

Aviva Dhan Samruddhi

(UIN: 122N097V04)

Plan specifications

| Plan Features | Description | | | | | | | | |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|------------------------------------|----|-----|----|-----|----|-----|
| Entry Age | Minimum: 13 years last birthday Maximum: 55 years last birthday | | | | | | | | |
| Maturity Age | 23 to 70 years | | | | | | | | |
| Policy Term | 10, 15 or 20 years, subject to maximum maturity age | | | | | | | | |
| Premium Payment Term | 10 years for all the Policy Terms | | | | | | | | |
| Sum Assured | <p>Minimum:</p> <table border="1"> <thead> <tr> <th>Policy Term</th><th>Minimum Sum Assured (Rs. In 000's)</th></tr> </thead> <tbody> <tr> <td>10</td><td>400</td></tr> <tr> <td>15</td><td>265</td></tr> <tr> <td>20</td><td>265</td></tr> </tbody> </table> <p>Maximum: Rs. 5 crore subject to board approved underwriting policy</p> | Policy Term | Minimum Sum Assured (Rs. In 000's) | 10 | 400 | 15 | 265 | 20 | 265 |
| Policy Term | Minimum Sum Assured (Rs. In 000's) | | | | | | | | |
| 10 | 400 | | | | | | | | |
| 15 | 265 | | | | | | | | |
| 20 | 265 | | | | | | | | |
| Premium Payment Frequency & Modal Factor | <p>Annual: 1.0000 Half Yearly: 0.5108 Quarterly: 0.2591 Monthly: 0.0871</p> <p>For monthly mode, only ECS/ Direct Debit is allowed.</p> | | | | | | | | |

Plan specifications

| Plan Features | Description | | | | |
|----------------------------------------------------------------------|---------------------------------------------------------------------------|-----------|------------------------|-----------|----------|
| Minimum Premium | | | | | |
| | Policy Term | Yearly | Half Yearly | Quarterly | Monthly |
| | 10 | 35,692 | 18,231 | 9,248 | 3,109 |
| | 15 | 19,599 | 10,011 | 5,078 | 1,707 |
| | 20 | 17,130 | 8,750 | 4,438 | 1,492 |
| Maximum Premium, subject to board approved underwriting policy | | | | | |
| | Policy Term | Yearly | Half Yearly | Quarterly | Monthly |
| | 10 | 47,52,500 | 24,27,577 | 12,31,373 | 4,13,943 |
| | 15 | 41,26,000 | 21,07,561 | 10,69,047 | 3,59,375 |
| | 20 | 36,06,000 | 18,41,945 | 9,34,315 | 3,14,083 |
| Rebate for high Sum Assured | Sum Assured Range | | Rebate per Rs. 1000 SA | | |
| | >= 2,65,000 & < 5 L | | Nil | | |
| | >= 5 L & < 10 L | | 4.0 | | |
| | >= 10 L | | 5.0 | | |
| Tax Benefits | Tax benefits under section 80C and 10(10D) (as effective from April 2012) | | | | |
| Riders | There are no riders available under this plan | | | | |

How does Aviva Dhan Samruddhi works?



CASE STUDY

Mr. Sharma is 35 year old and works in a MNC. He wants a Life Insurance plan that gives him guaranteed money backs during the policy term to fulfill his short term needs and also achieve his major milestone during his lifetime in long term

Step 1: Mr. Sharma decided that he will buy Aviva Dhan Samruddhi to fulfill his above needs

Step 2: He opts for a Sum Assured of Rs. 7.5 Lac and 20 year policy term

Step 3: The annual premium for his policy comes out to be Rs. 46,388 + Tax payable for 10 years

Scenario 1: Mr. Sharma survives during the term of the policy (Living Benefits)



125% of Annual Premium i.e. Rs. 57,985 paid in the 5th, 10th, 15th year

Sum Assured+ Accrued GA less money Backs paid i.e. Rs. 6.59 Lac paid as Maturity benefit



Age 35
Year 1

Age 40
Year 5

Age 45
Year 10

Age 50
Year 15

Age 55
Year 20

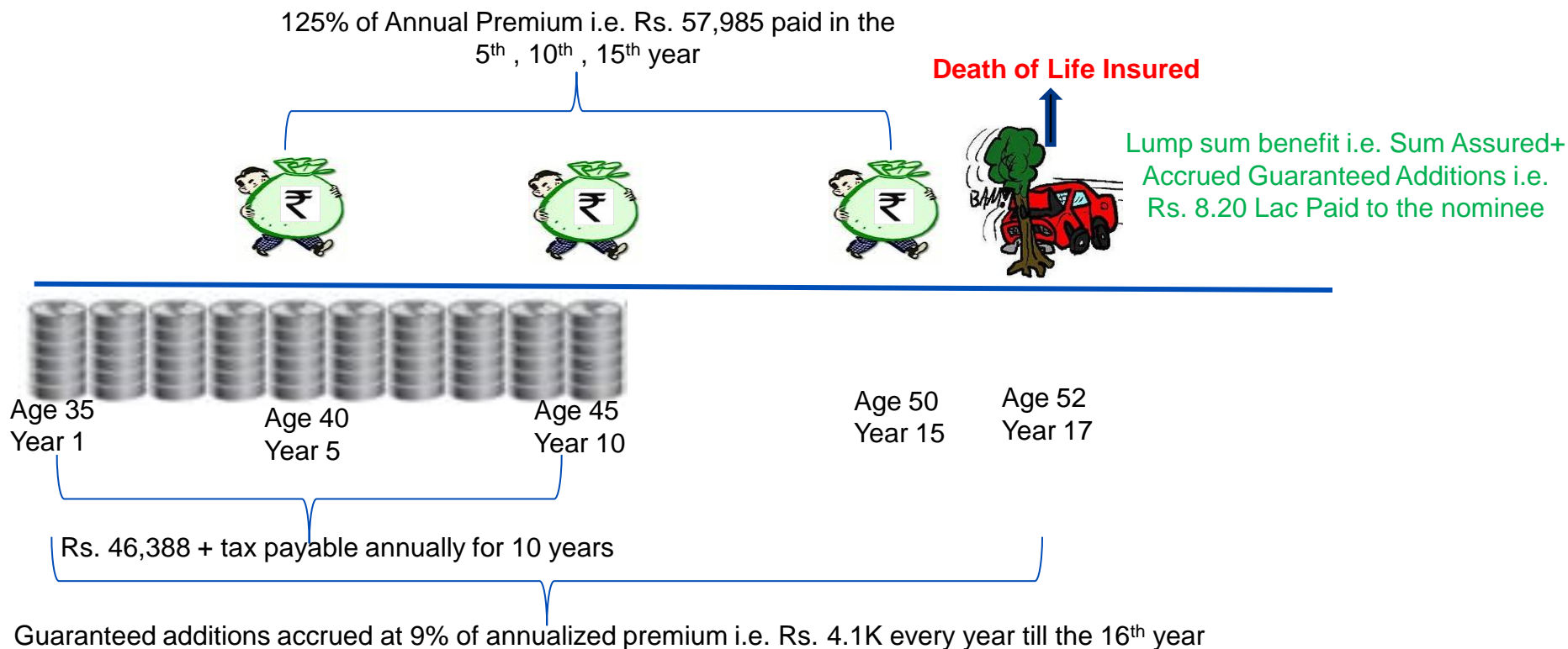
Rs. 46,388 + tax payable annually for 10 years

Guaranteed additions accrued at 9% of annualized premium i.e. Rs. 4.1K every year till the end of policy term

Total Guaranteed Living Benefits paid

| | |
|---------------------------------------------------------------------|--------------|
| Total Premiums paid (Annual Premium*10) | Rs. 4.63 Lac |
| Total Guaranteed Money Backs paid (Guaranteed Money Back*3) | Rs. 1.73 Lac |
| Total Accrued Guaranteed Additions (GAs) – (Accrued GAs*20) | Rs. 83.49K |
| Total Maturity Benefit other than GAs – (Sum Assured – Accrued GAs) | Rs. 6.66 Lac |
| Total Benefits/ Total Premiums Paid (916,996/463,880) | 199% |

Scenario 2: Mr. Sharma dies in the 17th policy year



Total Guaranteed Benefits paid

| | |
|----------------------------------------------------------------------|--------------|
| Total Premiums Paid (Annual Premium*10) | Rs. 4.63 Lac |
| Total Guaranteed Money Backs paid (Guaranteed Money Back*3) | Rs. 1.73 Lac |
| Death Benefit Including GAs' (Sum Assured + Accrued GAs in 16 years) | Rs. 8.33 Lac |
| Total Benefits/Total Premiums Paid (10,07,453 / 463,880) | 217% |

A solution for future financial provisioning



| Feature | Advantages | Benefit |
|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Guaranteed Money Back | Guaranteed lump sum paid at regular intervals: 125% of one year's premium | Lump sum benefit to meet your short term needs |
| Guaranteed Additions | An additional guaranteed benefit of 7% to 9% per annum of one year's premium till the end of policy term payable at maturity | Provides additional financial support |
| Guaranteed Maturity benefit | Sum Assured + Accrued Guaranteed Additions – Survival benefits already paid | Lump-sum benefit to achieve your important milestones |
| Safety of Investment | Benefits guaranteed till maturity irrespective of interest rate movement | You do not have to worry about market fluctuation |
| Flexibility to choose your policy term | Policy term options of 10/15/20 years | Decide your policy tenure depending on your future financial need |

Tax Benefits under section 80C and 10 (10D). Tax benefits are as per prevailing tax laws which are subject to change

Thank You