

POS- Aviva Dhan Suraksha

UIN122N132V02

POS- Aviva Dhan Suraksha: A solution for future financial provisioning



Feature	Advantages	Benefit
Guaranteed Regular Payouts	5 regular installments: 1.5 times the annualized premium	Regular payouts to meet your short term needs
Guaranteed Terminal Benefit	In addition to maturity / death Sum assured an age related Guaranteed Terminal Benefit	Provides additional financial support
Guaranteed Maturity benefit	Lump sum of 7 times the annualized premium	Lump-sum 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

Plan specifications

Plan Features		Description			
Entry Age		Minimum: 18 years last birthday Maximum: 50 years last birthday			
Maturity Age		Minimum: 29 years last birthday Maximum: 61 years last birthday			
Policy Term		11 years			
Premium Payment Term		10 years			
Min & Max Annual Premium and Sum Assured (per life)	Age at Entry	Min Annualized Premium*	Max Annualized Premium*	Min Sum Assured	Max Sum Assured**
	18-30	Rs.10,000	Rs. 67,500	Rs. 1,45,000	Rs. 9,78,750
	31-45		Rs.68,000		Rs. 9,86,000
	46-50		Rs. 68,500		Rs. 9,93,250
Premium Frequency		Annual only			
Tax Benefits		Tax benefits under section 80C and 10(10D) (as effective from April 2012)			
Riders		There are no riders available under this plan			

*The taxes and extra premium, if any will be charged separately

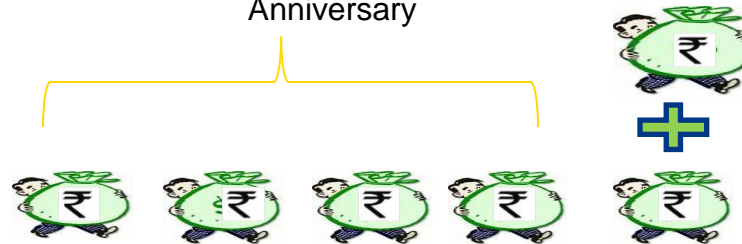
**Maximum Sum Assured will be as per Board Approved Underwriting Policy
Sum Assured will be 14.5 times of the annual Premium

Scenario 2: How it works

(In case of death of Life Insured in the 5th policy year)



5 regular payouts of one annual premium* 1.5 times, starting on death and then on each subsequent Death Anniversary



Death of Life Insured on 5th year



Premium payable annually for 10 years

Lump sum payout of one annual premium*7times + age related Guaranteed Terminal Benefit are paid along with the last Regular Payout

* Plus taxes, if applicable any
Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time.
Tax laws are subject to change

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POS- Aviva Dhan Suraksha: Benefits

Guaranteed Payouts

5 regular annual instalments of “1.5 times the annual premium” (excluding taxes if any). The first instalment will be paid at the end of 11th year the remaining 4 annual instalments shall be paid on each of the subsequent anniversaries.

Guaranteed terminal Benefit

In addition an age related Guaranteed Terminal Benefit as per below table along with 5th regular payout will also be payable.

In case the Entry Age of the Life Insured is	Guaranteed Terminal Benefit
18 years - 25 years	30% of Annual Premium
26 years - 30 Years	25% of Annual Premium
31 years – 35 Years	20% of Annual Premium
36 years- 40 Years	15% of Annual Premium
41 years – 45 Years	10% of Annual Premium
46 Years – 50 years	6% of Annual Premium

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POS- Aviva Dhan Suraksha: Benefits

Maturity Benefit

On maturity, 5 regular payouts of 1.5 times of annual premium (excluding taxes, if any) will be payable .Payouts start from the end of 11th year and the remaining 4 annual payouts shall be paid on subsequent policy anniversary.

A lump sum amount equal to 7 times the annual premium shall be paid along with 5th installment.

In addition to Maturity Sum Assured , an age related Guaranteed Terminal benefit will also be payable along with 5th instalment.

Death Benefit

Non Accidental Death During Waiting period*	After Expiry of Waiting Period* or In case of an Accidental death anytime during the policy term including during the Waiting period
100% of the premiums paid in case of non accidental death	<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 i.e. 5 regular installments of 1.5 times of annual premium wherein the first installment will be paid at the time of death and remaining 4 annual installments shall be paid on each of subsequent death anniversary, plus a lump sum of 7 times the annual premium shall be paid along with 5th installment.</p> <p>In addition , an age related Guaranteed Terminal benefit will also be payable along with 5th instalment.</p>

Waiting Period

There will be waiting period of 90 days from the date of acceptance of risk-of the policy during which if insured's death occurs (other than due to accident), only 100% of premiums paid (excluding taxes if any) shall be payable and policy terminates thereafter.

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Thank You