

Aadhar Shila

Table No. 944, Endowment Plan

This is a regular premium, with-profits Endowment Plan with Max Sum Assured limit of Rs 5 Lakhs only. This plan is exclusively designed for Female lives only. This plan also does not require any medical examination



Features



Death Benefit

On death during first 5 years:

"Sum Assured on Death" shall be payable

On death after completion of first 5 years:

"Sum Assured on Death" + Loyalty Addition, if any

"Sum Assured on Death" equal to Basic Sum Assured.

(Option to take Death Benefit in Installment).



Maturity Benefit

Basic Sum Assured + Loyalty Addition (if any).

(Settlement Option is allowed under Maturity Benefit).



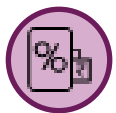
Income Tax

Premium

Eligible for tax rebate under section 80C.

Maturity Benefits / Death Benefit

Tax free under section 10(10D)



Surrender

Available after payments of at least 2 full year's premium.

Criteria

Age

8* - 55

Max Maturity Age

70

Term

10 - 20

Premium Paying Term

Same as Term

Mode

Y,H,Q,M(ECS),SSS

Min Sum Assured

2,00,000

SA Multiple Of

5,000(Up to 3,00,000),
25,000(above 3,00,000)

Proposal Forms

300/340/360

Riders

Accident Benefit



Vivek Mehta

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Loan

Available after payments of at least 2 full year's premium.

Example

Mrs. Mariya (Age 35) takes Aadhar Stambh policy for Rs. 3 Lakhs S.A.

If Mrs. Mariya dies before completion of 5 yrs from policy start date

Rs. 3 Lakhs (Basic S.A.) shall be payable only.

If Mrs. Mariya dies after completion of 5 yrs but before maturity

Rs. 3,30,000 (110% of Basic S.A.) + Rs. 7,500 (@25 per 1000 SA) as Loyalty Addition, if any, shall be payable to nominee.

If she survives till maturity

Rs. 3 Lakhs (Basic S.A.) + Rs. 49,500 (@165 per 1000 SA) as Loyalty Addition, shall be payable to her.



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