



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.

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; Ballia-9936571895; Bangalore-9845234738; Bareilly-9412485488; Baroda-9998020310; Basti-8004915905, Bokaro-9386896841; Bhagalpur-9386741020; Bhopal-9302115594; Bhubaneshwar-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; Kolkatta-9007087253; Kota-9414181763; Lucknow-9335226465; Ludhiana-9988373652; Mumbai-9324702769; Muzaffarpur-9431238376; Nalanda-9431023510; Patna-9334112902; Raipur-9893650799; Ranchi-9955328893; Samastipur-9430586304; Silliguri-9734902327; Siwan-9334417334; Sultanpur-9839666777; Udaipur-9828142452; Varanasi-9838128327; Vishakhapatnam-9848565786.

Insurance is the subject matter of solicitation

Saharalife/2011-12/15

IRDA Registration No. : 127

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 Nivesh

Jeevan Bima

Single Premium Endowment Assurance without Profits
(UIN-127N026V01)

Sahara India Life Insurance Company Ltd.

IRDA Registration No. : 127

Sahara Nivesh Jeevan Bima

Single Premium Endowment Assurance
Without Profits
(UIN-127N026V01)

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, 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.

The Plan

'Sahara Nivesh-Jeevan Bima' is a without profit single premium endowment plan with added advantage of life cover upto 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/-
Maximum Sum Assured	No Limit subject to underwriting
Policy Term under the plan is	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 lac : No rebate on tabular premium

If Sum Assured is more than and equal to 1 lac and less than 3 lacs : 3% rebate on tabular premium

If Sum Assured is more than and equal to 3 lacs and less than 5 lacs : 5% rebate on tabular premium

If Sum Assured is more than and equal to 5 lacs : 8% rebate on tabular premium

Can the policy be surrendered?

Yes, but on or after the completion of six months from the date of commencement of risk.

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

- Guaranteed surrender value is equal to 80% of single premium paid excluding the extra premium, if any
- Special surrender value is equal to 70% of net premium reserve. The Company may revise the basis for calculation of special surrender value from time to time.

Is loan available?

Yes, loan will be available under this policy.

What are the benefits of 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.

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***	31131
Policy Term	10
Sum Assured	60000

Policy Year	Single Premium	Guaranteed Death Benefit	Guaranteed Maturity Benefit
1	31131	60000	0
2	0	60000	0
3	0	60000	0
4	0	60000	0
5	0	60000	0
6	0	60000	0
7	0	60000	0
8	0	60000	0
9	0	60000	0
10	0	60000	60000

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

Exclusions

Suicide Clause:

If the life assured, whether sane or insane, commits suicide within one year from the date of commencement of risk under the policy, the policy will become void. In such case 80% of single premium paid under the policy, excluding taxes and extra premium, shall be payable without interest.

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