

*For the modern Indian woman
a customized life insurance offering,*



*that shall provide her regular cash flow
to fulfill her dreams for self and family
and also provide financial security.*

Presenting,



Anuraag Bharati, a combination of

Jeevan Bharati -

a special plan for ladies and

Jeevan Anuraag -

flexible plan with guaranteed cash flow



A customized offering

for those critical mid years

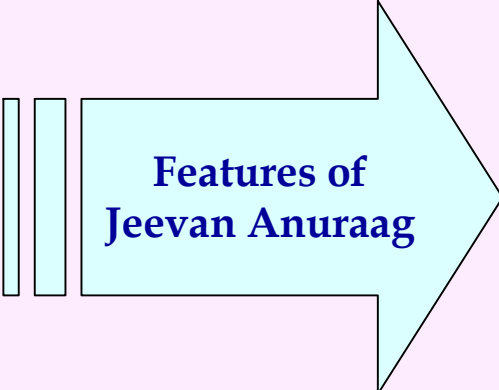
age 35-45,

when family responsibilities peak

when children enter their teens,

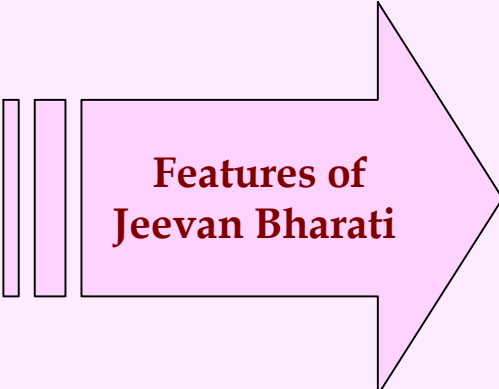
their aspirations are on the rise,

when the family desires the best of everything



Features of Jeevan Anuraag

- Ideal for provision for children's future.
- Guaranteed amounts during last 4 years.
- Vested bonus + terminal bonus on maturity or death, if earlier.
- Additional death cover equal to sum assured, if death occurs during term.
- Option to pay premiums throughout policy term or (policy term - 3) years.
- Optional additional benefits viz. term rider, critical illness rider.
- Premium waiver benefit.



Features of Jeevan Bharati

- Ideal policy for today's woman.
- Guaranteed sums every 5 years.
- Guaranteed additions for first five years, then vested bonus.
- Female Critical Illnesses Cover.
- Congenital Disability Cover.
- Flexibility in Premium Payment.
- Option for enhanced Survival Benefit.
- Extended Cover Benefit.
- Option to receive maturity as pension.

The illustration has been prepared for age 30 years and terms 10 and 14 years under Jeevan Anuraag with premium paying terms 7 and 11 years respectively

and

15 years policy term under Jeevan Bharati .

The combination is of three policies.

The sum assured, plan and term can be customized to suit the needs of each individual.

The illustrations have been developed considering both scenarios : survival to maturity and earlier.

ANURAAG BHARATI

ILLUSTRATION :

Entry Age : 30 years Survival Benefit

NO. OF			Ann.Prem.Rs.	Ann.Prem. Rs.	Ann. Prem. Rs.	Total	SURVIVAL BENEFITS PAYABLE Rs.			Total
YEARS	AGE	YEAR	S.A. 1 lakh	S.A. 1 lakh	S.A. 1 lakh	Premium	S.A. 1 lakh	S.A. 1 lakh	S.A. 1 lakh	S.B.
FROM										
DOC			160-15	168-14(11)	168-10(7)	Payable Rs.	160-15	168-14(11)	168-10(7)	Rs.
	30	2005	9,325	9,663	14,979	33,967				
1	31	2006	9,325	9,663	14,979	33,967				
2	32	2007	9,325	9,663	14,979	33,967				
3	33	2008	9,325	9,663	14,979	33,967				
4	34	2009	9,325	9,663	14,979	33,967				
5	35	2010	9,325	9,663	14,979	33,967	20,000			20,000
6	36	2011	9,325	9,663	14,979	33,967				
7	37	2012	9,325	9,663		18,988			20,000	20,000
8	38	2013	9,325	9,663		18,988			20,000	20,000
9	39	2014	9,325	9,663		18,988			20,000	20,000
10	40	2015	9,325	9,663		18,988	20,000		78,000	98,000
11	41	2016	9,325			9,325		20,000		20,000
12	42	2017	9,325			9,325		20,000		20,000
13	43	2018	9,325			9,325		20,000		20,000
14	44	2019	9,325			9,325		103,000		103,000
15	45	2020					135,000			135,000
			139,875	106,291	104,855	351,021	175,000	163,000	138,000	476,000

Assumption:

Bonus rate for Term 10 years: Rs. 38 per thousand Sum Assured

Bonus rate for Term 14-15 years: Rs. 45 per thousand Sum Assured

Bonus rate for Jeevan Bharati : Rs. 50 per thousand Sum Assured

ANURAAG BHARATI

ILLUSTRATION :

Entry Age : 30 years Death Cover

NO. OF YEARS FROM DOC	YEAR	Total Prem. Paid till end of year 168-10(7)	Total Prem. Paid till end of year 168-14(11)	Total Prem. Paid till end of year 160-15	Total Premium Paid Rs.	DEATH COVER BENEFITS Rs.			Total Death Benefit Rs.
						S.A. 1 lakh 168-10(7)	S.A. 1 lakh 168-14(11)	S.A. 1 lakh 160-15	
1	2006	14,979	9,663	9,325	33,967	100,000	100,000	105,000	305,000
2	2007	29,959	19,326	18,650	67,934	100,000	100,000	110,000	310,000
3	2008	44,938	28,988	27,975	101,901	100,000	100,000	115,000	315,000
4	2009	59,917	38,651	37,300	135,868	100,000	100,000	120,000	320,000
5	2010	74,897	48,314	46,625	169,836	100,000	100,000	125,000	325,000
6	2011	89,876	57,977	55,950	203,803	100,000	100,000	130,000	330,000
7	2012	104,855	67,640	65,275	237,770	100,000	100,000	135,000	335,000
8	2013		77,302	74,600	151,902	100,000	100,000	140,000	340,000
9	2014		86,965	83,925	170,890	100,000	100,000	145,000	345,000
10	2015		96,628	93,250	189,878	100,000	100,000	150,000	350,000
11	2016		106,291	102,575	208,866		100,000	155,000	255,000
12	2017			111,900			100,000	160,000	260,000
13	2018			121,225			100,000	165,000	265,000
14	2019			130,550			100,000	170,000	270,000
15	2020			139,875				175,000	175,000

IN ADDITION, FOLLOWING AMOUNTS ARE PAID ON SURVIVAL

NO. OF YEARS FROM DOC	YEAR	SURVIVAL BENEFIT PAYABLE		Total Survival Benefit Rs.
		S.A. 1 lakh 168-10(7)	S.A. 1 lakh 168-14(11)	
7	2012	20,000		20,000
8	2013	20,000		20,000
9	2014	20,000		20,000
10	2015	78,000		78,000
11	2016		20,000	20,000
12	2017		20,000	20,000
13	2018		20,000	20,000
14	2019		103,000	103,000

Assumption:

Bonus rate for Term 10 years:
Rs. 38 per thousand Sum Assured
Bonus rate for Term 14-15
years: Rs. 45 per thousand Sum
Assured
Bonus Rate for Jeevan Bharati :
Rs. 50 per thousand Sum Assured

Illustrations : Disclaimer

This presentation is prepared to enable agents understand the concept of product customization.

This is not an official benefit illustration in the form approved by the regulator.

The premium calculations are approximations and have to be verified.

The bonus calculations are assumptions based on present trends and are by no means indicators of future bonuses.

The main objective of the illustration is that the agent is able to appreciate the features of the products and the flow of benefits in different circumstances with some level of quantification.

Thank you