

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 50
Year 15

Age 55
Year 20

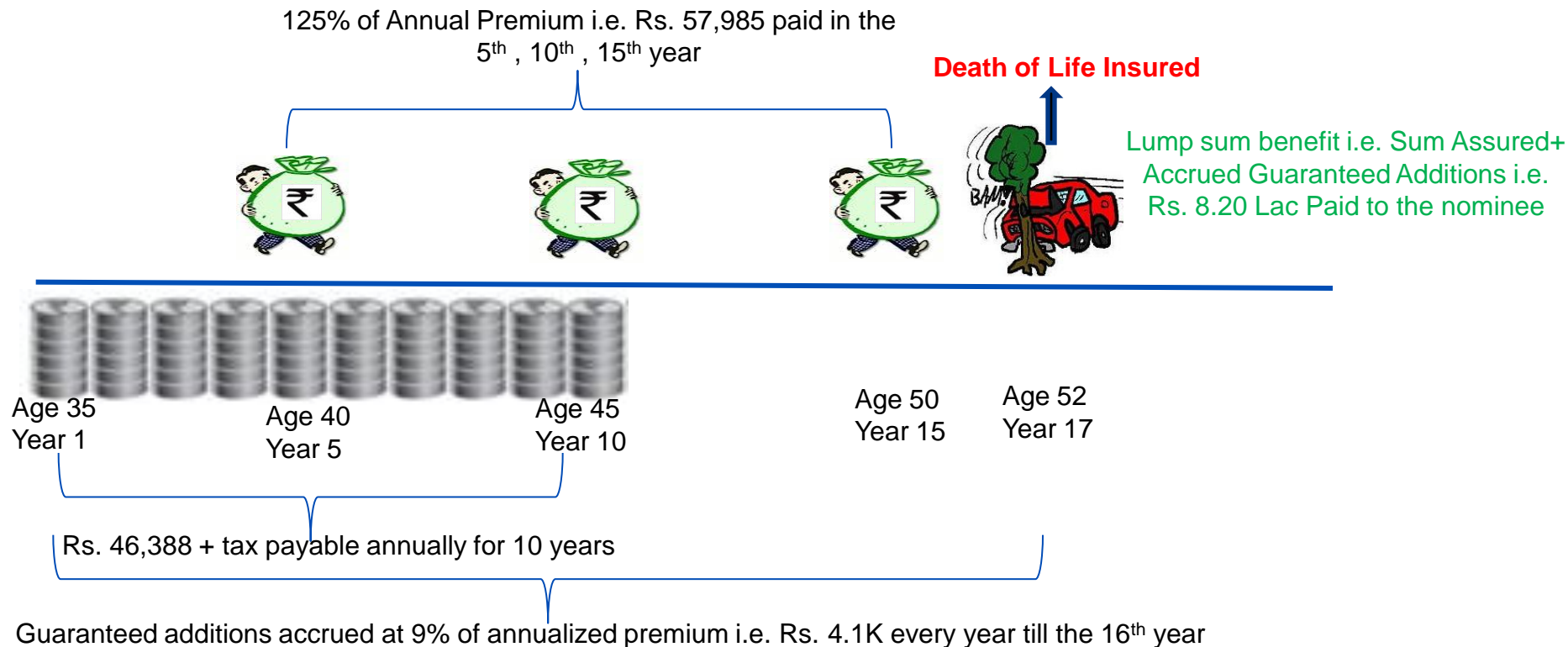
Rs. 46,388 + tax payable annually for 10 years

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