

**Sahara Shubh Nivesh-Jeevan Bima**  
Single Premium Endowment Assurance  
without Profits  
(UIN : 127N028V01)  
Welcome to Sahara Life Family

**The Plan**

'Sahara Shubh Nivesh-Jeevan Bima' is a without profit single premium endowment plan with added advantage of life cover up to maturity by having to pay premium only once. It suits those who have dreams and aspirations at specified times like buying a house and giving one's children the best education. These can be fulfilled only by planning our finances for various financial obligations well in advance. The only step in financial planning is investing in Wealth Creation Plans. This plan of 'Sahara Life' offers more liquidity and are ideal for customers who are investment savvy and also want the protection of life as it offers you a life cover for the policy term and that too without burdening you to pay premium for the entire term i. e. invest today and reap the benefit at maturity.

**Plan Details**

Minimum Entry Age	9 Years (Nearer birthday) where the risk commences immediately
Maximum Entry Age	60 Years (Nearer birthday)
Minimum Sum Assured	Rs. 50,000/- (Thereafter in multiple of Rs 5000/-)
Maximum Sum Assured	No Limit subject to underwriting
Policy Term	10 years (fixed)
Premium Paying Term	Single Premium
Maximum Maturity Age	70 Years

What are the modes available for premium payment?

- Single Premium

What are high sum assured rebates available?

If Sum Assured is less than 1.25 lac	: No rebate on tabular premium;
If Sum Assured is more than and equal to 1.25 lac and less than 2 lac	: 3.5% rebate on tabular premium;
If Sum Assured is more than and equal to 2 lac and less than 4 lacs	: 6% rebate on tabular premium ;
If Sum Assured is more than and equal to 4 lac	: 8% rebate on tabular premium.

Can the policy be surrendered?

Yes, policy can be surrendered, anytime during the term of the policy.

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

- Guaranteed surrender value is equal to 70% of single premium paid excluding the extra premium, if any, if policy is surrendered during first three years. If policy is surrendered after three years from the date of inception of policy, 90% of single premium excluding the extra premium, if any is paid as guaranteed surrender value.
- Special surrender value calculation will depend upon the experience of the company at the time of surrender and may be revised by the Company from time to time depending on the experience of the Company.

Is loan available?

Yes, loan will be available anytime during the term of the policy. The loan will be granted 90% of the surrender value and rate of interest to be charged for loan will be determined by the Company.

What are the benefits under the policy?

Maturity Benefit: Sum Assured will be payable if the life assured survives till maturity.

Death Benefit: Sum Assured is payable immediately on death of the life assured. However, Sum Assured will not be less than 125% of Single Premium for age at entry less than 45 years and 110% of Single Premium for age at entry more than or equal to 45 years.

Tax Benefits:

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

Benefit Illustration for base plan

Age of life assured	35
Single Premium***	43314
Policy Term	10
Sum Assured	80000

Policy Year	Single Premium	Guaranteed Death Benefit	Guaranteed Maturity Benefit
1	43314	80,000	0
2	0	80,000	0
3	0	80,000	0
4	0	80,000	0
5	0	80,000	0
6	0	80,000	0
7	0	80,000	0
8	0	80,000	0
9	0	80,000	0
10	0	80,000	80,000

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

**Exclusions**

**Suicide Clause:**

In case of death due to suicide within 12 months from the date of inception of the policy, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the premiums paid;

**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.

**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-8871015594; Bhubaneswar-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-9414181763; Lucknow-9335226465; Ludhiana-9988373652; Mumbai-9324702769; Muzaffarpur-9431238376; Nalanda-9386834091; Patna-9334112902; Raipur-9893650799; Ranchi-9955328893; Samastipur-9473193008; Silliguri-9734902327; Siwan-9334417334; Sultanpur-9412485488; Udaipur-9828142452; Varanasi-9838128327; Vishakhapatnam-9848565786.

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Insurance is the subject matter of solicitation

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Life  
Insurance  
Chiranjivi Bhava

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**Shubh  
Nivesh**

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IRDA Registration No. : 127