



# **INSTANT** Income Meets Long-Term Security. Get Both!

Get 50%\* Of Your Annual Premium Instantly.

PRESENTING



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

✓ Receive **Instant Income** on  
Policy Issuance\*

✓ Enjoy **Secured Regular Income**  
along with **Life Cover**

# Bharti Life Secure InstaIncome Plan

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



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## Life Insurance Coverage is available in this product

### 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.

### Bharti Life Secure InstaIncome Plan

Life's little pleasures are meant to be savored instantly. With Bharti Life Secure InstaIncome Plan, you can experience the same instant gratification with your finances while also enjoying a Life Insurance cover so that your family's future financial needs are taken care of in your absence and your family continues to maintain their lifestyle in case of any unfortunate incident that may happen to you. Enjoy instant returns, immediate liquidity, guaranteed regular income, the assurance of financial safety and long term income. Instant gratification meets instant peace of mind, so you can start enjoying life's moments right away - while also simultaneously ensuring that your present and your future is safe in case of any unfortunate event.

Bharti Life's Secure InstaIncome Plan offers life insurance cover along with guaranteed income starting as early as day 1 to ensure you meet your immediate needs while also providing income for a longer term to achieve your financial goals. You can use it for meeting regular recurring expenses like your child's school fees, paying your EMI's, building a corpus for retirement, or just ensuring a supplementary income. The plan offers four variants to choose from based on your needs. All variants offer guaranteed benefits and life coverage that ensure you sail through uncertain times.

### Highlights of Bharti Life Secure InstaIncome Plan

- 1. Financial Security** - Life insurance cover to protect your family.
- 2. Guaranteed Returns** - Fully guaranteed benefits to meet your dreams.
- 3. Instant Liquidity** - Get income as early as on issuance.
- 4. Loyalty additions and maturity benefit** to enhance your returns
- 5. Multiple Income Structures** - Choose from 4 variants based on your needs.
- 6. Flexibility** - to choose premium payment term, policy term, income payout period and deferment period based on your personal choice and needs.
- 7. Enhanced protection coverage through riders.**
- 8. Tax benefits** - as per prevailing tax laws.

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## How Does the Plan Work?

- **Step 1** : Choose the plan variant that best suits your needs
- **Step 2** : Decide premium amount, for how long you wish to pay and the duration that you would like to be covered.
- **Step 3** : Choose amount of life cover (Death Benefit Multiple) and income start year (Deferment Period) (if applicable for your chosen variant)
- **Step 4** : Start receiving guaranteed income as early as from day 1

## Plan at a Glance

### Boundary conditions

Parameter	Eligibility Criteria																									
Benefit Options	Flexibility to choose between 4 variants each offering a combination of benefits to meet your needs:																									
	The Benefit structure under each of the variants is given below:																									
	<table><tr><th>Variant</th><th>On Policy Issuance</th><th>During Premium Payment Term</th><th>Post Premium Payment Term</th><th>On Maturity</th></tr><tr><td>Variant 1</td><td>Income Booster</td><td>Guaranteed Early Income</td><td>Guaranteed Income + Loyalty Income</td><td>Guaranteed Maturity Benefit</td></tr><tr><td>Variant 2</td><td>Guaranteed Early Income</td><td>Guaranteed Early Income</td><td>Guaranteed Income + Loyalty Income</td><td>Guaranteed Maturity Benefit</td></tr><tr><td>Variant 3</td><td>-</td><td>Guaranteed Early Income</td><td>Guaranteed Income + Loyalty Income</td><td>-</td></tr><tr><td>Variant 4</td><td>-</td><td>Guaranteed Early Income</td><td>Guaranteed Income + Loyalty Income</td><td>Guaranteed Maturity Benefit</td></tr></table>	Variant	On Policy Issuance	During Premium Payment Term	Post Premium Payment Term	On Maturity	Variant 1	Income Booster	Guaranteed Early Income	Guaranteed Income + Loyalty Income	Guaranteed Maturity Benefit	Variant 2	Guaranteed Early Income	Guaranteed Early Income	Guaranteed Income + Loyalty Income	Guaranteed Maturity Benefit	Variant 3	-	Guaranteed Early Income	Guaranteed Income + Loyalty Income	-	Variant 4	-	Guaranteed Early Income	Guaranteed Income + Loyalty Income	Guaranteed Maturity Benefit
	Variant	On Policy Issuance	During Premium Payment Term	Post Premium Payment Term	On Maturity																					
	Variant 1	Income Booster	Guaranteed Early Income	Guaranteed Income + Loyalty Income	Guaranteed Maturity Benefit																					
	Variant 2	Guaranteed Early Income	Guaranteed Early Income	Guaranteed Income + Loyalty Income	Guaranteed Maturity Benefit																					
Variant 3	-	Guaranteed Early Income	Guaranteed Income + Loyalty Income	-																						
Variant 4	-	Guaranteed Early Income	Guaranteed Income + Loyalty Income	Guaranteed Maturity Benefit																						
Premium Payment Term/ Policy Term/ Income Term & Deferment Period	<table><tr><th>Variant</th><th>PT (in years)</th><th>PPT (in years)</th><th>Income Term (in years)</th><th>Deferment Period (in years)</th></tr><tr><td>1</td><td>30/ 40</td><td>5/ 10/ 12</td><td>30, 40</td><td>Not Applicable</td></tr><tr><td>2</td><td>30/ 40</td><td>5/ 10/ 12</td><td>30, 40</td><td>Not Applicable</td></tr><tr><td>3</td><td>30/ 35/ 40</td><td>10/ 11/ 12</td><td>Policy Term less Deferment Period</td><td>0 (no deferment), 1, 5</td></tr><tr><td>4</td><td>30/ 35/ 40</td><td>10/ 11/ 12</td><td>Policy Term less Deferment Period</td><td>0 (no deferment), 1, 5</td></tr></table>	Variant	PT (in years)	PPT (in years)	Income Term (in years)	Deferment Period (in years)	1	30/ 40	5/ 10/ 12	30, 40	Not Applicable	2	30/ 40	5/ 10/ 12	30, 40	Not Applicable	3	30/ 35/ 40	10/ 11/ 12	Policy Term less Deferment Period	0 (no deferment), 1, 5	4	30/ 35/ 40	10/ 11/ 12	Policy Term less Deferment Period	0 (no deferment), 1, 5
	Variant	PT (in years)	PPT (in years)	Income Term (in years)	Deferment Period (in years)																					
	1	30/ 40	5/ 10/ 12	30, 40	Not Applicable																					
	2	30/ 40	5/ 10/ 12	30, 40	Not Applicable																					
	3	30/ 35/ 40	10/ 11/ 12	Policy Term less Deferment Period	0 (no deferment), 1, 5																					
4	30/ 35/ 40	10/ 11/ 12	Policy Term less Deferment Period	0 (no deferment), 1, 5																						

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<b>Death Benefit Multiple (DBM)</b>	<p>The Sum Assured on Death shall be equal to the Death Benefit Multiple (DBM) multiplied by the Annualized Premium. The Death Benefit Multiple needs to be chosen at policy inception.</p> <p>The DBM is set as –</p> <table><tr><th>Variant</th><th>&lt;51 years</th><th>&gt;=51 years</th></tr><tr><td>1</td><td>10.5</td><td>5 or 10.5</td></tr><tr><td>2</td><td>10.5</td><td>5 or 10.5</td></tr><tr><td>3</td><td>7 or 10.5</td><td>5, 7 or 10.5</td></tr><tr><td>4</td><td>7 or 10.5</td><td>5, 7 or 10.5</td></tr></table>	Variant	<51 years	>=51 years	1	10.5	5 or 10.5	2	10.5	5 or 10.5	3	7 or 10.5	5, 7 or 10.5	4	7 or 10.5	5, 7 or 10.5
Variant	<51 years	>=51 years														
1	10.5	5 or 10.5														
2	10.5	5 or 10.5														
3	7 or 10.5	5, 7 or 10.5														
4	7 or 10.5	5, 7 or 10.5														
<b>Age at Entry/ Maturity Age*</b>  *Age last birthday	<p>The <b>minimum entry age</b> is 0 years (91 days) incase the Death Benefit Multiple (DBM) chosen is 7 or 10.5 times annualized premium and 51 years incase the DBM is 5 times annualized premium.</p> <p>The <b>maximum entry age</b> - 60 years. The maximum entry age varies by variant, deferment period, premium payment term, policy term, premium band and death benefit multiple chosen.</p> <p><b>Minimum Maturity Age</b> - 30 years.</p> <p><b>Maximum Maturity Age</b> - The maximum maturity age varies by variant, deferment period, premium payment term, policy term, premium band and death benefit multiple chosen.</p> <p>Please refer to Appendix 2 for details on Minimum age at entry and Maximum Age at maturity.</p>															
<b>Minimum Sum Assured (INR.)</b>	Based on Minimum Premium															
<b>Maximum Sum Assured (INR.)</b>	No Limit, subject to Board Approved Underwriting Policy															
<b>Minimum / Maximum Annualized Premium</b>	<p><b>Minimum Annualized Premium:</b> INR 15,000 p.a. (exclusive of taxes, if any)</p> <p><b>Maximum Premium:</b> No Limit, subject to Board Approved Underwriting Policy</p>															
<b>Premium Payment Modes</b>	Annual, semi- annual, quarterly & monthly															

\*All ages mentioned above are age as on last birthday



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## Benefits in detail

- 1) **Death Benefit:** In case of death of the Life Insured 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 is the higher of

- ▶ Sum Assured on Death
- ▶ 105% of Total Premiums Paid up to date of death
- ▶ Surrender Value at the time of death

- “Sum Assured on Death” shall be equal to the Death Benefit Multiple (DBM) multiplied by the Annualized Premium.
- #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 insured during the Grace Period, the death benefit after deducting the unpaid due premium 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 insured while the policy is in lapse status, no benefit shall be payable and the policy shall terminate.

- 2) **Survival:** The following survival benefits are payable under the product provided survival of the Life Insured during the Policy Term, all due premiums have been paid till date and the policy is in-force:

Benefit Option	Survival Benefit				
Variant 1	Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid till date, the benefits payable shall be as follows:				
	▶ <b>Income Booster</b> (defined as a percentage of the Annualized) Premium is payable in advance only in the first policy year.				
	Sample income Booster (as a % of Annualized premium) mentioned below				
	Premium Payment Term	Policy Term	Age / Annualized Premium	INR 30,000	INR 50,000
	5	30	35	50%	50%
			45	50%	50%
		40	35	50%	50%
			45	50%	50%
	10	30	35	50%	50%
			45	50%	50%
		40	35	50%	50%
			45	50%	50%
	12	30	35	50%	50%
			45	50%	50%
		40	35	50%	50%
			45	50%	50%

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The frequency of Income Booster payout will be the chosen Income Frequency by default. However, if the Income Frequency is lower than the Premium Payment Frequency the frequency will be equivalent to the Premium Payment Frequency.

► **Guaranteed Early Income** (defined as a percentage of the Annualized Premium) is the regular income payable in arrears during the Premium Payment Term from the second policy year till the last year of Premium Payment Term. The incomes shall be payable as per the chosen Income Frequency.

Sample Guaranteed Early Income (as a % of Annualized premium) mentioned below:

Premium Payment Term	Policy Term	Age / Annualized Premium	INR 30,000	INR 50,000	INR 300,000
5	30	35	8.25%	10.70%	11.95%
		45	4.95%	7.65%	8.90%
	40	35	9.00%	11.60%	12.85%
		45	5.15%	8.10%	9.45%
10	30	35	20.70%	23.50%	24.95%
		45	18.40%	21.25%	22.65%
	40	35	23.40%	26.40%	27.90%
		45	20.80%	23.85%	25.30%
12	30	35	23.90%	26.85%	28.35%
		45	21.55%	24.50%	25.95%
	40	35	27.25%	30.35%	31.90%
		45	24.55%	27.60%	29.10%

Variant 1

► **Guaranteed Income** (defined as a percentage of the Annualized Premium) is the regular income payable in arrears from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Guaranteed Income (as a % of Annualized premium) mentioned below

Premium Payment Term	Policy Term	Age / Annualized Premium	INR 30,000	INR 50,000	INR 300,000
5	30	35	4.13%	5.35%	5.98%
		45	2.48%	3.83%	4.45%
	40	35	4.50%	5.80%	6.43%
		45	2.58%	4.05%	4.73%
10	30	35	10.35%	11.75%	12.48%
		45	9.20%	10.63%	11.33%
	40	35	11.70%	13.20%	13.95%
		45	10.40%	11.93%	12.65%
12	30	35	11.95%	13.43%	14.18%
		45	10.78%	12.25%	12.98%
	40	35	13.63%	15.18%	15.95%
		45	12.28%	13.80%	14.55%

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## Variant 1

- **Loyalty Income** (defined as a percentage of the Annualized Premium) is the additional income payable in arrears from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Loyalty Income (as a % of Annualized premium) mentioned below

Premium Payment Term	Policy Term	Age / Annualized Premium	INR 30,000	INR 50,000	INR 300,000
5	30	35	4.13%	5.35%	5.98%
		45	2.48%	3.83%	4.45%
	40	35	4.50%	5.80%	6.43%
		45	2.58%	4.05%	4.73%
10	30	35	10.35%	11.75%	12.48%
		45	9.20%	10.63%	11.33%
	40	35	11.70%	13.20%	13.95%
		45	10.40%	11.93%	12.65%
12	30	35	11.95%	13.43%	14.18%
		45	10.78%	12.25%	12.98%
	40	35	13.63%	15.18%	15.95%
		45	12.28%	13.80%	14.55%

The details of the period for which Guaranteed Early Income, Guaranteed Income and Loyalty Booster is payable are given below:

PPT (years)	PT (years)	Immediate Income Booster (BOY)	Guaranteed Early Income Starts Year (EOY)	Guaranteed Early Income Benefit End Year (EOY)	Guaranteed Income Benefit Start Year (EOY)	Guaranteed Income Benefit End Year (EOY)	Total Payout Period (no of years)
5	30	Beginning of the 1 <sup>st</sup> Policy year	2	5	6	30	30
10				10	11	30	
12				12	13	30	
5	40		2	5	6	40	40
10				10	11	40	
12				12	13	40	

BOY = Beginning of Year

EOY = End of Year

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## Benefit Option

## Survival Benefit

Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid till date, the benefits payable shall be as follows:

- **Guaranteed Early Income** (defined as a percentage of the Annualized Premium) is the regular income payable in advance during the Premium Payment Term from the first policy year till the last year of Premium Payment Term. The incomes shall be payable as per the chosen Income Frequency.

Sample Guaranteed Early Income (as a % of Annualized premium) mentioned below:

Premium Payment Term	Policy Term	Age / Annualized Premium	INR 30,000	INR 50,000	INR 300,000
5	30	35	9.45%	11.65%	12.70%
		45	7.75%	10.05%	11.15%
	40	35	10.10%	12.45%	13.55%
		45	8.05%	10.55%	11.70%
10	30	35	15.15%	17.70%	18.90%
		45	14.20%	16.70%	17.95%
	40	35	18.85%	21.60%	22.95%
		45	17.60%	20.40%	21.70%
12	30	35	16.00%	18.50%	19.75%
		45	15.10%	17.60%	18.85%
	40	35	21.05%	23.75%	25.10%
		45	19.85%	22.70%	23.90%

## Variant 2

- **Guaranteed Income** (defined as a percentage of the Annualized Premium) is the regular income payable in advance from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Guaranteed Income (as a % of Annualized premium) mentioned below

Premium Payment Term	Policy Term	Age / Annualized Premium	INR 30,000	INR 50,000	INR 300,000
5	30	35	4.73%	5.83%	6.35%
		45	3.88%	5.03%	5.58%
	40	35	5.05%	6.23%	6.78%
		45	4.03%	5.28%	5.85%
10	30	35	7.58%	8.85%	9.45%
		45	7.10%	8.35%	8.98%
	40	35	9.43%	10.80%	11.48%
		45	8.80%	10.20%	10.85%
12	30	35	8.00%	9.25%	9.88%
		45	7.55%	8.80%	9.43%
	40	35	10.53%	11.88%	12.55%
		45	9.93%	11.30%	11.95%

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## Variant 2

- **Loyalty Income** (defined as a percentage of the Annualized Premium) is the additional income payable in advance from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Loyalty Income (as a % of Annualized premium) mentioned below

Premium Payment Term	Policy Term	Age / Annualized Premium	INR 30,000	INR 50,000	INR 300,000
5	30	35	4.73%	5.83%	6.35%
		45	3.88%	5.03%	5.58%
	40	35	5.05%	6.23%	6.78%
		45	4.03%	5.28%	5.85%
10	30	35	7.58%	8.85%	9.45%
		45	7.10%	8.35%	8.98%
	40	35	9.43%	10.80%	11.48%
		45	8.80%	10.20%	10.85%
12	30	35	8.00%	9.25%	9.88%
		45	7.55%	8.80%	9.43%
	40	35	10.53%	11.88%	12.55%
		45	9.93%	11.30%	11.95%

The details of the period for which Guaranteed Early Income, Guaranteed Income and Loyalty Booster is payable are given below:

PPT (years)	PT (years)	Guaranteed Early Income Benefit Start year (BOY)	Guaranteed Early Income Benefit End year (BOY)	Guaranteed Income Benefit Start Year (BOY)	Guaranteed Income Benefit End Year (BOY)	Total Payout Period (no of years)
5	30	1	5	6	30	30
10		1	10	11	30	
12		1	12	13	30	
5	40	1	5	6	40	40
10		1	10	11	40	
12		1	12	13	40	

BOY = Beginning of Year

EOY = End of Year

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## Benefit Option

## Survival Benefit

Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid, the benefits payable shall be as follows:

- **Guaranteed Early Income** (defined as a percentage of the Annualized Premium) is the regular income payable in arrears during the Premium Payment Term with the income start year dependent on the deferment period chosen. The incomes shall be payable as per the chosen Income Frequency.

Deferment period is defined as the waiting period that is measured in years after which the Guaranteed Early Income begins.

- The following Deferment Periods can be chosen -

Deferment Period	Description
0 (no deferment)	Income begins from the 1 <sup>st</sup> policy year
1	Income begins from the 2 <sup>nd</sup> policy year
5	Income begins from the 6 <sup>th</sup> policy year

Sample Guaranteed Early Income (as a % of Annualized premium) mentioned below:

### Variant 3

Premium Payment Term	Policy Term	DBM	Age / Annualized Premium	Deferment - 0			Deferment - 1			Deferment - 5		
				INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000
10	30	10.5	35	38.70%	40.80%	41.85%	42.35%	44.65%	45.80%	59.65%	63.05%	64.80%
			45	NA	39.30%	40.35%	40.70%	43.10%	44.25%	57.60%	61.00%	62.75%
	40		35	35.10%	37.40%	38.55%	38.05%	40.70%	42.00%	52.00%	55.60%	57.40%
			45	33.15%	35.55%	36.75%	36.05%	38.65%	39.95%	49.70%	53.30%	55.10%
12	30	10.5	35	NA	47.15%	48.25%	49.40%	51.75%	52.90%	70.40%	73.90%	75.65%
			45	NA	45.50%	46.55%	47.65%	49.95%	51.15%	68.05%	71.55%	73.30%
	40		35	41.00%	43.35%	44.50%	44.75%	47.30%	48.55%	61.60%	65.25%	67.10%
			45	39.05%	41.35%	42.50%	42.55%	45.15%	46.45%	59.00%	62.60%	64.45%
10	30	7	35	38.85%	40.95%	42.05%	42.55%	44.85%	46.00%	59.90%	63.35%	65.05%
			45	NA	39.70%	40.75%	41.20%	43.55%	44.70%	58.25%	61.65%	63.40%
	40		35	35.30%	37.60%	38.75%	38.25%	40.90%	42.15%	52.30%	55.90%	57.70%
			45	33.60%	36.00%	37.20%	36.50%	39.10%	40.40%	50.40%	54.00%	55.75%
12	30	7	35	NA	47.35%	48.40%	49.60%	51.95%	53.10%	70.70%	74.20%	75.95%
			45	NA	45.90%	46.95%	48.10%	50.45%	51.60%	68.75%	72.25%	74.00%
	40		35	41.20%	43.55%	44.70%	44.95%	47.50%	48.75%	61.90%	65.55%	67.40%
			45	39.50%	41.80%	42.90%	43.05%	45.65%	46.90%	59.70%	63.30%	65.15%



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- **Guaranteed Income** (defined as a percentage of the Annualized Premium) is the regular income payable in arrears from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Guaranteed Income (as a % of Annualized premium) mentioned below:

Premium Payment Term	Policy Term	DBM	Age / Annualized Premium	Deferment - 0			Deferment - 1			Deferment - 5		
				INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000
10	30	10.5	35	30.96%	32.64%	33.48%	33.88%	35.72%	36.64%	47.72%	50.44%	51.84%
			45	NA	31.44%	32.28%	32.56%	34.48%	35.40%	46.08%	48.80%	50.20%
	40		35	28.08%	29.92%	30.84%	30.44%	32.56%	33.60%	41.60%	44.48%	45.92%
			45	26.52%	28.44%	29.40%	28.84%	30.92%	31.96%	39.76%	42.64%	44.08%
12	30	10.5	35	NA	37.72%	38.60%	39.52%	41.40%	42.32%	56.32%	59.12%	60.52%
			45	NA	36.40%	37.24%	38.12%	39.96%	40.92%	54.44%	57.24%	58.64%
	40		35	32.80%	34.68%	35.60%	35.80%	37.84%	38.84%	49.28%	52.20%	53.68%
			45	31.24%	33.08%	34.00%	34.04%	36.12%	37.16%	47.20%	50.08%	51.56%
10	30	7	35	31.08%	32.76%	33.6%	34.04%	35.88%	36.80%	47.92%	50.68%	52.04%
			45	NA	31.76%	32.60%	32.96%	34.84%	35.76%	46.60%	49.32%	50.72%
	40		35	28.24%	30.08%	31.00%	30.60%	32.72%	33.72%	41.84%	44.72%	46.16%
			45	26.88%	28.80%	29.76%	29.20%	31.28%	32.32%	40.32%	43.20%	44.60%
12	30	7	35	NA	37.88%	38.72%	39.68%	41.56%	42.48%	56.56%	59.36%	60.76%
			45	NA	36.72%	37.56%	38.48%	40.36%	41.28%	55.00%	57.80%	59.20%
	40		35	32.96%	34.84%	35.76%	35.96%	38.00%	39.00%	49.52%	52.44%	53.92%
			45	31.60%	33.44%	34.32%	34.44%	36.52%	37.52%	47.76%	50.64%	52.12%

## Variant 3

- **Loyalty Income** (defined as a percentage of the Annualized Premium) is the additional income payable in arrears from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Loyalty Income (as a % of Annualized premium) mentioned below:

Premium Payment Term	Policy Term	DBM	Age / Annualized Premium	Deferment - 0			Deferment - 1			Deferment - 5		
				INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000
10	30	10.5	35	7.74%	8.16%	8.37%	8.47%	8.93%	9.16%	11.93%	12.61%	12.96%
			45	NA	7.86%	8.07%	8.14%	8.62%	8.85%	11.52%	12.20%	12.55%
	40		35	7.02%	7.48%	7.71%	7.61%	8.14%	8.40%	10.40%	11.12%	11.48%
			45	6.63%	7.11%	7.35%	7.21%	7.73%	7.99%	9.94%	10.66%	11.02%
12	30	10.5	35	NA	9.43%	19.65%	9.88%	10.35%	10.58%	14.08%	14.78%	15.13%
			45	NA	9.10%	9.31%	9.53%	9.99%	10.23%	13.61%	14.31%	14.66%
	40		35	8.20%	8.67%	8.90%	8.95%	9.46%	9.71%	12.32%	13.05%	13.42%
			45	7.81%	8.27%	8.50%	8.51%	9.03%	9.29%	11.80%	12.52%	12.89%
10	30	7	35	7.77%	8.19%	8.41%	8.51%	8.97%	9.20%	11.98%	12.67%	13.01%
			45	NA	7.94%	8.15%	8.24%	8.71%	8.94%	11.65%	12.33%	12.68%
	40		35	7.06%	7.52%	7.75%	7.65%	8.18%	8.43%	10.46%	11.18%	11.54%
			45	6.72%	7.20%	7.44%	7.30%	7.82%	8.08%	10.08%	10.80%	11.15%
12	30	7	35	NA	9.47%	9.68%	9.92%	10.39%	10.62%	14.14%	14.84%	15.19%
			45	NA	9.18%	9.39%	9.62%	10.09%	10.32%	13.75%	14.45%	14.80%
	40		35	8.24%	8.71%	8.94%	8.99%	9.50%	9.75%	12.38%	13.11%	13.48%
			45	7.90%	8.36%	8.58%	8.61%	9.13%	9.38%	11.94%	12.66%	13.03%

# Bharti Life Secure InstaIncome Plan

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



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

Variant 3	PPT (years)	PT (years)	Guaranteed Early Income Start year (EOY)	Guaranteed Early Income Benefit End year (EOY)	Guaranteed Income Benefit Start Year (EOY)	Guaranteed Income Benefit End Year (EOY)	Total Payout Period (no of years)
	10	30	1 / 2 /6	10	11	30	PT-deferment period
	11			11	12	30	
	12			12	13	30	
	10	35	1 / 2 /6	10	11	35	PT-deferment period
	11			11	12	35	
	12			12	13	35	
	10	40	1 / 2 /6	10	11	40	PT-deferment period
	11			11	12	40	
	12			12	13	40	

Benefit Option	Survival Benefit								
Variant 4	<p>Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid, the benefits payable shall be as follows:</p> <p>► <b>Guaranteed Early Income</b> (defined as a percentage of the Annualized Premium) is the regular income payable in arrears during the Premium Payment Term with the income start year dependent on the deferment period chosen. The incomes shall be payable as per the chosen Income Frequency.</p> <p>Deferment period is defined as the waiting period that is measured in years after which the Guaranteed Early Income begins.</p> <ul style="list-style-type: none"><li>• The following Deferment Periods can be chosen –</li></ul>								
	<table><tr><th>Deferment Period</th><th>Description</th></tr><tr><td>0 (no deferment)</td><td>Income begins from the 1<sup>st</sup> policy year</td></tr><tr><td>1</td><td>Income begins from the 2<sup>nd</sup> policy year</td></tr><tr><td>5</td><td>Income begins from the 6<sup>th</sup> policy year</td></tr></table>	Deferment Period	Description	0 (no deferment)	Income begins from the 1 <sup>st</sup> policy year	1	Income begins from the 2 <sup>nd</sup> policy year	5	Income begins from the 6 <sup>th</sup> policy year
	Deferment Period	Description							
	0 (no deferment)	Income begins from the 1 <sup>st</sup> policy year							
1	Income begins from the 2 <sup>nd</sup> policy year								
5	Income begins from the 6 <sup>th</sup> policy year								

# Bharti Life Secure InstaIncome Plan

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



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

Sample Guaranteed Early Income (as a % of Annualized premium) mentioned below:

Premium Payment Term	Policy Term	DBM	Age / Annualized Premium	Deferment - 0			Deferment - 1			Deferment - 5		
				INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000
10	30	10.5	35	19.30%	21.20%	22.15%	20.90%	22.95%	24.00%	26.85%	29.55%	30.85%
			45	18.15%	20.05%	21.00%	19.70%	21.75%	22.80%	25.60%	28.30%	29.65%
	40		35	20.40%	22.35%	23.30%	21.90%	24.00%	25.10%	27.50%	30.20%	31.55%
			45	19.15%	21.10%	22.05%	20.70%	22.80%	23.80%	26.30%	29.00%	30.35%
12	30	10.5	35	22.45%	24.50%	25.50%	24.45%	26.70%	27.85%	32.20%	35.20%	36.65%
			45	21.15%	23.20%	24.20%	23.15%	25.40%	26.50%	30.85%	33.85%	35.40%
	40		35	23.85%	26.00%	27.05%	25.85%	28.15%	29.30%	33.10%	36.10%	37.60%
			45	22.50%	24.60%	25.65%	24.50%	26.75%	27.90%	31.85%	34.85%	36.35%
10	30	7	35	19.65%	21.55%	22.50%	21.30%	23.35%	24.35%	27.35%	30.00%	31.35%
			45	19.00%	20.85%	21.80%	20.60%	22.65%	23.70%	26.80%	29.50%	30.85%
	40		35	20.75%	22.70%	23.70%	22.30%	24.40%	25.45%	28.00%	30.70%	32.05%
			45	20.00%	21.95%	22.90%	21.60%	23.60%	24.75%	27.50%	30.20%	31.55%
12	30	7	35	22.80%	24.85%	25.90%	24.90%	27.10%	28.25%	32.75%	35.70%	37.20%
			45	22.05%	24.10%	25.10%	24.10%	26.35%	27.50%	32.15%	35.20%	36.70%
	40		35	24.25%	26.40%	27.45%	26.30%	28.60%	29.75%	33.65%	36.65%	38.15%
			45	23.45%	25.55%	26.60%	25.50%	27.80%	28.95%	33.20%	36.20%	37.70%

## Variant 4

► **Guaranteed Income** (defined as a percentage of the Annualized Premium) is the regular income payable in arrears from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Guaranteed Income (as a % of Annualized premium) mentioned below

Premium Payment Term	Policy Term	DBM	Age / Annua- lized Premium	Deferment - 0			Deferment - 1			Deferment - 5		
				INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000
10	30	10.5	35	19.30%	21.20%	22.15%	20.90%	22.95%	24.00%	26.85%	29.55%	30.85%
			45	18.15%	20.05%	21.00%	19.70%	21.75%	22.80%	25.60%	28.30%	29.65%
	40		35	20.40%	22.35%	23.30%	21.90%	24.00%	25.10%	27.50%	30.20%	31.55%
			45	19.15%	21.10%	22.05%	20.70%	22.80%	23.80%	26.30%	29.00%	30.35%
12	30	10.5	35	22.45%	24.50%	25.50%	24.45%	26.70%	27.85%	32.20%	35.20%	36.65%
			45	21.15%	23.20%	24.20%	23.15%	25.40%	26.50%	30.85%	33.85%	35.40%
	40		35	23.85%	26.00%	27.05%	25.85%	28.15%	29.30%	33.10%	36.10%	37.60%
			45	22.50%	24.60%	25.65%	24.50%	26.75%	27.90%	31.85%	34.85%	36.35%
10	30	7	35	19.65%	21.55%	22.50%	21.30%	23.35%	24.35%	27.35%	30.00%	31.35%
			45	19.00%	20.85%	21.80%	20.60%	22.65%	23.70%	26.80%	29.50%	30.85%
	40		35	20.75%	22.70%	23.70%	22.30%	24.40%	25.45%	28.00%	30.70%	32.05%
			45	20.00%	21.95%	22.90%	21.60%	23.70%	24.75%	27.50%	30.20%	31.55%
12	30	7	35	22.80%	24.85%	25.90%	24.90%	27.10%	28.25%	32.75%	35.70%	37.20%
			45	22.05%	24.10%	25.10%	24.10%	26.35%	27.50%	32.15%	35.20%	36.70%
	40		35	24.25%	26.40%	27.45%	26.30%	28.60%	29.75%	33.65%	36.65%	38.15%
			45	23.45%	25.55%	26.60%	25.50%	27.80%	28.95%	33.20%	36.20%	37.70%

# Bharti Life Secure InstaIncome Plan

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



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

► **Loyalty Income** (defined as a percentage of the Annualized Premium) is the additional income payable in arrears from Premium Payment Term plus one year till the last year of Income Term. The income shall be payable as per the chosen Income Frequency.

Sample Loyalty Income (as a % of Annualized premium) mentioned below:

Premium Payment Term	Policy Term	DBM	Age / Annu- alized Premium	Deferment - 0			Deferment - 1			Deferment - 5		
				INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000	INR 30,000	INR 50,000	INR 300,000
10	30	10.5	35	19.30%	21.20%	22.15%	20.90%	22.95%	24.00%	26.85%	29.55%	30.85%
			45	18.15%	20.05%	21.00%	19.70%	21.75%	22.80%	25.60%	28.30%	29.65%
	40		35	20.40%	22.35%	23.30%	21.90%	24.00%	25.10%	27.50%	30.20%	31.55%
			45	19.15%	21.10%	22.05%	20.70%	22.80%	23.80%	26.30%	29.00%	30.35%
12	30	10.5	35	22.45%	24.50%	25.50%	24.45%	26.70%	27.85%	32.20%	35.20%	36.65%
			45	21.15%	23.20%	24.20%	23.15%	25.40%	26.50%	30.85%	33.85%	35.40%
	40		35	23.85%	26.00%	27.05%	25.85%	28.15%	29.30%	33.10%	36.10%	37.60%
			45	22.50%	24.60%	25.65%	24.50%	26.75%	27.90%	31.85%	34.85%	36.35%
10	30	7	35	19.65%	21.55%	22.50%	21.30%	23.35%	24.35%	27.35%	30.00%	31.35%
			45	19.00%	20.85%	21.80%	20.60%	22.65%	23.70%	26.80%	29.50%	30.85%
	40		35	20.75%	22.70%	23.70%	22.30%	24.40%	25.45%	28.00%	30.70%	32.05%
			45	20.00%	21.95%	22.90%	21.60%	23.70%	24.75%	27.50%	30.20%	31.55%
12	30	7	35	22.80%	24.85%	25.90%	24.90%	27.10%	28.25%	32.75%	35.70%	37.20%
			45	22.05%	24.10%	25.10%	24.10%	26.35%	27.50%	32.15%	35.20%	36.70%
	40		35	24.25%	26.40%	27.45%	26.30%	28.60%	29.75%	33.65%	36.65%	38.15%
			45	23.45%	25.55%	26.60%	25.50%	27.80%	28.95%	33.20%	36.20%	37.70%

Variant 4

PPT (years)	PT (years)	Guaranteed Early Income Start year (EOY)	Guaranteed Early Income Benefit End year (EOY)	Guaranteed Income Benefit Start Year (EOY)	Guaranteed Income Benefit End Year (EOY)	Total Payout Period (no of years)
10	30	1 / 2 / 6	10	11	30	PT-deferment period
11			11	12	30	
12			12	13	30	
10	35	1 / 2 / 6	10	11	35	PT-deferment period
11			11	12	35	
12			12	13	35	
10	40	1 / 2 / 6	10	11	40	PT-deferment period
11			11	12	40	
12			12	13	40	

# Bharti Life Secure InstaIncome Plan

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



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

- 3) Maturity Benefit:** Upon survival of the Life Insured till the end of the Policy Term and provided the Policy is in-force all due premiums have been paid, maturity benefits are payable in lumpsum on the date of maturity in the following manner:

Benefit Option	Maturity Benefit
Variant 1, 2 and 4	<p>► <b>Guaranteed Maturity Benefit</b> (defined as a fixed percentage of Annualized Premium) payable at the end of Policy Term shall be payable at the end of policy term.</p> <p>Guaranteed Maturity Benefit (GMB) for each of the variants given below:</p>

Benefit Option	Maturity Benefit
Variant 3	No maturity benefit payable.

- 4) 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.

# Bharti Life Secure InstaIncome Plan

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



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

## Case Study

### Variant 1:

Mohit, at age 35 years, decides to purchase Bharti Life Secure InstaIncome Plan for a premium of INR 1,00,000 p.a. (exclusive of taxes, rider premiums and underwriting extra premiums, if any) and opts for **Variant 1**.

He opts for a policy term of 30 years and premium payment term of 10 years with an income term of 30 years.

At the beginning of the 1st policy year Mohit receives an Income Booster of Rs. 50,000

On Survival and provided all premiums have been paid, the Guaranteed Early Income will start from end of 2 policy year till Year 10 (end of year); from end of Year 11, income payments (Guaranteed Income plus Loyalty Booster) start and are paid till end of 30th year. On survival till the end of the 30th Year, the Guaranteed Maturity Benefit is paid out.

Early income, Guaranteed and Loyalty income can be taken with a frequency of Annual, Semi-Annual, Quarterly, and Monthly. Mohit opts to receive the income annually.

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

### Case I: On survival till policy maturity

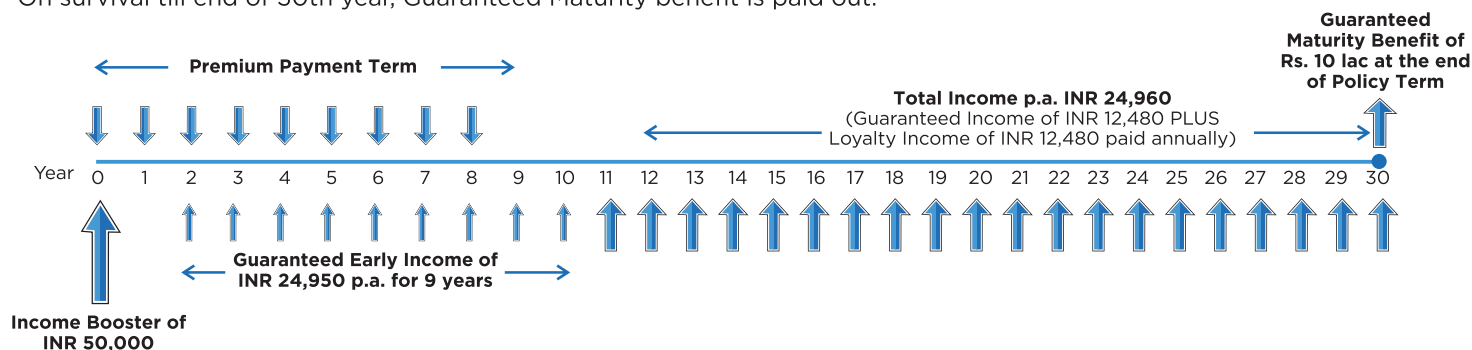
Mohit pays the premiums for the entire duration of the premium payment term that is, 10 years.

At the beginning of the 1st policy year he receives an Income Booster of Rs. 50,000.

From end of the Second Policy year, Guaranteed Early Income starts and is paid each year till the end of Premium Payment Term.

On Survival, and provided all premiums have been paid, Guaranteed Income and Loyalty Income payments would start from the end of 11th year end till the end of 30th year.

On survival till end of 30th year, Guaranteed Maturity benefit is paid out.



<b>Total Premium Paid (INR)</b>	<b>10,00,000</b>
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Benefits Payable	Benefit Amount (INR)	Timing of Benefits
Income Booster	50,000	Beginning of 1st policy year
Guaranteed Early Income (p.a.)	24,960	End of 2nd policy year till the end of the 10th Policy Year
Guaranteed Income (p.a.)	12,480	End of the 11th policy year till the end of the 30th Policy Year
Loyalty Income (p.a.)	12,480	
<b>Total Income (p.a.) (Guaranteed plus Loyalty Booster)</b>	<b>24,960</b>	End of the 11th policy year till the end of the 30th Policy Year
<b>Total Income paid (including early income and immediate income booster)</b>	<b>7,73,750</b>	
<b>Guaranteed Maturity Benefit</b>	<b>10,00,000</b>	End of 30th Policy Year

### Case II: Death during Policy Term

In case of Mohit's death during the policy term in the 10th year, his family would receive death benefit of INR. 10,50,000 immediately on death.



# Bharti Life Secure InstaIncome Plan

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



## Variant 2:

Mohit, at age 35 years, also decides to purchase Bharti Life Secure InstaIncome Plan for a premium of INR 1,00,000 p.a. (exclusive of taxes, rider premiums and underwriting extra premiums, if any) and opts for **Variant 2**.

He opts for a policy term of 30 years and premium payment term of 10 years with an income term of 30 years.

On Survival and provided all premiums have been paid, the Guaranteed Early Income will start from beginning of 1st policy year till Year 10 (beginning of year); from beginning of Year 11, income payments (Guaranteed Income plus Loyalty Booster) start and are paid till the beginning of 30th year. On survival till the end of the 30th Year, the Guaranteed Maturity Benefit is paid out.

Early income, Guaranteed and Loyalty income can be taken with a frequency of Annual, Semi-Annual, Quarterly, and Monthly. Mohit opts to receive the income annually.

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

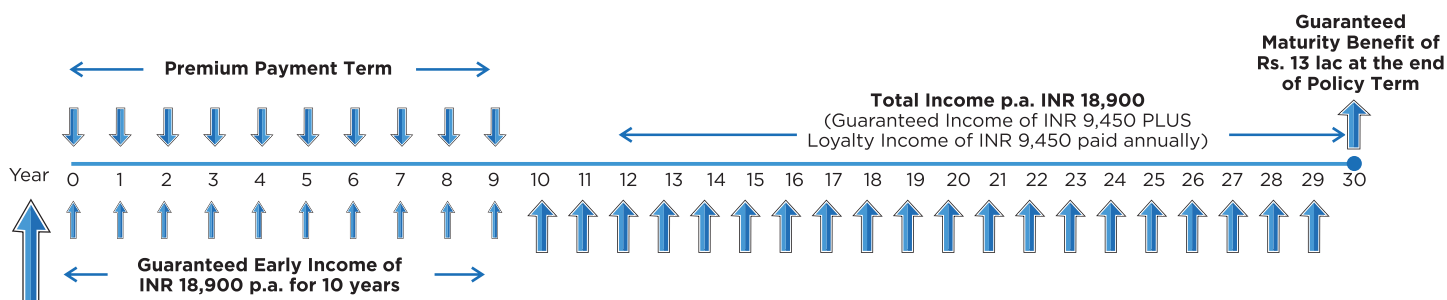
### Case I: On survival till policy maturity

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

From beginning of the first Policy year, Guaranteed Early Income starts and is paid in advance each year till the end of Premium Payment Term.

On Survival, and provided all premiums have been paid, Guaranteed Income and Loyalty Income payments would start from the beginning of 11th year end till the beginning of 30th year.

On survival till end of 30th year, Guaranteed Maturity benefit is paid out.



Total Premium Paid (INR)	10,00,000
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Benefits Payable	Benefit Amount (INR)	Timing of Benefits
Guaranteed Early Income (p.a.)	18,900	Beginning of 1st policy year till the beginning of the 10th Policy Year
Guaranteed Income (p.a.)	9,450	Beginning of the 11th policy year till the beginning of the 30th Policy Year
Loyalty Income (p.a.)	9,450	
<b>Total Income (p.a.) (Guaranteed plus Loyalty Booster)</b>	<b>18,900</b>	Beginning of the 11th policy year till the beginning of the 30th Policy Year
<b>Total Income paid (including early income)</b>	<b>5,67,000</b>	
<b>Guaranteed Maturity Benefit</b>	<b>13,00,000</b>	End of 30th Policy Year

### Case II: Death during Policy Term

In case of Mohit's death during the policy term in the 10th year, his family would receive death benefit of INR. 10,50,000 immediately on death.

# Bharti Life Secure InstaIncome Plan

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



## Variant 3:

Rohit, at age 35 years, also decides to purchase Bharti Life Secure InstaIncome Plan for a premium of INR 1,00,000 p.a. (exclusive of taxes, rider premiums and underwriting extra premiums, if any) and opts for **Variant 3**.

He opts for a policy term of 35 years and premium payment term of 10 years, Death Benefit Multiple of 7 times and a deferment period of 1 year. Income term therefore would be 34 years.

On Survival and provided all premiums have been paid, the Guaranteed Early Income will start from end of 2nd policy year till Year 10 (end of year); from end of Year 11, income payments (Guaranteed Income plus Loyalty Booster) start and are paid till the end of 35th year.

Early income, Guaranteed and Loyalty income can be taken with a frequency of Annual, Semi-Annual, Quarterly, and Monthly. Rohit opts to receive the income annually.

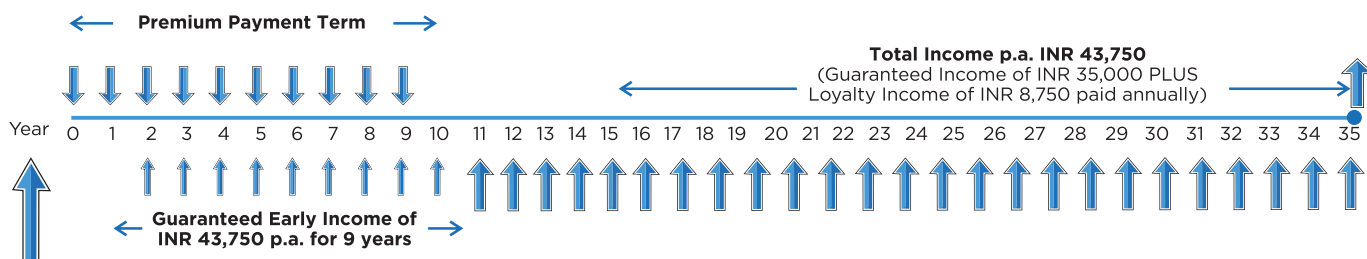
The below cases illustrate the benefits that Mohit would receive in this option.

### Case I: On survival till policy maturity

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

From end of the Second Policy year, Guaranteed Early Income starts and is paid each year till the end of Premium Payment Term.

On Survival, and provided all premiums have been paid, Guaranteed Income and Loyalty Income payments would start from the end of of 11th year end till the end of 35th year.



<b>Total Premium Paid (INR)</b>	<b>10,00,000</b>
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Benefits Payable	Benefit Amount (INR)	Timing of Benefits
Guaranteed Early Income (p.a.)	43,750	End of 2nd policy year till the end of the 10th Policy Year
Guaranteed Income (p.a.)	35,000	End of the 11th policy year till the end of the 35th Policy Year
Loyalty Income (p.a.)	8,750	
<b>Total Income (p.a.) (Guaranteed plus Loyalty Booster)</b>	43,750	End of the 11th policy year till the end of the 35th Policy Year
<b>Total Income paid (including early income)</b>	14,87,500	

### Case II: Death during Policy Term

In case of Rohit's death during the policy term in the 10th year, his family would receive death benefit of INR. 10,50,000 immediately on death.

# Bharti Life Secure InstaIncome Plan

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



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

## Variant 4:

Raj, at age 35 years, also decides to purchase Bharti Life Secure InstaIncome Plan for a premium of INR 1,00,000 p.a. (exclusive of taxes, rider premiums and underwriting extra premiums, if any) and opts for **Variant 4**.

He opts for a policy term of 35 years and premium payment term of 10 years, Death Benefit Multiple of 7 times and a deferment period of 5 years. Income term therefore would be 30 years.

On Survival and provided all premiums have been paid, the Guaranteed Early Income will start from end of 6th policy year till Year 10 (end of year); from end of Year 11, income payments (Guaranteed Income plus Loyalty Booster) start and are paid till the end of 35th year. On survival till the end of the 35th Year, the Guaranteed Maturity Benefit is paid out.

Early income, Guaranteed and Loyalty income can be taken with a frequency of Annual, Semi-Annual, Quarterly, and Monthly. Raj opts to receive the income annually.

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

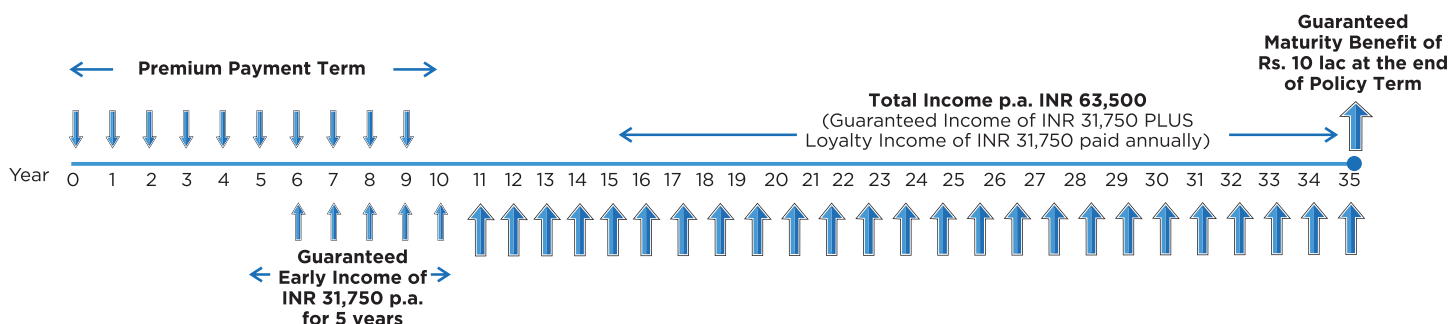
### Case I: On survival till policy maturity

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

From end of the 6th Policy year, Guaranteed Early Income starts and is paid each year till the end of Premium Payment Term.

On Survival, and provided all premiums have been paid, Guaranteed Income and Loyalty Income payments would start from the end of of 11th year end till the end of 35th year.

On survival till end of 35th year, Guaranteed Maturity benefit is paid out.



Total Premium Paid (INR)	10,00,000
--------------------------	-----------

Benefits Payable	Benefit Amount (INR)	Timing of Benefits
Guaranteed Early Income (p.a.)	31,750	End of 6th policy year till the end of the 10th Policy Year
Guaranteed Income (p.a.)	31,750	End of the 11th policy year till the end of the 35th Policy Year
Loyalty Income (p.a.)	31,750	
<b>Total Income (p.a.) (Guaranteed plus Loyalty Booster)</b>	63,500	End of the 11th policy year till the end of the 35th Policy Year
<b>Total Income paid (including early income)</b>	17,46,250	
<b>Guaranteed Maturity Benefit</b>	10,00,000	End of 35th Policy Year

### Case II: Death during Policy Term

In case of Raj's death during the policy term in the 10th year, his family would receive death benefit of INR. 10,50,000 immediately on death.

All the above examples are for offline illustration purposes only.

# Bharti Life Secure InstaIncome Plan

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



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

## What premiums do I need to pay?

Guaranteed Early Income, Guaranteed Income and Loyalty Income rates vary by entry age, deferment period, premium payment term, income term, policy term, death benefit multiple and premium band 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 benefit 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 to arrive at equivalent incomes for the chosen frequency are as given below.

Income Frequency	Modal Factor on income payouts being made in arrears	Modal Factor on income payouts being made in advance
Annual	100%	100%
Semi-Annual	98% of Guaranteed Income x 1/2	101% of Guaranteed Income x 1/2
Quarterly	97% of Guaranteed Income x 1/4	102% of Guaranteed Income x 1/4
Monthly	96% of Guaranteed Income x 1/12	103% of Guaranteed Income x 1/12

**Premium Band:** Your benefits in the policy vary basis the premium that you choose to pay, the following premium bands are available under this product -

Premium Bands	Premium
Band 1	Below 35,000
Band 2	35,000 - 99,999
Band 3	1,00,000 and above

*\*Premium excludes any taxes, underwriting extra and modal factors*

## 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 insured during the Grace Period, the death benefit after deducting the unpaid due premium shall be payable. The nominee will not have any rights or obligations except to receive the benefits under the policy.

# Bharti Life Secure InstaIncome 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.

Note that in case of Single Pay, the Policy acquires surrender value immediately on payment of the single premium.

## **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 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.

Paid Up Benefits	Paid Up Benefits Payable
Death Benefit	RPU Factor * Sum Assured on Death
Survival	The survival benefits payable will be a sum of – 1. Guaranteed Early Income payable * RPU Factor 2. Guaranteed Income payable * RPU Factor 3. Earned Loyalty Income
Maturity Benefit	Guaranteed Maturity Benefit (if applicable) * RPU Factor In case the option to decrease premiums has been enforced by the Policyholder the maturity benefit to be considered will be the revised benefit amount.

Where,

***RPU Factor = Number of Premiums Paid / Number of Premiums Originally Payable***

***Earned Loyalty Income = Earning Factor \* PRU Factor \* Loyalty Income***

Where,

Earning Factor is 100% immediately on payment of all due premiums, else Earning Factor shall be as per the table below:

Premiums Paid/ Premium Payment Term	5	10	11	12
1	0.00%	0.00%	0.00%	0.00%
2	25.00%	7.50%	7.50%	7.50%
3	45.00%	15.00%	15.00%	15.00%
4	65.00%	22.50%	22.50%	22.50%
5	100.00%	30.00%	30.00%	30.00%
6		37.50%	37.50%	37.50%
7		45.00%	45.00%	45.00%
8		55.00%	55.00%	55.00%
9		65.00%	65.00%	65.00%
10		100.00%	75.00%	75.00%
11			100.00%	85.00%
12				100.00%

# Bharti Life Secure InstaIncome Plan

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



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

## 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 difference between the paid-up survival benefit already paid out during the revival period and the original survival benefit will payable to the policyholder on revival of the policy. 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 24-25 is 9.32% 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.

## 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 Secure InstaIncome 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. The policy term of the rider shall be less than or equal to the policy term of the base product.

*The rider/s shall be offered in compliance with the provisions of IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulation, 2024 and Master Circular on Life Insurance Products (Ref: IRDAI/ACTL/MSTCIR/MISC/89/6/2024)*



# Bharti Life Secure InstaIncome Plan

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



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

**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 24-25 chargeable on Policy loans is 10.18% 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.

## 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.

*\*The refund of premiums paid will be net of the income payment/s made to the Policyholder during 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.

# Bharti Life Secure InstaIncome Plan

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



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

## Alteration of Premium Frequency

During the Premium Payment Term policyholder can alter Premium Payment Frequency at policy anniversary given Premium Payment Frequency allowed under this product.

## Option to Decrease Premiums

After payment of premiums for first five completed policy years, the policyholder can decrease the premium up to 50% of the original Annualized Premium, subject to the minimum premium limits under the product. If this option is chosen, all benefits under the policy will be reduced as per the below formula:

Revised Benefit Amount = Original Benefit Amount x Revised total premiums payable ÷ Original total premiums payable

## 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 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
- SMS "SERVICE" to 56677
- Email: 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:

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.

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.

# Bharti Life Secure InstaIncome Plan

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



## 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>

## SECTION 41 OF INSURANCE ACT 1938 as amended from time to time

- (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:
- (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.

## Disclaimers

- Life Insurance Coverage is available under this policy
- Bharti Life Insurance Company Limited is the name of the Company and Bharti Life Secure InstaIncome Plan 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
  - o 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.
  - o 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.
  - o 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.
  - o 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  
UIN: 130N143V01. CIN - U66010MH2005PLC157108. ADVT No.:II-Dec-2024-5597

### 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.

# Bharti Life Secure InstaIncome Plan

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



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

## 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 Policy
- whichever 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 Policy
- whichever 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.

# Bharti Life Secure InstaIncome Plan

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



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

## Appendix II

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
1	1	5	30	30	NA	5	51	60	90
	2	5	30	30	NA	5	51	60	90
	3	5	30	30	NA	5	51	60	90
	1	5	40	40	NA	5	51	60	100
	2	5	40	40	NA	5	51	60	100
	3	5	40	40	NA	5	51	60	100
	1	5	30	30	NA	10.5	0 [91 days]	50	80
	2	5	30	30	NA	10.5	0 [91 days]	55	85
	3	5	30	30	NA	10.5	0 [91 days]	55	85
	1	5	40	40	NA	10.5	0 [91 days]	50	90
	2	5	40	40	NA	10.5	0 [91 days]	50	90
	3	5	40	40	NA	10.5	0 [91 days]	55	95
	1	10	30	30	NA	5	51	60	90
	2	10	30	30	NA	5	51	60	90
	3	10	30	30	NA	5	51	60	90
	1	10	40	40	NA	5	51	60	100
	2	10	40	40	NA	5	51	60	100
	3	10	40	40	NA	5	51	60	100
	1	10	30	30	NA	10.5	0 [91 days]	60	90
	2	10	30	30	NA	10.5	0 [91 days]	60	90
	3	10	30	30	NA	10.5	0 [91 days]	60	90
	1	10	40	40	NA	10.5	0 [91 days]	60	100
	2	10	40	40	NA	10.5	0 [91 days]	60	100
	3	10	40	40	NA	10.5	0 [91 days]	60	100
	1	12	30	30	NA	5	51	60	90
	2	12	30	30	NA	5	51	60	90
	3	12	30	30	NA	5	51	60	90
	1	12	40	40	NA	5	51	60	100
	2	12	40	40	NA	5	51	60	100
	3	12	40	40	NA	5	51	60	100
	1	12	30	30	NA	10.5	0 [91 days]	60	90
	2	12	30	30	NA	10.5	0 [91 days]	60	90
	3	12	30	30	NA	10.5	0 [91 days]	60	90
	1	12	40	40	NA	10.5	0 [91 days]	60	100
	2	12	40	40	NA	10.5	0 [91 days]	60	100
	3	12	40	40	NA	10.5	0 [91 days]	60	100

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
2	1	5	30	30	NA	5	51	60	90
	2	5	30	30	NA	5	51	60	90
	3	5	30	30	NA	5	51	60	90
	1	5	40	40	NA	5	51	60	100
	2	5	40	40	NA	5	51	60	100
	3	5	40	40	NA	5	51	60	100
	1	5	30	30	NA	10.5	0 [91 days]	60	90
	2	5	30	30	NA	10.5	0 [91 days]	60	90
	3	5	30	30	NA	10.5	0 [91 days]	60	90
	1	5	40	40	NA	10.5	0 [91 days]	50	90
	2	5	40	40	NA	10.5	0 [91 days]	55	95
	3	5	40	40	NA	10.5	0 [91 days]	55	95
	1	10	30	30	NA	5	51	60	90
	2	10	30	30	NA	5	51	60	90
	3	10	30	30	NA	5	51	60	90
	1	10	40	40	NA	5	51	60	100
	2	10	40	40	NA	5	51	60	100
	3	10	40	40	NA	5	51	60	100
	1	10	30	30	NA	10.5	0 [91 days]	60	90
	2	10	30	30	NA	10.5	0 [91 days]	60	90
	3	10	30	30	NA	10.5	0 [91 days]	60	90
	1	10	40	40	NA	10.5	0 [91 days]	60	100
	2	10	40	40	NA	10.5	0 [91 days]	60	100
	3	10	40	40	NA	10.5	0 [91 days]	60	100
	1	12	30	30	NA	5	51	60	90
	2	12	30	30	NA	5	51	60	90
	3	12	30	30	NA	5	51	60	90
	1	12	40	40	NA	5	51	60	100
	2	12	40	40	NA	5	51	60	100
	3	12	40	40	NA	5	51	60	100
	1	12	30	30	NA	10.5	0 [91 days]	60	90
	2	12	30	30	NA	10.5	0 [91 days]	60	90
	3	12	30	30	NA	10.5	0 [91 days]	60	90
	1	12	40	40	NA	10.5	0 [91 days]	60	100
	2	12	40	40	NA	10.5	0 [91 days]	60	100
	3	12	40	40	NA	10.5	0 [91 days]	60	100



# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
3	1	10	30	30	0	5	NA	NA	NA
	2	10	30	30	0	5	NA	NA	NA
	3	10	30	30	0	5	NA	NA	NA
	1	10	35	35	0	5	NA	NA	NA
	2	10	35	35	0	5	51	55	90
	3	10	35	35	0	5	51	60	95
	1	10	40	40	0	5	51	55	95
	2	10	40	40	0	5	51	60	100
	3	10	40	40	0	5	51	60	100
	1	10	30	30	0	7	0 [91 days]	40	70
	2	10	30	30	0	7	0 [91 days]	50	80
	3	10	30	30	0	7	0 [91 days]	50	80
	1	10	35	35	0	7	0 [91 days]	50	85
	2	10	35	35	0	7	0 [91 days]	55	90
	3	10	35	35	0	7	0 [91 days]	55	90
	1	10	40	40	0	7	0 [91 days]	55	95
	2	10	40	40	0	7	0 [91 days]	60	100
	3	10	40	40	0	7	0 [91 days]	60	100
	1	10	30	30	0	10.5	0 [91 days]	35	65
	2	10	30	30	0	10.5	0 [91 days]	45	75
	3	10	30	30	0	10.5	0 [91 days]	50	80
	1	10	35	35	0	10.5	0 [91 days]	50	85
	2	10	35	35	0	10.5	0 [91 days]	55	90
	3	10	35	35	0	10.5	0 [91 days]	55	90
	1	10	40	40	0	10.5	0 [91 days]	55	95
	2	10	40	40	0	10.5	0 [91 days]	55	95
	3	10	40	40	0	10.5	0 [91 days]	60	100
	1	10	29	30	1	5	NA	NA	NA
	2	10	29	30	1	5	51	55	85
	3	10	29	30	1	5	51	55	85
	1	10	34	35	1	5	51	55	90
	2	10	34	35	1	5	51	60	95
	3	10	34	35	1	5	51	60	95
	1	10	39	40	1	5	51	60	100
	2	10	39	40	1	5	51	60	100
	3	10	39	40	1	5	51	60	100
	1	10	29	30	1	7	0 [91 days]	50	80
	2	10	29	30	1	7	0 [91 days]	55	85
	3	10	29	30	1	7	0 [91 days]	55	85
	1	10	34	35	1	7	0 [91 days]	55	90
	2	10	34	35	1	7	0 [91 days]	60	95

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
3	3	10	34	35	1	7	0 [91 days]	60	95
	1	10	39	40	1	7	0 [91 days]	60	100
	2	10	39	40	1	7	0 [91 days]	60	100
	3	10	39	40	1	7	0 [91 days]	60	100
	1	10	29	30	1	10.5	0 [91 days]	45	75
	2	10	29	30	1	10.5	0 [91 days]	50	80
	3	10	29	30	1	10.5	0 [91 days]	55	85
	1	10	34	35	1	10.5	0 [91 days]	50	85
	2	10	34	35	1	10.5	0 [91 days]	55	90
	3	10	34	35	1	10.5	0 [91 days]	60	95
	1	10	39	40	1	10.5	0 [91 days]	55	95
	2	10	39	40	1	10.5	0 [91 days]	60	100
	3	10	39	40	1	10.5	0 [91 days]	60	100
	1	10	25	30	5	5	51	60	90
	2	10	25	30	5	5	51	60	90
	3	10	25	30	5	5	51	60	90
	1	10	30	35	5	5	51	60	95
	2	10	30	35	5	5	51	60	95
	3	10	30	35	5	5	51	60	95
	1	10	35	40	5	5	51	60	100
	2	10	35	40	5	5	51	60	100
	3	10	35	40	5	5	51	60	100
	1	10	25	30	5	7	0 [91 days]	60	90
	2	10	25	30	5	7	0 [91 days]	60	90
	3	10	25	30	5	7	0 [91 days]	60	90
	1	10	30	35	5	7	0 [91 days]	60	95
	2	10	30	35	5	7	0 [91 days]	60	95
	3	10	30	35	5	7	0 [91 days]	60	95
	1	10	35	40	5	7	0 [91 days]	60	100
	2	10	35	40	5	7	0 [91 days]	60	100
	3	10	35	40	5	7	0 [91 days]	60	100
	1	10	25	30	5	10.5	0 [91 days]	60	90
	2	10	25	30	5	10.5	0 [91 days]	60	90
	3	10	25	30	5	10.5	0 [91 days]	60	90
	1	10	30	35	5	10.5	0 [91 days]	60	95
	2	10	30	35	5	10.5	0 [91 days]	60	95
	3	10	30	35	5	10.5	0 [91 days]	60	95
	1	10	35	40	5	10.5	0 [91 days]	60	100
	2	10	35	40	5	10.5	0 [91 days]	60	100
	3	10	35	40	5	10.5	0 [91 days]	60	100
	1	11	30	30	0	5	NA	NA	NA

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
3	2	11	30	30	0	5	NA	NA	NA
	3	11	30	30	0	5	NA	NA	NA
	1	11	35	35	0	5	NA	NA	NA
	2	11	35	35	0	5	51	55	90
	3	11	35	35	0	5	51	60	95
	1	11	40	40	0	5	51	55	95
	2	11	40	40	0	5	51	60	100
	3	11	40	40	0	5	51	60	100
	1	11	30	30	0	7	0 [91 days]	35	65
	2	11	30	30	0	7	0 [91 days]	50	80
	3	11	30	30	0	7	0 [91 days]	50	80
	1	11	35	35	0	7	0 [91 days]	50	85
	2	11	35	35	0	7	0 [91 days]	55	90
	3	11	35	35	0	7	0 [91 days]	55	90
	1	11	40	40	0	7	0 [91 days]	55	95
	2	11	40	40	0	7	0 [91 days]	60	100
	3	11	40	40	0	7	0 [91 days]	60	100
	1	11	30	30	0	10.5	0 [91 days]	35	65
	2	11	30	30	0	10.5	0 [91 days]	45	75
	3	11	30	30	0	10.5	0 [91 days]	50	80
	1	11	35	35	0	10.5	0 [91 days]	50	85
	2	11	35	35	0	10.5	0 [91 days]	55	90
	3	11	35	35	0	10.5	0 [91 days]	55	90
	1	11	40	40	0	10.5	0 [91 days]	55	95
	2	11	40	40	0	10.5	0 [91 days]	55	95
	3	11	40	40	0	10.5	0 [91 days]	60	100
	1	11	29	30	1	5	NA	NA	NA
	2	11	29	30	1	5	51	55	85
	3	11	29	30	1	5	51	55	85
	1	11	34	35	1	5	51	55	90
	2	11	34	35	1	5	51	60	95
	3	11	34	35	1	5	51	60	95
	1	11	39	40	1	5	51	60	100
	2	11	39	40	1	5	51	60	100
	3	11	39	40	1	5	51	60	100
	1	11	29	30	1	7	0 [91 days]	50	80
	2	11	29	30	1	7	0 [91 days]	55	85
	3	11	29	30	1	7	0 [91 days]	55	85
	1	11	34	35	1	7	0 [91 days]	55	90
	2	11	34	35	1	7	0 [91 days]	60	95
	3	11	34	35	1	7	0 [91 days]	60	95

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
3	1	11	39	40	1	7	0 [91 days]	60	100
	2	11	39	40	1	7	0 [91 days]	60	100
	3	11	39	40	1	7	0 [91 days]	60	100
	1	11	29	30	1	10.5	0 [91 days]	45	75
	2	11	29	30	1	10.5	0 [91 days]	50	80
	3	11	29	30	1	10.5	0 [91 days]	55	85
	1	11	34	35	1	10.5	0 [91 days]	50	85
	2	11	34	35	1	10.5	0 [91 days]	55	90
	3	11	34	35	1	10.5	0 [91 days]	60	95
	1	11	39	40	1	10.5	0 [91 days]	55	95
	2	11	39	40	1	10.5	0 [91 days]	60	100
	3	11	39	40	1	10.5	0 [91 days]	60	100
	1	11	25	30	5	5	51	60	90
	2	11	25	30	5	5	51	60	90
	3	11	25	30	5	5	51	60	90
	1	11	30	35	5	5	51	60	95
	2	11	30	35	5	5	51	60	95
	3	11	30	35	5	5	51	60	95
	1	11	35	40	5	5	51	60	100
	2	11	35	40	5	5	51	60	100
	3	11	35	40	5	5	51	60	100
	1	11	25	30	5	7	0 [91 days]	60	90
	2	11	25	30	5	7	0 [91 days]	60	90
	3	11	25	30	5	7	0 [91 days]	60	90
	1	11	30	35	5	7	0 [91 days]	60	95
	2	11	30	35	5	7	0 [91 days]	60	95
	3	11	30	35	5	7	0 [91 days]	60	95
	1	11	35	40	5	7	0 [91 days]	60	100
	2	11	35	40	5	7	0 [91 days]	60	100
	3	11	35	40	5	7	0 [91 days]	60	100
	1	11	25	30	5	10.5	0 [91 days]	60	90
	2	11	25	30	5	10.5	0 [91 days]	60	90
	3	11	25	30	5	10.5	0 [91 days]	60	90
	1	11	30	35	5	10.5	0 [91 days]	60	95
	2	11	30	35	5	10.5	0 [91 days]	60	95
	3	11	30	35	5	10.5	0 [91 days]	60	95
	1	11	35	40	5	10.5	0 [91 days]	60	100
	2	11	35	40	5	10.5	0 [91 days]	60	100
	3	11	35	40	5	10.5	0 [91 days]	60	100
	1	12	30	30	0	5	NA	NA	NA
	2	12	30	30	0	5	NA	NA	NA

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
3	3	12	30	30	0	5	NA	NA	NA
	1	12	35	35	0	5	NA	NA	NA
	2	12	35	35	0	5	51	55	90
	3	12	35	35	0	5	51	55	90
	1	12	40	40	0	5	51	55	95
	2	12	40	40	0	5	51	60	100
	3	12	40	40	0	5	51	60	100
	1	12	30	30	0	7	0 [91 days]	30	60
	2	12	30	30	0	7	0 [91 days]	45	75
	3	12	30	30	0	7	0 [91 days]	50	80
	1	12	35	35	0	7	0 [91 days]	50	85
	2	12	35	35	0	7	0 [91 days]	55	90
	3	12	35	35	0	7	0 [91 days]	55	90
	1	12	40	40	0	7	0 [91 days]	55	95
	2	12	40	40	0	7	0 [91 days]	60	100
	3	12	40	40	0	7	0 [91 days]	60	100
	1	12	30	30	0	10.5	0 [91 days]	30	60
	2	12	30	30	0	10.5	0 [91 days]	45	75
	3	12	30	30	0	10.5	0 [91 days]	45	75
	1	12	35	35	0	10.5	0 [91 days]	50	85
	2	12	35	35	0	10.5	0 [91 days]	50	85
	3	12	35	35	0	10.5	0 [91 days]	55	90
	1	12	40	40	0	10.5	0 [91 days]	55	95
	2	12	40	40	0	10.5	0 [91 days]	55	95
	3	12	40	40	0	10.5	0 [91 days]	60	100
	1	12	29	30	1	5	NA	NA	NA
	2	12	29	30	1	5	51	55	85
	3	12	29	30	1	5	51	55	85
	1	12	34	35	1	5	51	55	90
	2	12	34	35	1	5	51	60	95
	3	12	34	35	1	5	51	60	95
	1	12	39	40	1	5	51	60	100
	2	12	39	40	1	5	51	60	100
	3	12	39	40	1	5	51	60	100
	1	12	29	30	1	7	0 [91 days]	45	75
	2	12	29	30	1	7	0 [91 days]	55	85
	3	12	29	30	1	7	0 [91 days]	55	85
	1	12	34	35	1	7	0 [91 days]	55	90
	2	12	34	35	1	7	0 [91 days]	60	95
	3	12	34	35	1	7	0 [91 days]	60	95
	1	12	39	40	1	7	0 [91 days]	60	100

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
3	2	12	39	40	1	7	0 [91 days]	60	100
	3	12	39	40	1	7	0 [91 days]	60	100
	1	12	29	30	1	10.5	0 [91 days]	45	75
	2	12	29	30	1	10.5	0 [91 days]	50	80
	3	12	29	30	1	10.5	0 [91 days]	55	85
	1	12	34	35	1	10.5	0 [91 days]	50	85
	2	12	34	35	1	10.5	0 [91 days]	55	90
	3	12	34	35	1	10.5	0 [91 days]	55	90
	1	12	39	40	1	10.5	0 [91 days]	55	95
	2	12	39	40	1	10.5	0 [91 days]	60	100
	3	12	39	40	1	10.5	0 [91 days]	60	100
	1	12	25	30	5	5	51	60	90
	2	12	25	30	5	5	51	60	90
	3	12	25	30	5	5	51	60	90
	1	12	30	35	5	5	51	60	95
	2	12	30	35	5	5	51	60	95
	3	12	30	35	5	5	51	60	95
	1	12	35	40	5	5	51	60	100
	2	12	35	40	5	5	51	60	100
	3	12	35	40	5	5	51	60	100
	1	12	25	30	5	7	0 [91 days]	60	90
	2	12	25	30	5	7	0 [91 days]	60	90
	3	12	25	30	5	7	0 [91 days]	60	90
	1	12	30	35	5	7	0 [91 days]	60	95
	2	12	30	35	5	7	0 [91 days]	60	95
	3	12	30	35	5	7	0 [91 days]	60	95
	1	12	35	40	5	7	0 [91 days]	60	100
	2	12	35	40	5	7	0 [91 days]	60	100
	3	12	35	40	5	7	0 [91 days]	60	100
	1	12	25	30	5	10.5	0 [91 days]	60	90
	2	12	25	30	5	10.5	0 [91 days]	60	90
	3	12	25	30	5	10.5	0 [91 days]	60	90
	1	12	30	35	5	10.5	0 [91 days]	60	95
	2	12	30	35	5	10.5	0 [91 days]	60	95
	3	12	30	35	5	10.5	0 [91 days]	60	95
	1	12	35	40	5	10.5	0 [91 days]	60	100
	2	12	35	40	5	10.5	0 [91 days]	60	100
	3	12	35	40	5	10.5	0 [91 days]	60	100

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
4	1	10	30	30	0	5	51	60	90
	2	10	30	30	0	5	51	60	90
	3	10	30	30	0	5	51	60	90
	1	10	35	35	0	5	51	60	95
	2	10	35	35	0	5	51	60	95
	3	10	35	35	0	5	51	60	95
	1	10	40	40	0	5	51	60	100
	2	10	40	40	0	5	51	60	100
	3	10	40	40	0	5	51	60	100
	1	10	30	30	0	7	0 [91 days]	60	90
	2	10	30	30	0	7	0 [91 days]	60	90
	3	10	30	30	0	7	0 [91 days]	60	90
	1	10	35	35	0	7	0 [91 days]	60	95
	2	10	35	35	0	7	0 [91 days]	60	95
	3	10	35	35	0	7	0 [91 days]	60	95
	1	10	40	40	0	7	0 [91 days]	60	100
	2	10	40	40	0	7	0 [91 days]	60	100
	3	10	40	40	0	7	0 [91 days]	60	100
	1	10	30	30	0	10.5	0 [91 days]	60	90
	2	10	30	30	0	10.5	0 [91 days]	60	90
	3	10	30	30	0	10.5	0 [91 days]	60	90
	1	10	35	35	0	10.5	0 [91 days]	60	95
	2	10	35	35	0	10.5	0 [91 days]	60	95
	3	10	35	35	0	10.5	0 [91 days]	60	95
	1	10	40	40	0	10.5	0 [91 days]	60	100
	2	10	40	40	0	10.5	0 [91 days]	60	100
	3	10	40	40	0	10.5	0 [91 days]	60	100
	1	10	29	30	1	5	51	60	90
	2	10	29	30	1	5	51	60	90
	3	10	29	30	1	5	51	60	90
	1	10	34	35	1	5	51	60	95
	2	10	34	35	1	5	51	60	95
	3	10	34	35	1	5	51	60	95
	1	10	39	40	1	5	51	60	100
	2	10	39	40	1	5	51	60	100
	3	10	39	40	1	5	51	60	100
	1	10	29	30	1	7	0 [91 days]	60	90
	2	10	29	30	1	7	0 [91 days]	60	90
	3	10	29	30	1	7	0 [91 days]	60	90
	1	10	34	35	1	7	0 [91 days]	60	95
	2	10	34	35	1	7	0 [91 days]	60	95



# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
4	3	10	34	35	1	7	0 [91 days]	60	95
	1	10	39	40	1	7	0 [91 days]	60	100
	2	10	39	40	1	7	0 [91 days]	60	100
	3	10	39	40	1	7	0 [91 days]	60	100
	1	10	29	30	1	10.5	0 [91 days]	60	90
	2	10	29	30	1	10.5	0 [91 days]	60	90
	3	10	29	30	1	10.5	0 [91 days]	60	90
	1	10	34	35	1	10.5	0 [91 days]	60	95
	2	10	34	35	1	10.5	0 [91 days]	60	95
	3	10	34	35	1	10.5	0 [91 days]	60	95
	1	10	39	40	1	10.5	0 [91 days]	60	100
	2	10	39	40	1	10.5	0 [91 days]	60	100
	3	10	39	40	1	10.5	0 [91 days]	60	100
	1	10	25	30	5	5	51	60	90
	2	10	25	30	5	5	51	60	90
	3	10	25	30	5	5	51	60	90
	1	10	30	35	5	5	51	60	95
	2	10	30	35	5	5	51	60	95
	3	10	30	35	5	5	51	60	95
	1	10	35	40	5	5	51	60	100
	2	10	35	40	5	5	51	60	100
	3	10	35	40	5	5	51	60	100
	1	10	25	30	5	7	0 [91 days]	60	90
	2	10	25	30	5	7	0 [91 days]	60	90
	3	10	25	30	5	7	0 [91 days]	60	90
	1	10	30	35	5	7	0 [91 days]	60	95
	2	10	30	35	5	7	0 [91 days]	60	95
	3	10	30	35	5	7	0 [91 days]	60	95
	1	10	35	40	5	7	0 [91 days]	60	100
	2	10	35	40	5	7	0 [91 days]	60	100
	3	10	35	40	5	7	0 [91 days]	60	100
	1	10	25	30	5	10.5	0 [91 days]	60	90
	2	10	25	30	5	10.5	0 [91 days]	60	90
	3	10	25	30	5	10.5	0 [91 days]	60	90
	1	10	30	35	5	10.5	0 [91 days]	60	95
	2	10	30	35	5	10.5	0 [91 days]	60	95
	3	10	30	35	5	10.5	0 [91 days]	60	95
	1	10	35	40	5	10.5	0 [91 days]	60	100
	2	10	35	40	5	10.5	0 [91 days]	60	100
	3	10	35	40	5	10.5	0 [91 days]	60	100
	1	11	30	30	0	5	51	60	90

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
4	2	11	30	30	0	5	51	60	90
	3	11	30	30	0	5	51	60	90
	1	11	35	35	0	5	51	60	95
	2	11	35	35	0	5	51	60	95
	3	11	35	35	0	5	51	60	95
	1	11	40	40	0	5	51	60	100
	2	11	40	40	0	5	51	60	100
	3	11	40	40	0	5	51	60	100
	1	11	30	30	0	7	0 [91 days]	60	90
	2	11	30	30	0	7	0 [91 days]	60	90
	3	11	30	30	0	7	0 [91 days]	60	90
	1	11	35	35	0	7	0 [91 days]	60	95
	2	11	35	35	0	7	0 [91 days]	60	95
	3	11	35	35	0	7	0 [91 days]	60	95
	1	11	40	40	0	7	0 [91 days]	60	100
	2	11	40	40	0	7	0 [91 days]	60	100
	3	11	40	40	0	7	0 [91 days]	60	100
	1	11	30	30	0	10.5	0 [91 days]	60	90
	2	11	30	30	0	10.5	0 [91 days]	60	90
	3	11	30	30	0	10.5	0 [91 days]	60	90
	1	11	35	35	0	10.5	0 [91 days]	60	95
	2	11	35	35	0	10.5	0 [91 days]	60	95
	3	11	35	35	0	10.5	0 [91 days]	60	95
	1	11	40	40	0	10.5	0 [91 days]	60	100
	2	11	40	40	0	10.5	0 [91 days]	60	100
	3	11	40	40	0	10.5	0 [91 days]	60	100
	1	11	29	30	1	5	51	60	90
	2	11	29	30	1	5	51	60	90
	3	11	29	30	1	5	51	60	90
	1	11	34	35	1	5	51	60	95
	2	11	34	35	1	5	51	60	95
	3	11	34	35	1	5	51	60	95
	1	11	39	40	1	5	51	60	100
	2	11	39	40	1	5	51	60	100
	3	11	39	40	1	5	51	60	100
	1	11	29	30	1	7	0 [91 days]	60	90
	2	11	29	30	1	7	0 [91 days]	60	90
	3	11	29	30	1	7	0 [91 days]	60	90
	1	11	34	35	1	7	0 [91 days]	60	95
	2	11	34	35	1	7	0 [91 days]	60	95
	3	11	34	35	1	7	0 [91 days]	60	95

# Bharti Life Secure InstaIncome Plan

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



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

Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
4	1	11	39	40	1	7	0 [91 days]	60	100
	2	11	39	40	1	7	0 [91 days]	60	100
	3	11	39	40	1	7	0 [91 days]	60	100
	1	11	29	30	1	10.5	0 [91 days]	60	90
	2	11	29	30	1	10.5	0 [91 days]	60	90
	3	11	29	30	1	10.5	0 [91 days]	60	90
	1	11	34	35	1	10.5	0 [91 days]	60	95
	2	11	34	35	1	10.5	0 [91 days]	60	95
	3	11	34	35	1	10.5	0 [91 days]	60	95
	1	11	39	40	1	10.5	0 [91 days]	60	100
	2	11	39	40	1	10.5	0 [91 days]	60	100
	3	11	39	40	1	10.5	0 [91 days]	60	100
	1	11	25	30	5	5	51	60	90
	2	11	25	30	5	5	51	60	90
	3	11	25	30	5	5	51	60	90
	1	11	30	35	5	5	51	60	95
	2	11	30	35	5	5	51	60	95
	3	11	30	35	5	5	51	60	95
	1	11	35	40	5	5	51	60	100
	2	11	35	40	5	5	51	60	100
	3	11	35	40	5	5	51	60	100
	1	11	25	30	5	7	0 [91 days]	60	90
	2	11	25	30	5	7	0 [91 days]	60	90
	3	11	25	30	5	7	0 [91 days]	60	90
	1	11	30	35	5	7	0 [91 days]	60	95
	2	11	30	35	5	7	0 [91 days]	60	95
	3	11	30	35	5	7	0 [91 days]	60	95
	1	11	35	40	5	7	0 [91 days]	60	100
	2	11	35	40	5	7	0 [91 days]	60	100
	3	11	35	40	5	7	0 [91 days]	60	100
	1	11	25	30	5	10.5	0 [91 days]	60	90
	2	11	25	30	5	10.5	0 [91 days]	60	90
	3	11	25	30	5	10.5	0 [91 days]	60	90
	1	11	30	35	5	10.5	0 [91 days]	60	95
	2	11	30	35	5	10.5	0 [91 days]	60	95
	3	11	30	35	5	10.5	0 [91 days]	60	95
	1	11	35	40	5	10.5	0 [91 days]	60	100
	2	11	35	40	5	10.5	0 [91 days]	60	100
	3	11	35	40	5	10.5	0 [91 days]	60	100
	1	12	30	30	0	5	51	60	90
	2	12	30	30	0	5	51	60	90

# Bharti Life Secure InstaIncome Plan

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



Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
4	3	12	30	30	0	5	51	60	90
	1	12	35	35	0	5	51	60	95
	2	12	35	35	0	5	51	60	95
	3	12	35	35	0	5	51	60	95
	1	12	40	40	0	5	51	60	100
	2	12	40	40	0	5	51	60	100
	3	12	40	40	0	5	51	60	100
	1	12	30	30	0	7	0 [91 days]	60	90
	2	12	30	30	0	7	0 [91 days]	60	90
	3	12	30	30	0	7	0 [91 days]	60	90
	1	12	35	35	0	7	0 [91 days]	60	95
	2	12	35	35	0	7	0 [91 days]	60	95
	3	12	35	35	0	7	0 [91 days]	60	95
	1	12	40	40	0	7	0 [91 days]	60	100
	2	12	40	40	0	7	0 [91 days]	60	100
	3	12	40	40	0	7	0 [91 days]	60	100
	1	12	30	30	0	10.5	0 [91 days]	60	90
	2	12	30	30	0	10.5	0 [91 days]	60	90
	3	12	30	30	0	10.5	0 [91 days]	60	90
	1	12	35	35	0	10.5	0 [91 days]	60	95
	2	12	35	35	0	10.5	0 [91 days]	60	95
	3	12	35	35	0	10.5	0 [91 days]	60	95
	1	12	40	40	0	10.5	0 [91 days]	60	100
	2	12	40	40	0	10.5	0 [91 days]	60	100
	3	12	40	40	0	10.5	0 [91 days]	60	100
	1	12	29	30	1	5	51	60	90
	2	12	29	30	1	5	51	60	90
	3	12	29	30	1	5	51	60	90
	1	12	34	35	1	5	51	60	95
	2	12	34	35	1	5	51	60	95
	3	12	34	35	1	5	51	60	95
	1	12	39	40	1	5	51	60	100
	2	12	39	40	1	5	51	60	100
	3	12	39	40	1	5	51	60	100
	1	12	29	30	1	7	0 [91 days]	60	90
	2	12	29	30	1	7	0 [91 days]	60	90
	3	12	29	30	1	7	0 [91 days]	60	90
	1	12	34	35	1	7	0 [91 days]	60	95
	2	12	34	35	1	7	0 [91 days]	60	95
	3	12	34	35	1	7	0 [91 days]	60	95
	1	12	39	40	1	7	0 [91 days]	60	100

# Bharti Life Secure InstaIncome Plan

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



Variant	Premium Band	Premium Payment Term	Income Term	Policy Term	Deferment Period	Death Benefit Multiple	Minimum Entry Age	Maximum Entry Age	Maximum Maturity Age
4	2	12	39	40	1	7	0 [91 days]	60	100
	3	12	39	40	1	7	0 [91 days]	60	100
	1	12	29	30	1	10.5	0 [91 days]	60	90
	2	12	29	30	1	10.5	0 [91 days]	60	90
	3	12	29	30	1	10.5	0 [91 days]	60	90
	1	12	34	35	1	10.5	0 [91 days]	60	95
	2	12	34	35	1	10.5	0 [91 days]	60	95
	3	12	34	35	1	10.5	0 [91 days]	60	95
	1	12	39	40	1	10.5	0 [91 days]	60	100
	2	12	39	40	1	10.5	0 [91 days]	60	100
	3	12	39	40	1	10.5	0 [91 days]	60	100
	1	12	25	30	5	5	51	60	90
	2	12	25	30	5	5	51	60	90
	3	12	25	30	5	5	51	60	90
	1	12	30	35	5	5	51	60	95
	2	12	30	35	5	5	51	60	95
	3	12	30	35	5	5	51	60	95
	1	12	35	40	5	5	51	60	100
	2	12	35	40	5	5	51	60	100
	3	12	35	40	5	5	51	60	100
	1	12	25	30	5	7	0 [91 days]	60	90
	2	12	25	30	5	7	0 [91 days]	60	90
	3	12	25	30	5	7	0 [91 days]	60	90
	1	12	30	35	5	7	0 [91 days]	60	95
	2	12	30	35	5	7	0 [91 days]	60	95
	3	12	30	35	5	7	0 [91 days]	60	95
	1	12	35	40	5	7	0 [91 days]	60	100
	2	12	35	40	5	7	0 [91 days]	60	100
	3	12	35	40	5	7	0 [91 days]	60	100
	1	12	25	30	5	10.5	0 [91 days]	60	90
	2	12	25	30	5	10.5	0 [91 days]	60	90
	3	12	25	30	5	10.5	0 [91 days]	60	90
	1	12	30	35	5	10.5	0 [91 days]	60	95
	2	12	30	35	5	10.5	0 [91 days]	60	95
	3	12	30	35	5	10.5	0 [91 days]	60	95
	1	12	35	40	5	10.5	0 [91 days]	60	100
	2	12	35	40	5	10.5	0 [91 days]	60	100
	3	12	35	40	5	10.5	0 [91 days]	60	100