

# PROTECTION KA VAADA. BACHAT BHI ZYADA.

Get a Double Dhamaka of up to **50X\*** Cover  
and Guaranteed Benefits.

PRESENTING



-  Up to **30X Life Cover** at the start of the plan\* + Up to **20X Cover with rider\***
-  Choose your Payout - Lump Sum & Regular Income
-  **Guaranteed Returns**



Bachat bhi Protection bhi

**bharti**  
LIFE INSURANCE

\*Up to 30X cover under the base product at policy inception + 20X cover with Bharti Life Non-Linked Complete Shield Rider Accidental Death Benefit Option

Life Insurance Coverage is available under this policy • Bharti Life Insurance Company Limited is the name of the Company and Bharti Life Guaranteed Bachat (UIN:130N144V01) is only the name of the non-linked, non-participating individual savings life insurance plan and does not in any way represent or indicate the quality of the policy or its future prospects. • This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond. • Policyholder and Life Insured may be different in this product • Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. Bharti Life Insurance is the name of the Company and Bharti Life Non-Linked Complete Shield Rider is only the name of the Non-Linked, Non-Participating Individual Health Insurance Rider and does not in any way represent or indicate the quality of the policy or its future prospects. UIN: 130B011V02.

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



Life Insurance Coverage is available in this product

## Bharti Life Guaranteed Bachat Plan

The dreams you nurture for yourself and your loved ones are the true reflections of your hard work, commitment, and aspirations. You strive every day to create a future that is secure, comfortable, and filled with opportunities. But life is uncertain, and protecting these dreams is just as important as working towards them. A Life Insurance plan ensures that your family's future is financially secure, no matter what life has in store. What if you could combine protection with the power of customized savings — giving you the flexibility to shape your financial future your way?

At Bharti Life, we understand that every dream is unique and every journey towards it is personal. That's why we bring you Bharti Life Guaranteed Bachat Plan — a Life Insurance Savings Plan designed to offer you the perfect blend of protection, flexibility, and growth. With **Bharti Life Guaranteed Bachat Plan**, you can choose how and when you wish to receive your benefits, customize your plan to suit your financial goals with a variety of options, and have the option to keep your money invested until you need it. You can choose to receive your guaranteed benefits as a lump sum or as a regular income stream to fund your financial goals. Backed by the assurance of life insurance coverage, this plan helps secure your family's financial future while empowering you to achieve your aspirations on your own terms.

## Highlights of Bharti Guaranteed Bachat Plan

- 1** **Financial security through insurance cover:** Stay protected with life insurance cover for the financial security of your family and loved ones.
- 2** **Flexible payout options:** Choose how you receive your benefits — as a lump sum or as income, based on your financial goals and preferences
- 3** **Customizable benefit structures:** Enjoy the freedom to design your plan with a wide range of premium payment terms, deferment periods and income periods to suit your financial goals
- 4** Enhance protection coverage through riders
- 5** Tax benefits as per prevailing tax laws

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



## Plan at a Glance

### Boundary conditions

Parameter	Eligibility Criteria																								
Plan Option	<ul style="list-style-type: none"> <li><b>Option I:</b> Lumpsum Option</li> <li><b>Option II:</b> Income Plus Option</li> </ul>																								
Premium Bands	<ul style="list-style-type: none"> <li><b>Band 1:</b> INR 22,000 to &lt;INR 50,000</li> <li><b>Band 2:</b> &gt;=INR 50,000 to &lt;INR 1,00,000</li> <li><b>Band 3:</b> INR 1,00,000 and above</li> </ul>																								
*Premium excludes any taxes, underwriting extra and modal factors																									
Premium Payment Term/ Policy Term/ Age at Entry/ Maturity Age	Plan Option	Policy Term (years)	Premium Payment Term (years)	Deferment Period <sup>2</sup> (years)	Income Period <sup>3</sup> (years)	Minimum Age at entry <sup>4</sup> (years)	Maximum Age at entry <sup>4</sup> (years)			Minimum Maturity Age <sup>5</sup> (years)	Maximum Maturity Age <sup>5</sup> (years)														
							Band 1	Band 2	Band 3		Band 1	Band 2	Band 3												
							45	50	50		70	75	75												
							50	50	50		75	75	75												
							54	55	55		79	80	80												
							54	54	54		79	79	79												
	Lumpsum Option	PPT + Deferment Period	Minimum: 12 Maximum: 25	5,6,7,8,9, 10,12,15, To Age 18 <sup>1</sup>	Not Applicable	18- Policy Term (for Policy Terms less than 18 years)	53	53	53	18 years	78	78	78												
							50	50	50		75	75	75												
							50	50	50		80	80	80												
							50	50	50		80	80	80												
Minimum Sum Assured at inception (INR.)	Maximum Sum Assured (INR.)	Minimum / Maximum Annualized Premium	Premium Payment Modes	Income Frequency	Minimum Annualized Premium:	INR 22,000 p.a. (exclusive of taxes, if any)																			
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*All ages mentioned above are age as on last birthday																									
^In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years.																									
<sup>1</sup> "To Age 18" implies, in case of minor lives, deferment period shall be the minimum of the deferment period specified under the Variant or until the insured reaches 18 years of age.																									
*Through auto pay options only																									
<sup>2</sup> Deferment Period will be available subject to Policy Term capped to 25 years																									
<sup>3</sup> Income Period will be available subject to Policy Term plus Income Period capped to 50 years.																									

<sup>4</sup>All ages mentioned above are age as on last birthday

<sup>5</sup>In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years.

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\*Through auto pay options only

<sup>2</sup>Deferment Period will be available subject to Policy Term capped to 25 years

<sup>3</sup>Income Period will be available subject to Policy Term plus Income Period capped to 50 years.

# Bharti Life Guaranteed Bachat Plan

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## Benefits in detail

### 1. Death Benefit

In case of death of the Life Assured during the Policy Term, provided the Policy is in-force and all due premiums till the date of death have been paid, Death Benefit will be payable to the Nominee immediately on death. On payment of death benefit to the nominee, the policy will terminate and no further benefits will be payable.

Death Benefit for the two Benefit Options available under the Plan is as follows:

Benefit Option	Death Benefit
<b>Lumpsum Option</b>	Death Benefit is higher of: 1. Sum Assured on Death 2. 105% of the total premiums paid# till date of death Plus accrued Guaranteed Additions plus accrued Loyalty Additions till the date of death (if any)
<b>Income Plus Option</b>	Death Benefit is higher of: 1. Sum Assured on Death; 2. 105% of the total premiums paid# till date of death Plus accrued Loyalty Income Additions till the date of death

Where,

- *Sum Assured on Death is defined as Death Benefit Multiple (DBM) multiplied by Annualized Premium. The DBM is as defined below:*

Benefit Option	Death Benefit Multiple (DBM)
Lumpsum Option	20 in year 1 linearly reducing to 11 towards the end of Policy Term
Income Plus Option	30 in year 1 linearly reducing to 11 towards the end of Policy Term

- *#Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes if collected explicitly.*
- *Annualized Premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.*

### Death during Grace Period

In case of the death of the Life Assured during the Grace Period, the death benefit after deducting the unpaid due premium, if any, shall be payable. The nominee will not have any rights or obligations except to receive the benefits under the policy.

### Death during Lapse Status

In case of the death of the Life Assured while the policy is in lapse status, no benefit shall be payable and the policy shall terminate.

# Bharti Life Guaranteed Bachat Plan

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## 2) Maturity Benefit:

Upon survival of the Life Assured till the end of the Policy Term and provided the Policy is in-force and all due premiums have been paid, maturity benefits are payable on the date of maturity in the following manner:

Plan Option	Maturity Benefit																																																																																																							
	Maturity Benefit (payable as a lumpsum) shall be the sum of:																																																																																																							
<ul style="list-style-type: none"> <li>Guaranteed Maturity Benefit</li> <li>Accrued Guaranteed Additions</li> <li>Accrued Loyalty Additions</li> </ul>																																																																																																								
<p>“Guaranteed Maturity Benefit (GMB)” is defined as a fixed percentage of Annualized Premium. Sample GMB factors are provided below:</p>																																																																																																								
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Lumpsum Option	Policy Year/PT	12		15		20		25																																																																																																
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Non-Linked, Non-Participating Individual Savings Life Insurance Plan



Plan Option	Maturity Benefit				
	Policy Year/PT	12	15	20	25
Lumpsum Option	20			7.0%	7.0%
	21				9.0%
	22				9.0%
	23				9.0%
	24				9.0%
	25				9.0%
	"Loyalty Additions (LA)" is defined as a percentage applicable to GMB, shall accrue at the end of each policy year from LA Start Year till the end of the Policy Term. The applicable LA rates and LA Start Years are as below:				
Policy Term	Premium Payment Term	Loyalty Additions start year		Loyalty Addition Rate	
Less than or Equal to 16 years	7	3		1.50%	
	8	5		1.50%	
	10	5		1.50%	
	11	5		1.50%	
	12	5		1.50%	
	15	5		1.50%	
More than 16 years	7	3		2.50%	
	8	5		2.50%	
	10	5		2.50%	
	11	5		2.50%	
	12	5		2.50%	
	15	5		2.50%	

## Bharti Life Guaranteed Bachat Plan

## Non-Linked, Non-Participating Individual Savings Life Insurance Plan

# BHARTI LIFE **GUARANTEED BACHAT PLAN**

Plan Option	Maturity Benefit																																																																																																																																																																																																																
	<p>Maturity Benefit shall be payable as instalments as below:</p> <ul style="list-style-type: none"> <li>• The Income Instalments shall be payable in arrear during the Income Period</li> <li>• The Return of Premium (ROP) benefit shall be paid along with the last Income Instalment</li> </ul> <p>The policyholder or the nominee/legal heir(s) of the life insured, as the case maybe, has the option to take the maturity benefits as a lumpsum at maturity or anytime during the Income Period. This lumpsum shall be calculated as the higher of [Present Value of future Income Instalments and ROP Benefit discounted at a rate of 8.50% p.a.] and [100.1% of the Total Premiums Paid less sum of the benefits already paid]. The discount rate is not guaranteed. However, any change in discount rate will be subject to prior IRDAI approval.</p> <p>Income Instalment = Guaranteed Income Plus Loyalty Income (if any)</p> <p>“Guaranteed Income (GI)” is defined as a fixed percentage of Annualized Premium payable yearly in arrears during the “Income Period”. Sample GI percentages are provided below:</p> <table border="1"> <thead> <tr> <th>PPT</th><th colspan="3">7</th><th colspan="3">10</th><th colspan="3">10</th><th colspan="3">10</th></tr> <tr> <th>DP</th><th colspan="3">5</th><th colspan="3">0</th><th colspan="3">5</th><th colspan="3">5</th></tr> <tr> <th>PT</th><th colspan="3">12</th><th colspan="3">10</th><th colspan="3">15</th><th colspan="3">15</th></tr> <tr> <th>IP</th><th colspan="3">10</th><th colspan="3">10</th><th colspan="3">10</th><th colspan="3">20</th></tr> <tr> <th>Age</th><th>Band 1</th><th>Band 2</th><th>Band 3</th><th>Band 1</th><th>Band 2</th><th>Band 3</th><th>Band 1</th><th>Band 2</th><th>Band 3</th><th>Band 1</th><th>Band 2</th><th>Band 3</th></tr> </thead> <tbody> <tr> <td>35</td><td>15.4223%</td><td>17.2407%</td><td>18.0597%</td><td>16.8129%</td><td>18.3615%</td><td>19.0986%</td><td>31.3067%</td><td>34.1488%</td><td>35.3958%</td><td>28.3450%</td><td>30.2507%</td><td>31.1316%</td></tr> <tr> <td>40</td><td>14.2018%</td><td>16.0412%</td><td>16.8886%</td><td>15.8782%</td><td>17.4387%</td><td>18.1858%</td><td>29.4809%</td><td>32.3847%</td><td>33.6932%</td><td>27.1439%</td><td>29.0705%</td><td>29.9863%</td></tr> <tr> <td>45</td><td>11.7516%</td><td>13.6537%</td><td>14.5551%</td><td>13.9841%</td><td>15.5887%</td><td>16.3661%</td><td>25.8886%</td><td>28.8510%</td><td>30.2718%</td><td>24.7209%</td><td>26.7373%</td><td>27.6916%</td></tr> </tbody> </table> <p>IP: Income Period</p> <p>“Loyalty Income (LI)” is defined as a fixed percentage of Annualized Premium payable in a year. Loyalty Income percentage (LI%) shall accrue to the policy from the end of the second Policy Year to the end of the Premium Payment Term. Yearly accrual percentage is determined for each Policy Year by applying the LI% to the Total Premiums Paid till that Policy Year. Loyalty Income shall accrue only provided at least two full years premiums have been paid. Sample LI percentage are provided below:</p> <table border="1"> <thead> <tr> <th>PPT</th><th colspan="3">7</th><th colspan="3">10</th><th colspan="3">10</th><th colspan="3">10</th></tr> <tr> <th>DP</th><th colspan="3">5</th><th colspan="3">0</th><th colspan="3">5</th><th colspan="3">5</th></tr> <tr> <th>PT</th><th colspan="3">12</th><th colspan="3">10</th><th colspan="3">15</th><th colspan="3">15</th></tr> <tr> <th>IP</th><th colspan="3">10</th><th colspan="3">10</th><th colspan="3">10</th><th colspan="3">20</th></tr> <tr> <th>Age</th><th>Band 1</th><th>Band 2</th><th>Band 3</th><th>Band 1</th><th>Band 2</th><th>Band 3</th><th>Band 1</th><th>Band 2</th><th>Band 3</th><th>Band 1</th><th>Band 2</th><th>Band 3</th></tr> </thead> <tbody> <tr> <td>35</td><td>1.3328%</td><td>1.4899%</td><td>1.5607%</td><td>0.7265%</td><td>0.7934%</td><td>0.8252%</td><td>1.3528%</td><td>1.4756%</td><td>1.5294%</td><td>1.2248%</td><td>1.3071%</td><td>1.3452%</td></tr> <tr> <td>40</td><td>1.2273%</td><td>1.3863%</td><td>1.4595%</td><td>0.6861%</td><td>0.7535%</td><td>0.7858%</td><td>1.2739%</td><td>1.3993%</td><td>1.4559%</td><td>1.1729%</td><td>1.2561%</td><td>1.2957%</td></tr> <tr> <td>45</td><td>1.0156%</td><td>1.1800%</td><td>1.2579%</td><td>0.6043%</td><td>0.6736%</td><td>0.7072%</td><td>1.1186%</td><td>1.2466%</td><td>1.3080%</td><td>1.0682%</td><td>1.1553%</td><td>1.1966%</td></tr> </tbody> </table> <p>“Return of Premium (ROP) Benefit” is defined as the return of total of all premiums paid, excluding any extra premium, loadings and taxes</p> <p>Once the Income Period starts, the Income Instalments and ROP benefits will be paid irrespective of the Life Assured being alive or not.</p>	PPT	7			10			10			10			DP	5			0			5			5			PT	12			10			15			15			IP	10			10			10			20			Age	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	35	15.4223%	17.2407%	18.0597%	16.8129%	18.3615%	19.0986%	31.3067%	34.1488%	35.3958%	28.3450%	30.2507%	31.1316%	40	14.2018%	16.0412%	16.8886%	15.8782%	17.4387%	18.1858%	29.4809%	32.3847%	33.6932%	27.1439%	29.0705%	29.9863%	45	11.7516%	13.6537%	14.5551%	13.9841%	15.5887%	16.3661%	25.8886%	28.8510%	30.2718%	24.7209%	26.7373%	27.6916%	PPT	7			10			10			10			DP	5			0			5			5			PT	12			10			15			15			IP	10			10			10			20			Age	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	Band 1	Band 2	Band 3	35	1.3328%	1.4899%	1.5607%	0.7265%	0.7934%	0.8252%	1.3528%	1.4756%	1.5294%	1.2248%	1.3071%	1.3452%	40	1.2273%	1.3863%	1.4595%	0.6861%	0.7535%	0.7858%	1.2739%	1.3993%	1.4559%	1.1729%	1.2561%	1.2957%	45	1.0156%	1.1800%	1.2579%	0.6043%	0.6736%	0.7072%	1.1186%	1.2466%	1.3080%	1.0682%	1.1553%	1.1966%
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35	15.4223%	17.2407%	18.0597%	16.8129%	18.3615%	19.0986%	31.3067%	34.1488%	35.3958%	28.3450%	30.2507%	31.1316%																																																																																																																																																																																																					
40	14.2018%	16.0412%	16.8886%	15.8782%	17.4387%	18.1858%	29.4809%	32.3847%	33.6932%	27.1439%	29.0705%	29.9863%																																																																																																																																																																																																					
45	11.7516%	13.6537%	14.5551%	13.9841%	15.5887%	16.3661%	25.8886%	28.8510%	30.2718%	24.7209%	26.7373%	27.6916%																																																																																																																																																																																																					
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35	1.3328%	1.4899%	1.5607%	0.7265%	0.7934%	0.8252%	1.3528%	1.4756%	1.5294%	1.2248%	1.3071%	1.3452%																																																																																																																																																																																																					
40	1.2273%	1.3863%	1.4595%	0.6861%	0.7535%	0.7858%	1.2739%	1.3993%	1.4559%	1.1729%	1.2561%	1.2957%																																																																																																																																																																																																					
45	1.0156%	1.1800%	1.2579%	0.6043%	0.6736%	0.7072%	1.1186%	1.2466%	1.3080%	1.0682%	1.1553%	1.1966%																																																																																																																																																																																																					

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



### 3) Tax Benefits:

You may be eligible for tax benefits on the premiums paid as well as the benefits received as per the prevailing tax laws. The tax benefits are subject to change as per change in tax laws from time to time.

## Case Study

### How does the plan work?

Prem is 35 years old and is looking for insurance which also gives him opportunities to save for his future. He evaluated multiple financial instruments such as debt funds, Fixed Deposits, mutual funds and insurance based on their likelihood of guaranteed & safe returns, financial security as well as tax benefits. Taking into account the benefits offered by each instrument, he decided to save for his future with a life insurance policy which offers all three benefits of guaranteed returns, financial protection and tax efficiency.

#### Scenario 1

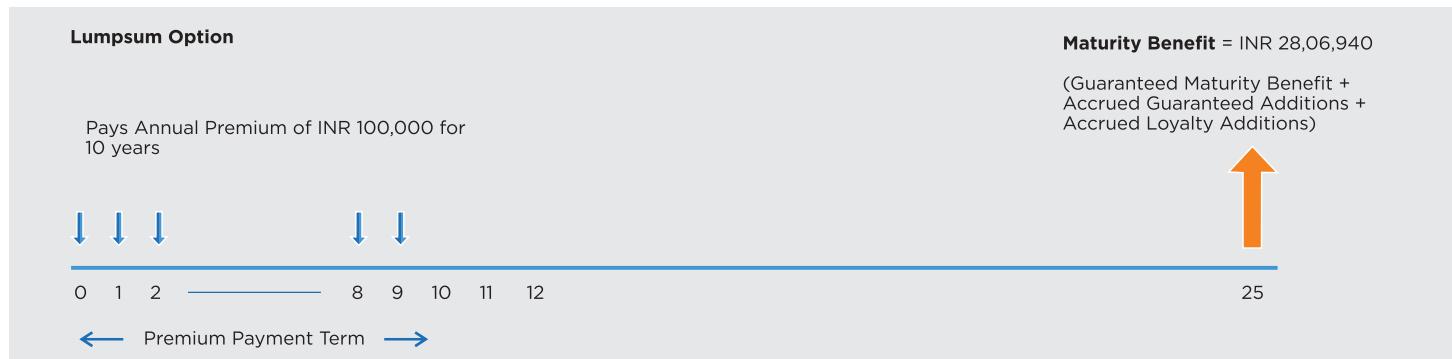
Prem chooses Bharti Life Guaranteed Bachat Plan and opts for **Lumpsum Option** considering he wants a lumpsum benefit at maturity and opts for premium payment term of 10 years with a deferment period of 15 years. His Policy Term would therefore be 25 years.

He wants to pay a premium of INR 1,00,000 p.a. (exclusive of taxes, rider premiums, underwriting extra premiums, if any). The Guaranteed Maturity Benefit under his Policy is INR 10,11,510.

The below cases illustrate the benefits that Prem would receive in this Lumpsum Option.

#### Case I: On survival till policy maturity

Prem pays all the due premiums and survives till the end of the Policy Term. At the end of 25th Policy Year, i.e at maturity, he receives a lumpsum Maturity Benefit of INR 28,06,940.



Total Premium Paid (INR)	10,00,000
Benefits Payable	Benefit Amount (INR)
Guaranteed Maturity Benefit (a)	10,11,510
Accrued Guaranteed Additions (b)	12,64,388
Accrued Loyalty Additions (c)	5,31,043
Maturity Benefit at the end of 25th Year (a+b+c)	28,06,940

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan

BHARTI LIFE  
**GUARANTEED  
BACHAT PLAN**

## Case II: In case of death during policy term:

In case of death of Prem during the policy term in the 14th year, his family would receive Death Benefit of INR 20,94,618 immediately on death.

### Lumpsum Option

In case of death during 14th Policy Year, **Death Benefit** = INR 20,94,618 is paid to the nominee and the policy will terminate

Pays Annual Premium of INR 100,000 for 10 years



## Scenario 2

Prem now decides to look at secondary income options to cater to his family's growing needs and decides to save in Bharti Life Guaranteed Bachat Plan for a premium of INR 1,00,000 p.a. (exclusive of taxes, rider premiums, underwriting extra premiums, if any). He wants income for a period of 15 years and opts for a premium payment term of 10 years with deferment period of 5 years, the resultant policy term being 15 years.

The income period would be 15 years and the income would start from the 16th year (post maturity) till the 30th year (end of income period).

The income can be taken with a frequency of Annual, Semi-Annual, Quarterly, and Monthly. Prem opts to receive income annually.

The below cases illustrate the benefits that Prem would receive in this Plan option.

### Case I: On survival till policy maturity

Prem pays the premiums for the entire duration of the premium payment term that is 10 years.

On Survival, provided all premiums have been paid, Income would start from the 16th year till the end of 30th year (this is the income period). Additionally, at the end of the 30th year, he would receive a lumpsum benefit in the form of a Return of Premium benefit along with the last income installment.

### Income Plus Option

During Income Period, Prem will receive an **Income Instalment** of INR 1,08,393 each year after maturity for 15 years. On the 30th year he will receive INR 10,00,000 as **lumpsum benefit** along with last income benefit payout.



# Bharti Life Guaranteed Bachat Plan

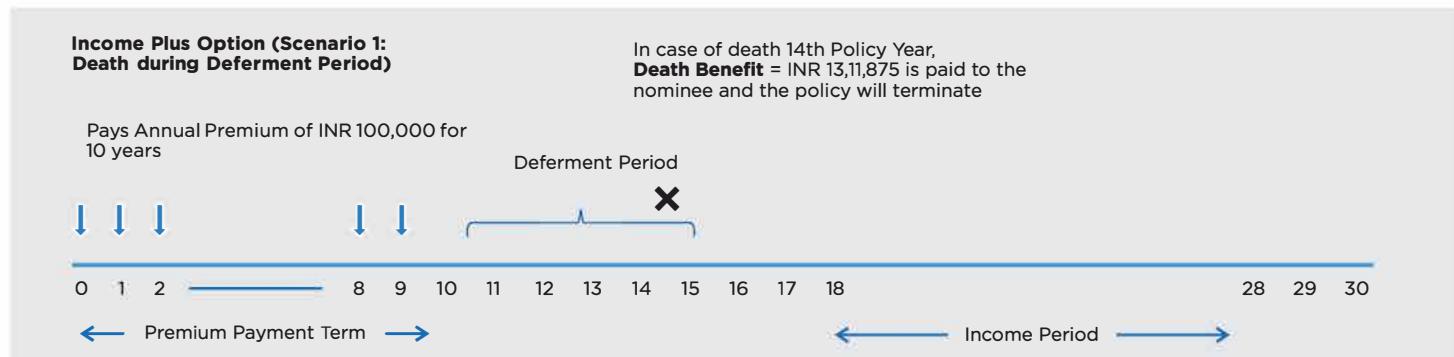
Non-Linked, Non-Participating Individual Savings Life Insurance Plan

BHARTI LIFE  
**GUARANTEED  
BACHAT PLAN**

<b>Total Premium Paid (INR)</b>	10,00,000
<b>Benefits Payable</b>	<b>Benefit Amount (INR)</b>
Guaranteed Income (p.a.) (a)	32,518
Loyalty Income (p.a.) (b)	75,875
Income Instalment (p.a.) (a+b)	1,08,393
Return of Premium (ROP) benefit at the end of the Income Period	10,00,000
<b>Total Benefits Paid</b>	<b>26,25,898</b>

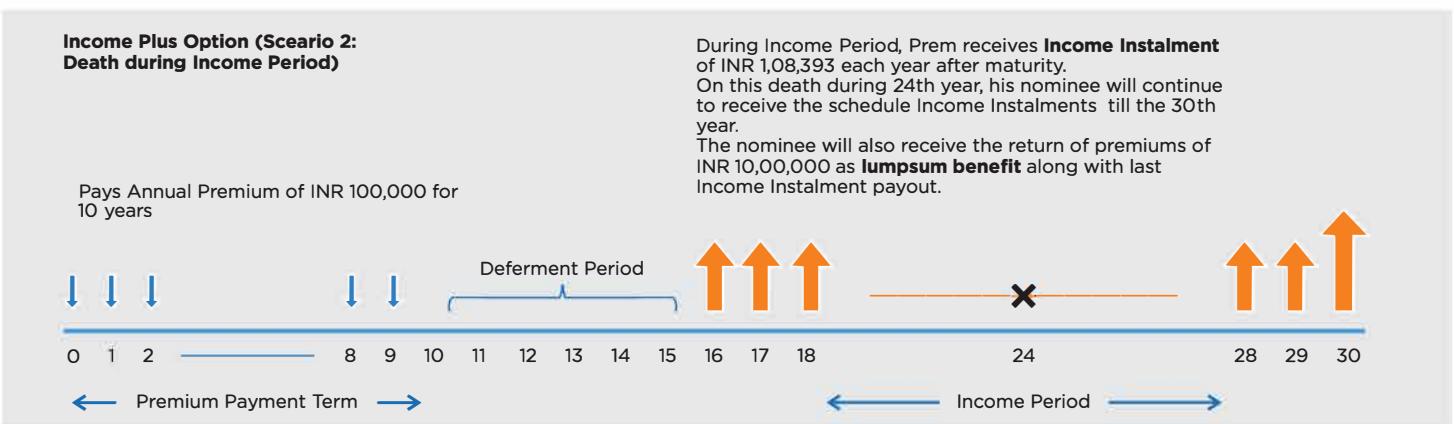
## Case II: Death during Deferment Period

In the example above, in case of Prem's death during the deferment period in the 14th Policy Year, his family would receive death benefit of INR 13,11,875 immediately on death and the policy will terminate.



## Case III: Death during Income Period

In the example above, in case of Prem's death during the Income Period in the 24th year, his family would continue to receive the Income Instalments as scheduled in the Policy and the Return of Premium benefit along with the final Instalment. Prior to his death, Prem would have also received the Income Instalments starting from the 16th year till the 23rd year



All benefits payable in this option will be as illustrated under Case I.

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



## What premiums do I need to pay?

Premium Rates vary by age, gender, premium payment term and policy term and the plan option chosen. In case of female life, a 3 year age set back would be applied on the male rates. Further, note that the female rate for the first three entry ages for each plan option shall be set equal to the corresponding male rate at the minimum entry age.

**Premium payment mode:** You may choose monthly\*, quarterly\*, semi-annual or annual premium payment mode. The factors applicable for each mode are as given below:

Mode	Modal Factor
Annual	1 of Annualized Premium
Semi-Annual	0.51 of Annualized Premium
Quarterly*	0.26 of Annualized Premium
Monthly*	0.0867 of Annualized Premium

\*Through auto pay (ECS) only

## Advance Premium

For monthly premium payment mode policies, the Company may accept 3 months premium in advance only on the date of commencement of the policy.

In case of advance premium:

- Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year
- The premium so collected in advance shall only be adjusted on the due date of the premium.

## What happens if I am unable to pay premiums?

We recommend that you pay all your premiums on the respective due dates to enjoy the policy benefits. However, we also understand that sudden changes in lifestyle like an increase in responsibility or an unexpected increase in household expenses may affect your ability to pay future premiums.

You have following flexibilities in order to ensure that your benefits under the policy continue in full or part.

**Grace Period:** Grace period is the period after the premium due date, during which you may pay your premiums without any impact on the policy benefits. During the grace period, the Policy is in-force including risk cover under the Rider. The grace period is 15 days for monthly mode and 30 days for annual/ semi-annual/ quarterly premium payment modes.

In case of the death of the Life Assured during the Grace Period, the death benefit after deducting the unpaid due premium, if any, shall be payable. The nominee will not have any rights or obligations except to receive the benefits under the policy.

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



## **If the Policy has not acquired Surrender Value:**

If Policyholder does not pay the due premiums within the Grace Period, the policy shall lapse with effect from the date of such unpaid premium ('lapse date'). You can revive the policy within the period allowed for revival of the policy. At the end of the revival period if the policy is not revived, then the policy will be terminated and no benefits will be payable.

## **If the Policy has acquired Surrender Value:**

After completion of first policy year provided one full year premium has been received, and further premiums have not been paid due to any reason, the Policy will automatically be converted into Paid up, on expiry of the Grace period. The Policy and all the guaranteed benefits under the Policy would be reduced and calculated as given below. You have the option to revive the policy within the period given for revival of the policy. At the end of the revival period if the policy is not revived then the policy will continue in Paid-up status and only the Paid-up benefits will be payable. The timing of the survival benefits payable under paid up policies will be same as for the premium paying policy.

<b>Paid Up Benefits</b>	<b>Paid Up Benefits Payable</b>
Death Benefit	<p><u>Lumpsum Option:</u></p> <p>Reduced Paid-Up (RPU) Factor <math>\times</math> Sum Assured on Death subject to a minimum of 105% of Total Premiums Paid till date of death + accrued Guaranteed Additions (GA) + accrued Loyalty Additions (LA) for the Paid-up policy (if any) till the date of death</p> <p><u>Income Plus Option:</u></p> <p>RPU Factor <math>\times</math> Sum Assured on Death subject to a minimum of 105% of Total Premiums Paid till date of death + accrued Loyalty Income Additions (LIA) till date of death</p>
Maturity Benefit	<p><u>Lumpsum Option:</u></p> <p>Paid-up Guaranteed Maturity Benefit + accrued Guaranteed Additions + accrued Loyalty Additions as applicable for a Paid-up policy</p> <p>There will be no change in the GA and LA already accrued under the Policy up to the date of the Policy becoming Paid-up. After Policy acquires Paid-up status, future GA shall accrue as Paid-up GA and future LA shall accrue as Paid-up LA till the end of the Policy Term.</p> <p>If all due premiums have not been paid in full till the end of the LA Start Year, the Paid-up LA shall not accrue for the Policy in Paid-up status.</p> <p>“Paid-up Guaranteed Maturity Benefit” = RPU Factor <math>\times</math> Guaranteed Maturity Benefit</p> <p>“Paid-up Guaranteed Additions Rate” = RPU Factor <math>\times</math> GA rate</p> <p>“Paid-up Loyalty Additions Rate” = RPU Factor <math>\times</math> LA rate</p> <p>“Paid-up GA” = Paid-up Guaranteed Additions Rate <math>\times</math> Paid-up Guaranteed Maturity Benefit</p> <p>“Paid-up LA” = Paid-up Loyalty Additions Rate <math>\times</math> Paid-up Guaranteed Maturity Benefit</p> <p><u>Income Plus Option:</u></p> <p>The Paid-up Maturity Benefit shall be payable in instalments as mentioned below:</p> <ul style="list-style-type: none"><li>• The Paid-up Income Instalments shall be payable in arrears during the Income Period</li><li>• Return of Premium (ROP) benefit shall be paid along with the last Paid-up Income Instalment</li></ul> <p>The policyholder or the nominee/legal heir(s) of the life insured, as the case maybe, has the option to take the Paid-up maturity benefits as a lumpsum at maturity or anytime during the Income Period. This lumpsum shall be calculated as a Present Value of future Paid-up Income Instalments and ROP Benefit discounted at a rate of 8.50% p.a. The discount rate is not guaranteed. However, any change in discount rate will be subject to prior IRDAI approval.</p> <p>There will be no change in the Loyalty Income already accrued under the Policy up to the date of the Policy becoming Paid-up. After Policy acquires Paid-up status, accrual of future Loyalty Income% each year shall be calculated by applying the Paid-up LIA% to the Total Premiums Paid (excluding any loadings) till that Policy Year.</p> <p>“Paid-up LIA%” = RPU Factor <math>\times</math> LIA%</p>

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



Where,

Reduced Paid-up (RPU) Factor = (Total period for which premiums have been paid)/(Maximum period for which premiums were originally payable)

## Revival:

You have the flexibility to revive your lapsed/ paid-up policy within the revival period of five years after the due date of the first unpaid premium, subject to the terms and conditions the Company may specify from time to time.

For Revival, you will need to pay all the outstanding premiums and interest on the outstanding premiums and applicable taxes. The revival interest rate may be changed by the Company from time to time, subject to prior approval from IRDAI. The revival interest rate will be calculated on the 1st of April every year and will be derived as average of last six months 10-year G.Sec\* yield of the immediate last financial year plus 2%. The revival rate of interest for FY 25-26 is 8.87% p.a.

\*The source of 10-year G-sec is The Clearing Corporation of India Ltd (ccilindia.com) Negotiated Dealing System – Order Matching (NDS-OM) Platform.

## Can I surrender my policy?

We would want you to pay premiums regularly till the end of your premium payment term to get maximum benefits under the policy. However, in case you are not able to pay all premiums and want to exit the policy earlier, then only surrender value will be payable to you.

The policy acquires a surrender value after completion of first policy year provided one full year premium has been received.

On surrender post the Policy acquires surrender value, you will receive the higher of:

- Guaranteed Surrender Value (GSV)
- Special Surrender Value (SSV)

The SSV shall become payable after completion of first policy year provided one full year premium has been received.

The policy acquires GSV after the payment of premium for at least two consecutive years. The surrender benefit will be payable immediately on surrender.

For more details on the Surrender Benefit, please refer the Policy document.

## Can I change the Income Frequency opted under Income Plus option?

Yes, you can change the Income Frequency (annual, semi-annual, quarterly, or monthly) selected under the Income Plus option. However, this change must be requested at least 3 months before maturity and before the Income Period begins. You can do this through any of the Company's servicing channels. Once the Income Period has started, the Income Frequency cannot be changed. Please note that applicable modal factors below will be used to calculate the equivalent income based on your chosen frequency:

Income Frequency	Modal Factor
Annual	100% of Income Installment
Semi-Annual	98% of Income Installment x 1/2
Quarterly	97% of Income Installment x 1/4
Monthly	96% of Income Installment x 1/12

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



## Do I get the flexibility to enhance my protection through additional features?

For added protection the following riders can be availed by paying additional premium along with Bharti Life Guaranteed Bachat Plan:

Rider	UIN	Scope of Benefits
Bharti Life Term Rider	130B009V03	Under this rider the policyholder can increase the life insurance coverage for a nominal premium.
Bharti Life Hospi Cash Rider	130B007V05	This rider allows payment of a fixed benefit for each day of hospitalization subject to maximum of 40 days per year and also provides lump sum benefit in case of surgery
Bharti Life Premium Waiver Rider	130B005V05	Under this rider, in case the Life Insured is diagnosed from any of the 11 critical illnesses covered under the rider, the future premiums are waived off and the benefits under the policy will continue
Bharti Life Non Linked Complete Shield Rider	130B011V02	Receive additional sum assured chosen under the rider in case of happening of a covered event.

Please refer to rider brochure for complete details on terms and conditions and exclusions before opting for the rider.

In case the Policyholder opts for a Rider, the outstanding term of the Base Policy will be at least equal to 5 years subject to maximum rider maturity age under the rider. The Premium Payment Term of the Rider shall be less than or equal to the Policy Term of the Base Policy.

*The Premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the Base Policy, the Premiums under all other life insurance Riders put together shall not exceed 30% of premiums under the Base Policy and any benefit arising under each of the above mentioned Riders shall not exceed the Sum Assured under the Base Policy.*

**Loans against Policy:** Financial burdens cannot be predicted and may arise any time. Thus, this Policy gives flexibility to take loan from the Company. This is only possible if your Policy is in force and has acquired surrender value and shall be subject to the following terms and conditions:

1. The loan shall carry interest at the rate specified by the Company at the time of advancing the loan. The loan interest rate will be equal to the 10 year GSec\* rate prevailing on 1st April each year plus 3% and will remain applicable for new as well as existing loans for that financial year. The interest rate in a Policy loan is not guaranteed and could be reviewed by the Company on 1st of April every year. The rate of interest for FY 25-26 chargeable on Policy loans is 9.69% p.a. simple interest.
2. The Policyholder shall assign the Policy absolutely to the Company and the Policy will be held by the Company as security for repayment of the loan and interest thereon;
3. The interest shall be calculated on a daily basis and the Policyholder can choose the method and frequency of billing of the loan interest amount.
4. The loan amount plus the outstanding interest will be adjusted against any benefits payable to the Policyholder
5. In case the Policy results in a claim before the repayment of the loan in full with interest, the Company shall be entitled to recover the outstanding loan and interest from any monies payable under the Policy;
6. In case the Policy is in Paid Up status, then the outstanding loan amount together with the interest shall not be equal to or exceed the Surrender Value of the Policy at any point of time. In case the outstanding loan amount with interest is greater than or equal to the Surrender Value, the Policy shall stand terminated and all future benefits will cease to exist. The policyholders shall be adequately intimated through reminders to repay the loan amount before termination of the policy. In-force premium paying/fully Paid Up Policy will never be cancelled for any contingencies arising from Policy loan payments.
7. The minimum amount of loan under this Policy is INR.15,000.
8. The loan amount will not exceed 70% of the Surrender Value.

\*The source of 10 year G-sec is The Clearing Corporation of India Ltd (ccilindia.com) Negotiated Dealing System – Order Matching (NDS-OM) Platform.

Any change in basis of determination of interest rate for policy loan can be done only after prior approval of the Authority.

# Bharti Life Guaranteed Bachat Plan

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## Terms and conditions

**Free-look option:-** If Policyholder disagrees with any of the terms and conditions of the Policy, there is an option to return the original Policy along with a letter stating reason/s within 30 days of receipt of the Policy Document. The Policy will accordingly be cancelled and the Company will refund an amount equal to the Premium paid and may deduct a proportionate risk premium for the period on cover, the medical expenses incurred by the Company (if any) and the stamp duty charges. All rights under this Policy shall stand extinguished immediately on cancellation of the Policy under the free look option.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

For existing e-Insurance Account: For the purpose of computation of the said Free Look Period, the date of delivery of the e-mail confirming the credit of the Insurance Policy by the IR

For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the free look period.

## Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

## Vesting of the Policy

In case the Life Insured is a minor, the ownership of policy will automatically vest on the Life Insured on attainment of majority. If the Life Insured is a minor, only the surviving parents or the surviving grandparents can be the policyholder. In case of death of the policyholder while the Life Insured is a minor, the legal guardian can be the policyholder. The legal guardian may choose to continue to hold the policy or surrender the policy.

## Availability of Product via online mode

Product will be available for sale through online mode.

## Assignment and Nomination

**Assignment:** Assignment shall be in accordance with the provisions of sec 38 of the Insurance Act 1938 as amended from time to time.

**Nomination:** Nomination shall be in accordance with the provisions of sec 39 of the Insurance Act 1938 as amended from time to time.

## Grievance Redressal

### 1. Customer Service

You can seek clarification or assistance on the Policy from the following:

- The Advisor/Agent/Intermediary through whom the Policy was bought
- The Customer Service Representative of the Company at toll free no. 1800 102 4444
- WhatsApp us 'Hi' at 02248815768
- Email: [service@bhartilife.com](mailto:service@bhartilife.com)
- Mail to: Customer Service

Bharti Life Insurance Company Ltd.  
Spectrum tower, 3rd Floor,  
Malad link road, Malad (west),  
Mumbai 400064. Maharashtra'

### 2. Grievance Redressal Procedure

#### Step 1: Inform us about your grievance

In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines:

- Lodge your complaint online at [www.bhartilife.com](http://www.bhartilife.com)
- Call us at our toll free no. 1800 102 4444
- Email us at [complaints.unit@bhartilife.com](mailto:complaints.unit@bhartilife.com)
- Write to us at:

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



## Registered Office:

Bharti Life Insurance Company Ltd.  
Unit No. 1902, 19th Floor, Parinee Crescenzo  
'G' Block, Bandra Kurla Complex, BKC Road,  
Behind MCA Ground, Bandra (East),  
Mumbai -400051, Maharashtra

## Grievance Redressal Cell:

Bharti Life Insurance Company Ltd  
Spectrum tower, 3rd Floor,  
Malad link road, Malad (west),  
Mumbai 400064, Maharashtra

- Visit our nearest branch and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.

## Step 2: Tell us if you are not satisfied

In case you are not satisfied with the decision provided or if you have not received any response post completion of 14 days, you may write to Head - Customer Service for resolution at the above mentioned address or email at: [head.customerservice@bhartilife.com](mailto:head.customerservice@bhartilife.com):

You are requested to inform us about your concern (if any) within 8 weeks of receipt of resolution as stated above, failing which it will be construed that the complaint is satisfactorily resolved.

## Step 3: If you are not satisfied with the resolution provided by the Company

Where the redressal provided by the Company is not satisfactory despite the escalation above, the customer may represent the case to the Ombudsman for Redressal of the grievance.

For preferring a complaint before the Insurance Ombudsman, you may prefer to Insurance Ombudsman Rule, 2017(as may be amended from time to time).

To locate the nearest Ombudsman office, please visit <https://www.cioins.co.in/Ombudsman> or you may also locate the list our website - <https://www.bhartilife.com>

If you are not satisfied with the response or do not receive a response from us within 14 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority (IRDA of India) of India on the following contact details:

IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255 or 18004254732

Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)

You can also register your complaint online at <https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by paper:

General Manager  
Insurance Regulatory and Development Authority of India(IRDAI)  
Policyholder's protection & Grievance Redressal Department - Grievance Redressal Cell.  
Sy.No.115/1, Financial District, Nanakramguda,  
Gachibowli, Hyderabad - 500 032.

## SECTION 41 OF THE INSURANCE ACT, 1938, as amended from time to time: Prohibition of rebates

**(1)** "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:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

**(2)** Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees."

## SECTION 45 OF INSURANCE ACT 1938 as amended from time to time

Fraud or Misstatement or suppression of material fact, would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time. Refer Appendix I.

# Bharti Life Guaranteed Bachat Plan

Non-Linked, Non-Participating Individual Savings Life Insurance Plan



## About Us

Bharti Life Insurance Company Limited is a wholly owned subsidiary of Bharti Life Ventures Private Limited (Bharti Group Company), a business group in India with interests in telecom, agri business and retail.

As we further expand our presence across the country with a large network of distributors, we continue to provide a varied range of products and service offerings to cater to specific insurance and wealth management needs of customers. Whatever your plans in life, you can be confident that Bharti Life will offer the right financial solutions to help you achieve them.

## Disclaimers

- Life Insurance Coverage is available under this policy
- Bharti Life Insurance Company Limited is the name of the Company and Bharti Life Guaranteed Bachat is only the name of the non-linked, non-participating individual savings life insurance plan and does not in any way represent or indicate the quality of the policy or its future prospects.
- This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond.
- Riders are not mandatory and are available for an additional cost
  - Bharti Life Term Rider (130B009V03) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects.
  - Bharti Life Hospi Cash Rider (130B007V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects.
  - Bharti Life Premium Waiver Rider (130B005V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects.
  - Bharti Life Non Linked Complete Shield Rider (130B011V02) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects.
- Policyholder and Life Insured may be different in this product
- Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time



Bharti Life Insurance Company Limited, IRDAI Registration No.: 130 dated 14/07/2006 [Life Insurance Business]  
Registered Office: Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai -400051, Maharashtra. CIN - U66010MH2005PLC157108. UIN: 130N144V01. ADVT No.: II-June-2025-5699.

### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS//FRAUDULENT OFFERS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.  
Public receiving such phone calls are requested to lodge a police complaint.

## Appendix I

### **Section 45 – Policy shall not be called in question on the ground of mis-statement after three years**

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time.

01. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 yrs from
  - a. the date of issuance of Policy or
  - b. the date of commencement of risk or
  - c. the date of revival of Policy or
  - d. the date of rider to the Policywhichever is later.
02. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from
  - a. the date of issuance of Policy or
  - b. the date of commencement of risk or
  - c. the date of revival of Policy or
  - d. the date of rider to the Policywhichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:
  - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
  - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
  - c. Any other act fitted to deceive; and
  - d. Any such act or omission as the law specifically declares to be fraudulent.
04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Misstatement of or suppression of the fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
09. The insurer can call for proof of age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of age of Life Insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.