if the life assured survives to maturity.

- On death**—

### Death Benefit

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

Death Benefit is payable on receipt of intimation of death of the Life Assured. The death benefit will be the sum assured reduced by partial withdrawals, if any, within two years immediately preceding the date of death of the life assured or the policy Fund Value as on the date of receipt of intimation of death whichever is higher subject to the minimum being 105 percent of the total premiums paid reduced by partial withdrawals, if any, within two years immediately preceding the date of death of the life assured.

### ■ Surrender Value

The policy can be surrendered at any time during the term of the policy. However, surrender value will be payable after completion of 5 years from the date of commencement of the policy.

If the policy is surrendered within five years from the date of commencement the surrender value would be fund value as on the date the policy has surrendered less the discontinuance charges as specified in the table appended below and after addition of interest computed at the interest rate of 3.5% per annum compounding yearly and surrender value will be payable at the end of 5th policy year.

If the policy is surrendered after five years from the date of commencement, the surrender value would be fund value as on the date of surrender.

Where the policy is discontinued during the policy year	Discontinuance charges for the policies having annualized premium up to ₹25,000/-	Discontinuance charges for the policies having annualized premium above ₹25,000/-
1	Lower of 20% of (Annualised Premium or Fund Value) subject to maximum of ₹3000/-	Lower of 6% of (Annualised Premium or Fund Value) subject to maximum of ₹6000/-
2	Lower of 15% of ( Annualised Premium or Fund Value) subject to maximum of ₹2000/-	Lower of 4% of (Annualised Premium or Fund Value) subject to maximum of ₹5000/-
3	Lower of 10% of (Annualised Premium or Fund Value) subject to maximum of ₹1500/-	Lower of 3% of (Annualised Premium or Fund Value) subject to maximum of ₹4000/-
	Lower of 5% of (Annualised Premium or Fund Value) subject to maximum of ₹1000 /-	Lower of 2% of (Annualised Premium or Fund Value) subject to maximum of ₹200 0/-
5 and onwards	NIL	NIL

- Partial Withdrawal is allowed subject to the following conditions:**

- Partial Withdrawal is allowed after five years from the date of commencement provided all due premiums are paid and the life assured has attained majority i.e. on or after attainment of age of 18 years.
- Maximum partial withdrawal is 50% of fund value subject to the condition that minimum balance in the fund after partial withdrawal should be two annualized premium.
- Minimum partial withdrawal amount is ₹2,500.
- Minimum period elapsed between two consecutive partial withdrawals should be one year.
- There is no charge for partial withdrawal.

- Loan:** Loan is not allowed under the plan.

### Modes available for premium payment

- Yearly.
- 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 mode of premium. 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 alongwith Fund Value

subject to recovery of outstanding mortality charge shall be paid to the claimant.

- What is date of discontinuance of the policy?**

Date of discontinuance of the policy shall be the date on which the Company receives the intimation from the insured/policyholder about discontinuance of the policy or on the expiry of the notice period, whichever is earlier. Such notice will be send within a period of fifteen days from the date of expiry of grace period by the Company to the insured/policyholder to exercise the options (i) to revive the policy, or (ii) to withdraw completely from the policy without any risk cover within thirty days from the date of receipt of notice by the insured/policyholder.

- What happens if the payment of premiums is discontinued?**

**Discontinuance of premium within first 5 policy years-** If premium is not paid within the period of grace, the Company will send a notice within a period of fifteen days from the date of expiry of grace period to the policyholder to exercise the options

- to revive the policy, or
- to withdraw completely from the policy without any risk cover.

If the death of life assured occurs during notice period, which will be 30 days from the date of receipt of notice by the policyholder, the death benefit as specified above will be payable.

If the policyholder does not exercise the option within a period of thirty days from the date of such notice, the policyholder shall be deemed to have exercised the option to withdraw completely from the policy without any risk cover and the policy fund will be transferred to policy discontinuance fund from that date. The fund value of the policy after deducting discontinuance charges, if any, shall be credited to the 'Discontinued Policy Fund' on the date of discontinuance of policy. This fund will accumulate at the interest rate of 3.5% per annum compounding yearly. The accumulated amount of the discontinued policy shall be refunded at the end of 5th policy year.

If the death of life assured occurs after date of discontinuance of the policy, the death benefit will be the amount (fund value after deducting discontinuance charges, if any, and addition of interest @ 3.5% pa compounding yearly) lying in policy discontinuance fund. The death benefit will be payable on the date of receipt of intimation of death of the life assured.

### Discontinuance of premium after 5 policy years

If premium is not paid within the period of grace, the Company will send a notice within a period of fifteen days from the date of expiry of grace period to the policyholder to exercise the options

- to revive the policy, or
- to withdraw completely from the policy without any risk cover.

If the death of life assured occurs during notice period, which will be 30 days from the date of receipt of notice by the policyholder, the death benefit as specified above will be payable.

If the insured/policyholder does not exercise the option to revive the policy within a period of thirty days the policy will be treated as discontinued and will be terminated paying the fund value as on the date of discontinuance.

- What is the revival period and death benefit available during this revival period?**

If premium is not paid within the period of grace, the Company will send a notice within a period of fifteen days from the date of expiry of grace period to the policyholder to exercise the options

- to revive the policy, or
- to withdraw completely from the policy without any risk cover.

If the policyholder does not exercise the option within a period of thirty days from the date of receipt of notice by the policyholder, the policyholder shall deemed to have exercised the option to withdraw completely from the policy without any risk cover and the policy will be treated as discontinued from that date.

If the policyholder exercises the option to withdraw completely from the policy without any risk cover or does not exercise any of the above mentioned option, either of the following will be the proceeds of discontinued policy:

- Within five years from the date of commencement of policy:- the fund value of the policy after deducting discontinuance charges, if any, shall be credited to the 'Discontinued Policy Fund' on the date of discontinuance of policy. This fund will accumulate at the interest rate of 3.5% per annum compounding yearly. The accumulated amount of the discontinued policy shall be refunded at the end of 5th policy year.
- On completion of five years from the date of commencement of policy - the fund value of the policy shall be paid to the policyholder.

If the due premium is not paid within the grace period, the mortality charge, the policy administration fee and Fund Management Charge including applicable taxes, if any, will be deducted and policy will participate in the performance of the fund till the date of discontinuance. Such policy can be revived within thirty days from the date of receipt of notice by the policyholder. If policy is not revived within this period, the policy will be discontinued. In such case policyholder can not revive the policy subsequently and will be offered above-mentioned discontinuance benefit on completion of five policy years. However, the Company reserves the right to accept or decline the revival of such policy. The revival of such policy shall take effect only after its approval is specifically communicated to the policyholder.

- 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 / direct debit 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 / direct debit 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.

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:

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

### Allocation to the Unit Fund:

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

Year	Percentage of premium
Year 1	95.5%
Years 2 to 5	95%
Year 6 and onwards	96%

### Charges under the Plan

- Premium allocation charges:**

The allocation charge of premium is as per rates given as under:

Year	Percentage of annualized premium
Year 1	4.5%
Years 2, 3,4 & 5	5%
Year 6 and onwards	4%

- Administration fee** - Administration Fee of ₹30/- per month increased by 5% per annum compounding on every policy anniversary 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 ₹100/- per month depending on the experience of the company and subject to approval of IRDA.

- 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	Prima
Fund Management Charge	0.65%p.a. 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.	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.

- 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 the each month and depend on the amount of Sum at Risk, where Sum at Risk will be the sum assured or 105 percent of the total premiums paid whichever is higher reduced by both partial withdrawals, if any, within last two years and Fund Value.

The annual mortality charges per thousand of Sum at Risk are given below



Age	Mortality Charge	Age	Mortality Charge	Age	Mortality Charge
10	0.46	31	1.41	52	7.73
11	0.54	32	1.44	53	8.54
12	0.64	33	1.50	54	9.41
13	0.78	34	1.57	55	10.33
14	0.86	35	1.66	56	11.32
15	0.92	36	1.78	57	12.35
16	0.99	37	1.91	58	13.23
17	1.05	38	2.07	59	14.34
18	1.10	39	2.24	60	15.69
19	1.15	40	2.46	61	17.27
20	1.20	41	2.70	62	19.09
21	1.24	42	2.90	63	21.13
22	1.28	43	3.12	64	23.42
23	1.31	44	3.40	65	25.94
24	1.34	45	3.73	66	27.27
25	1.36	46	4.13	67	30.74
26	1.38	47	4.58	68	34.59
27	1.39	48	5.09	69	38.85
28	1.40	49	5.66	70	43.55
29	1.40	50	6.29		
30	1.40	51	6.98		

5. **Switching Charge** – The policy holder has the option of switching his total 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 a charge at the rate of Rs 100/- per switch. The switching charges would be recovered by cancellation of units.

• **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.

**Tax benefits**

Premiums paid and benefits under the policy are eligible for Income tax benefits as per the prevailing income tax laws..

**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 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.

**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 and Fund Value 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 the only the name of the Insurance Company and Sahara Sugam - Jeevan Bima 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.
4. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document the insurer.
5. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.

**Contact Us**

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

Local Corporate Offices and their telephone numbers are as under:

Agra-9411846485; Ahmedabad-9998020310; Allahabad-9839750651; Ajmer-9829018573; Ballia-9936537427; Bangalore-9845234738; Bareilly-9412485488; Baroda-9998020301; Bokaro-9470332604; Bhagalpur-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.

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**IRDA does not announce any bonus.**  
Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

**Insurance is the subject matter of solicitation**

**Sahara India Life Insurance Company Limited**

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Website : www.saharalife.com, Email : life@life.sahara.co.in



IRDA Registration No. 127

Corporate Identity No. U65999UP2000PLC025635

**Benefit Illustration:**

The benefits under a Regular Premium policy Age 35 years, Term 15 years, Premium ₹ 12,500 and Sum Assured ₹ 1,25,000 are illustrated below:

Assuming gross interest rate of 6% pa																			
Policy Years	Annualised Premium	Premium Allocation Charge	Amount available for investment (out of premium)	Policy Admin Charges	Fund mgt charge	Other Charges	Total charges	Addition to fund (if any)	Fund at the end	Surrender value	Death Benefit	Fund mgt charge	Other Charges	Total charges	Addition to fund (if any)	Fund at the end	Surrender value	Death Benefit	* Commission / Brokerage payable
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	12500	562.5	11937.5	360.00	119.46	219.93	1261.89	0.00	11932.50	0.00	125000.00	121.92	219.80	1264.22	0.00	12393.22	0.00	125000.00	250.00
2	12500	625	11875	378.00	241.31	222.91	1467.22	0.00	24367.94	0.00	125000.00	251.10	222.16	1476.27	0.00	25800.75	0.00	125000.00	250.00
3	12500	625	11875	396.90	368.98	224.11	1614.99	0.00	37397.73	0.00	125000.00	391.59	221.95	1635.44	0.00	40382.75	0.00	125000.00	250.00
4	12500	625	11875	416.75	502.76	222.52	1767.03	0.00	51053.13	0.00	125000.00	544.40	217.75	1803.90	0.00	56246.99	0.00	125000.00	250.00
5	12500	625	11875	437.58	642.99	216.81	1922.38	0.00	65368.30	65368.30	125000.00	710.69	207.69	1980.96	0.00	73512.78	73512.78	125000.00	250.00
6	12500	500	12000	459.46	791.30	207.16	1957.92	0.00	80510.00	80510.00	125000.00	893.01	190.88	2043.36	0.00	92447.02	92447.02	125000.00	250.00
7	12500	500	12000	482.43	946.86	189.03	2118.32	0.00	96395.53	96395.53	125000.00	1091.58	162.11	2236.12	0.00	113073.54	113073.54	125000.00	250.00
8	12500	500	12000	506.56	1110.11	160.82	2277.48	0.00	113070.85	113070.85	125000.00	1307.90	134.71	2449.17	0.00	135540.66	135540.66	125000.00	250.00
9	12500	500	12000	531.88	1281.48	131.99	2445.36	0.00	130574.46	130574.46	130574.46	1543.21	158.95	2734.05	0.00	159956.74	159956.74	159956.74	250.00
10	12500	500	12000	558.48	1461.09	150.49	2670.06	0.00	148897.37	148897.37	148897.37	1798.94	185.29	3042.71	0.00	186491.84	186491.84	186491.84	250.00
11	12500	500	12000	586.40	1649.10	169.86	2905.36	0.00	168077.86	168077.86	168077.86	2076.86	213.92	3377.18	0.00	215330.89	215330.89	215330.89	250.00
12	12500	500	12000	615.72	1845.92	190.13	3151.77	0.00	188155.96	188155.96	188155.96	2378.93	245.03	3739.68	0.00	246675.01	246675.01	246675.01	250.00
13	12500	500	12000	646.51	2051.94	211.35	3409.80	0.00	209173.60	209173.60	209173.60	2707.23	278.85	4132.59	0.00	280742.92	280742.92	280742.92	250.00
14	12500	500	12000	678.83	2267.60	233.56	3680.00	0.00	231174.63	231174.63	231174.63	3064.08	315.60	4558.51	0.00	317772.54	317772.54	317772.54	250.00
15	12500	500	12000	712.78	2493.35	256.82	3962.95	0.00	254204.98	254204.98	254204.98	3451.95	355.55	5020.28	0.00	358022.54	358022.54	358022.54	250.00

- The Fund Values given above are indicative. Actual Fund Value will depend on the actual performance of the fund.
- On death maximum of sum assured or the policy fund value is payable.
- The Surrender Value benefit depends on the actual performance of the fund and is not guaranteed.



07-14



SAHARA INDIA LIFE INSURANCE COMPANY LIMITED