

Savings Plan offering guaranteed returns.

Presenting

POS - Aviva Dhan Suraksha

An Individual Non-linked
Non-Participating Savings Life
Insurance Plan.

This is a regular payout plan to meet short term needs, lumpsum benefits to achieve important milestones and provides additional financial support.

Key Features

- ✓ **Guaranteed Regular Payouts:** Regular payouts to meet your short term needs
- ✓ **Guaranteed Terminal Benefit:** Provides additional financial support
- ✓ **Guaranteed Maturity Benefit:** Lumpsum benefit to achieve important milestones
- ✓ **Safety of Investment:** Benefits guaranteed till maturity irrespective of interest rate movement. You do not have to worry about market fluctuation

Why Choose Aviva?



98.98*
Claim Settlement Ratio



325+
Years of Legacy



7 Times Awardee#
The Most Trusted Private Life
Insurance Brand in India

To know more about the Policy, please visit your nearest Bank of Maharashtra branch.

POS - Aviva Dhan Suraksha

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

Key Features Document (KFD)

Type of Plan	It is an Individual Non-Linked Non-Participating Savings Life Insurance Plan. The product is available on non-medical basis.																				
Policy Term	11 Years																				
Premium Payment Term	10 Years with annual frequency																				
Entry & Maturity Age (Last Birthday)	<table><tr><td></td><td>Entry Age</td><td>Maturity Age</td></tr><tr><td>Minimum</td><td>18 Years</td><td>29 Years</td></tr><tr><td>Maximum</td><td>50 Years</td><td>61 Years</td></tr></table>						Entry Age	Maturity Age	Minimum	18 Years	29 Years	Maximum	50 Years	61 Years							
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Annual Premium and Sum Assured Limits	<table><tr><td>Entry Age</td><td>Minimum Annualised Premium*</td><td>Maximum Annualised Premium*</td><td>Minimum Sum Assured</td><td>Maximum Sum Assured</td></tr><tr><td>18 - 30</td><td rowspan="3">₹ 10,000</td><td>₹ 67,500</td><td rowspan="3">₹ 1,45,000</td><td>₹ 9,78,750 (per life)</td></tr><tr><td>31 - 45</td><td>₹ 68,000</td><td>₹ 9,86,000 (per life)</td></tr><tr><td>46 - 50</td><td>₹ 68,500</td><td>₹ 9,93,250 (per life)</td></tr></table> <p>*Annualised Premium shall be the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums, if any. *The taxes, if any will be charged separately. Maximum Sum Assured will be as per Board Approved Underwriting Policy. Sum Assured is 14.5 times Annual Premium (excluding taxes, if any) which is payable over a payout period of 5 years.</p>					Entry Age	Minimum Annualised Premium*	Maximum Annualised Premium*	Minimum Sum Assured	Maximum Sum Assured	18 - 30	₹ 10,000	₹ 67,500	₹ 1,45,000	₹ 9,78,750 (per life)	31 - 45	₹ 68,000	₹ 9,86,000 (per life)	46 - 50	₹ 68,500	₹ 9,93,250 (per life)
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Maturity Benefits	<p>In case the Life Insured survives till the end of the Policy Term and provided all due Premiums have been paid; the Maturity Sum Assured shall be paid in following manner:</p> <ul style="list-style-type: none">• 5 Regular annual payouts of 1.5 times of one Annualised Premium shall be paid at the end of each year during the Payout Period of 5 years, starting from the maturity date• A lumpsum amount of 7 times of one Annualised Premium shall be paid along with the 5th installment <p>In addition an age related Guaranteed Terminal Benefit (as per below table) will also be payable along with last payout.</p>																				
Guaranteed Terminal Benefit	<table><tr><td>In case the Entry Age of the Life Insured is</td><td>Guaranteed Terminal Benefit</td></tr><tr><td>18 Years - 25 Years</td><td>30% of one Annualised Premium[#]</td></tr><tr><td>26 Years - 30 Years</td><td>25% of one Annualised Premium[#]</td></tr><tr><td>31 Years - 35 Years</td><td>20% of one Annualised Premium[#]</td></tr><tr><td>36 Years - 40 Years</td><td>15% of one Annualised Premium[#]</td></tr><tr><td>41 Years - 45 Years</td><td>10% of one Annualised Premium[#]</td></tr><tr><td>46 Years - 50 Years</td><td>6% of one Annualised Premium[#]</td></tr></table> <p>[#]Annualised Premium shall be the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums, if any.</p>					In case the Entry Age of the Life Insured is	Guaranteed Terminal Benefit	18 Years - 25 Years	30% of one Annualised Premium [#]	26 Years - 30 Years	25% of one Annualised Premium [#]	31 Years - 35 Years	20% of one Annualised Premium [#]	36 Years - 40 Years	15% of one Annualised Premium [#]	41 Years - 45 Years	10% of one Annualised Premium [#]	46 Years - 50 Years	6% of one Annualised Premium [#]		
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Waiting Period	Waiting Period of 90 days is applicable from the date of acceptance of risk. However, Waiting Period of 90 days is not applicable in case of Revival of the Policy.							
Tax Benefits	The Policyholder may be eligible for Tax benefits as per Section 80C and 10(10(D)) of the Income Tax Act, 1961. Tax benefits are as per the prevailing tax laws and are subject to change from time to time.							
Freelook Period	The Policyholder has the right to review the Policy Terms and Conditions during the freelook period which is 30 days from the date of receipt of the Policy document. If the Policyholder returns the Policy during the freelook period stating reasons, the Company will refund the Premium on the date of cancellation, after deducting proportionate risk Premium for the period on cover, expenses incurred on medicals, if any and stamp duty.							
Exclusions	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 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.							
Death Benefit		<table><tr><th>Event</th><th>Amount Payable as Death Benefit</th></tr><tr><td>Non-Accidental Death of Life Insured During Waiting Period</td><td>100% of the Total Premiums Paid Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any rider Premium and taxes.</td></tr><tr><td>Accidental Death of Life Insured during the Waiting Period OR Death of the Life Insured due to any cause after the expiry of Waiting Period</td><td><p>In case of death of the Life Insured during the Policy Term, provided all due Premiums till date of death have been paid, the Death Sum Assured will be paid in following manner:</p><p>i. 5 Regular annual installments of 1.5 times of one Annualised Premium. The first installment would be paid at the time of death and the remaining 4 annual installments shall be paid on each of the subsequent death anniversary</p><p>ii. A lumpsum amount of 7 times of one Annualised Premium shall be paid along with the 5th annual installment</p><p>In addition to Death Sum Assured, an age related **Guaranteed Terminal Benefit as prescribed above, will also be payable along with the last payout.</p><p>Death Sum Assured will be highest of:</p><p>a. 10 times of the Annualised Premium, or</p><p>b. 105% of all the Total Premiums Paid as on date of death, or</p><p>c. Maturity Sum Assured, or</p><p>d. Sum Assured, an absolute amount</p></td></tr></table>	Event	Amount Payable as Death Benefit	Non-Accidental Death of Life Insured During Waiting Period	100% of the Total Premiums Paid Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any rider Premium and taxes.	Accidental Death of Life Insured during the Waiting Period OR Death of the Life Insured due to any cause after the expiry of Waiting Period	<p>In case of death of the Life Insured during the Policy Term, provided all due Premiums till date of death have been paid, the Death Sum Assured will be paid in following manner:</p> <p>i. 5 Regular annual installments of 1.5 times of one Annualised Premium. The first installment would be paid at the time of death and the remaining 4 annual installments shall be paid on each of the subsequent death anniversary</p> <p>ii. A lumpsum amount of 7 times of one Annualised Premium shall be paid along with the 5th annual installment</p> <p>In addition to Death Sum Assured, an age related **Guaranteed Terminal Benefit as prescribed above, will also be payable along with the last payout.</p> <p>Death Sum Assured will be highest of:</p> <p>a. 10 times of the Annualised Premium, or</p> <p>b. 105% of all the Total Premiums Paid as on date of death, or</p> <p>c. Maturity Sum Assured, or</p> <p>d. Sum Assured, an absolute amount</p>
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	<p>An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.</p> <p>**Guaranteed Benefits are available only if all due Premiums are paid.</p>							
Surrender Value	Policy can be surrendered by the Policyholder anytime during the Policy Term after completion of first Policy year provided one full year Premium has been received. Surrender Value will be greater of the Guaranteed Surrender Value and the Special Surrender Value ⁵ .							

Surrender Value	Policy Year of Surrender	Guaranteed Surrender Value (as % of Total Premiums^ Paid)
	1 st	30.0%
	2 nd	35.0%
	3 rd	35.0%
	4 th	50.0%
	5 th	55.0%
	6 th	57.5%
	7 th	60.0%
	8 th	65.0%
	9 th	70.0%
	10 th	90.0%
	11 th	100.0%
Special Surrender Value can be reviewed by the Company from time to time with prior approval of IRDA of India.		
Paid-Up Value	If all due Premiums of the first Policy year have been paid, provided the Policy has completed first Policy year and any subsequent due Premium is not paid before the expiry of the Grace Period, the Policy will become a Paid-Up Policy with reduced benefits. Paid-Up Sum Assured = (Number of Premiums paid / Total Number of Premiums payable) X Sum Assured	
Grace Period	Grace Period means the time granted by the Company from the due date for the payment of Premium, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the Policy. The Grace Period for payment of the Premium shall be 30 days.	
Revival	The Policyholder will have five years from the date of first unpaid due Premium to revive a Lapsed / Paid-Up Policy. The Policyholder will be required to submit the proof of continued insurability of the Life Insured to the satisfaction of the Company as per the Company's prevailing Board approved underwriting Policy depending upon the sum to be revived, and pay all due Premiums along with revival fee plus interest on unpaid due Premiums for the delayed period. The revival fee is ₹ 250 and interest rate chargeable is 9% per annum compounded monthly plus taxes, if any.	

Sample Illustration for a Life Insured aged 40 years opted to pay an Annual Premium of ₹ 20,000

Sum Assured	Modal Premium	Total Amount Payable by You	
		Year 1	Year 2 onwards
2,90,000	20,000	20,000	20,000

Death / Maturity Benefit				Surrender Value		
Installment	When Installment is payable		Amount of Installment	Policy Year	Guaranteed Surrender Value	Non - Guaranteed Special Surrender Value
	Death Benefit (If Insured dies during the Policy Term)	Maturity Benefit (If Insured Survives till Maturity)				
1 st	At time of Claim Settlement	At the end of 11 th Year	30,000	1	6,000	11,486
2 nd	On 1 st Death Anniversary	On 1 st Anniversary after Maturity	30,000	2	14,000	24,671
3 rd	On 2 nd Death Anniversary	On 2 nd Anniversary after Maturity	30,000	3	21,000	39,731
4 th	On 3 rd Death Anniversary	On 3 rd Anniversary after Maturity	30,000	4	40,000	56,842
5 th	On 4 th Death Anniversary	On 4 th Anniversary after Maturity	1,70,000	5	55,000	76,327
Total Sum Assured			2,90,000	6	69,000	98,448
Guaranteed Terminal Benefit (payable along with 5 th installment)			3,000	7	84,000	123,470
Grand Total			2,93,000	8	1,04,000	1,51,657
				9	1,26,000	1,83,535
				10	1,80,000	2,19,457
				11	2,00,000	2,36,451

*Taxes including but not limited to Goods and Services Tax, Cesses as applicable shall also be levied as notified by the government from time to time. Tax laws are subject to change.

§Special Surrender Value can be reviewed by the Company from time to time with prior approval of IRDA of India.

**Guaranteed Benefits are available only if all due Premiums are paid.

+Death Benefit shall be as per following conditions:

- a. Death other than Accidental:
 - i. If death takes place during the Waiting Period: 100% of the Total Premiums Paid.
 - ii. After expiry of Waiting Period: Death Sum Assured payable in 5 installments as illustrated above.
- b. Accidental Death Benefit: Equal to Death Sum Assured payable in 5 installments as illustrated above.

^Total Premiums Paid means total of all the Premiums received, excluding any extra Premium, any rider Premium and taxes.

Queries and Complaints

For additional information, queries or complaints,
please contact us at the numbers given below:

1800 1037766 (Toll free for BSNL / MTNL users) or

0124-2709046 or SMS **Aviva** to 5676737

Website: www.avivaindia.com



Aviva Life Insurance Company India Ltd.

(IRDAI Reg No. 122)

A Joint Venture between Dabur Invest Corp and Aviva International Holdings Limited

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