

life insurance

a plan that gives
me the freedom I need /
**and the retired life
i want**



**Bharti AXA Life
Future Secure Pension**



life insurance

In this Policy, the investment risk in the investment portfolio is borne by the Policyholder

Bharti AXA Life Future Secure Pension

“One day I’ll live in a cozy cottage on the hills.”

“One day I’ll take my wife for the foreign tour I promised her.”

“One day...”

Each one of you has certain dreams but often life doesn’t give the freedom to pursue them. You need a plan that is tailored to ensure that your financial needs are taken care of, so that you have the freedom to live the retired life of your dreams.

Bharti AXA Life Future Secure Pension is a plan that gives you this freedom. It helps you achieve your retirement aspirations by giving you options like long-term investment, partial withdrawal options and many other features to suit your needs. In other words, it ensures a life that you truly deserve.

Key Advantages – Bharti AXA Life Future Secure Pension

- Pay for 10 years and secure your future retirement
- Life stage based asset allocation to ensure change in investment pattern as per your age
- High allocation to your Investment Funds
- Investment opportunity with flexibility of Partial Withdrawal & Policy Continuance option
- Opportunity to invest in new Build India Pension Fund
- Tax benefit under section 80 CCC of Income Tax Act, 1961
- Tax free commutation of up to one-third of Fund Value at vesting age

How does this Plan work?

1. Choose the age at which you would like to retire (vesting age).
2. Choose your investment option – Age-based Asset Allocation or Self-Investment option.
3. You can opt for Systematic Transfer Plan at inception or anytime during the Policy term.
4. The premium contributions made by you, net of Premium Allocation Charges are invested in the Investment Fund/s.
5. The Policy Administration Charge is deducted through cancellation of units, whereas the Fund Management Charge is adjusted in the Unit Value.
6. Special Additions are added to your Policy Fund Value at the end of 10th and 15th Policy year.
7. At retirement age (vesting age) you can withdraw one-third of your Fund Value as tax free lump sum and the rest can be used to purchase an annuity or 100% of Fund Value can be used to purchase the annuity.

Benefits of Bharti AXA Life Future Secure Pension

Special additions to boost your investment returns: Bharti AXA Life Future Secure Pension provides you special additions at the end of 10th and 15th policy year. The Special Addition is computed as percentage of average policy fund value of the end of the proceeding 36 policy months.

Allocation of special addition units at the end of	Amount
10 th and 15 th policy years	3.50% of average policy fund value of preceding 36 month

Flexibility of choosing your vesting (retirement) age

You have the option to choose your vesting (retirement) age between 33 to 90 years subject to a minimum policy term of 15 years.

In case there are any changes in your retirement plans, you have the option to modify (pre-pone or post-pone) the vesting age by writing to us 90 days before the proposed/modified vesting date, subject to a minimum policy term of 15 years.

INVESTMENT OPTIONS AND INVESTMENT FUNDS

Type of investment Options

This policy offers two investment options viz. Age Based Asset Allocation (AAA) Investment Option and Self Investment (SI) option. These options can be chosen at inception or any time during the policy term by giving us a written request. This written request shall be received by The Company at least 30 days prior to the policy anniversary. Any such change shall be effective from the next policy anniversary following the date of request.

Age Based Asset Allocation Investment Option (AAA) – Under this option, all your premiums, renewal premium and top up premiums, if any, will be invested in one of the following three AAA funds, net of applicable allocation charge, based on your age. The three investment funds are,

Age band	Fund option
18-35	Invest 'n' Grow Money Pension Fund
36-55	Save'n'grow Money Pension Fund
56 and above	Protect 'n' Grow Money Pension Fund

How does AAA Investment option work?

- a) If you have opted for AAA Investment option and Your age at entry is 25 years, your premium (net of applicable premium allocation charges) will be invested in the fund corresponding to the age band you belong to. Here in this case you belong to age band 18 - 35 years, which corresponds to the Invest 'n' Grow Money Pension Fund. All Your renewal premiums and top up premium (if any), net of applicable allocation charge will be invested in the Invest 'n' Grow Money Pension Fund unless you opt out of the AAA or you move to the next age band.

When you move to the next age band i.e. 36 - 55 years, your monies under the Invest 'n' Grow Money Pension Fund will be automatically switched to the Save'n'grow Money Pension Fund. All your renewal premiums and top up premium (if any), net of applicable allocation charge will be invested into Save'n'grow Money Pension Fund till the time you move to next age band again or you opt out of AAA investment option. When you move to the next age band i.e. 56 years and above, all your monies under Save'n'grow Money Pension Fund will be transferred to Protect 'n' Grow Money Pension Fund and will remain invested until the time you opt out of the AAA option.

- b) If you have opted for AAA Investment option and your age is 39 years, your premium (net of applicable premium allocation charges) will be invested to the fund corresponding to the age band you belong to.

Here in this case you will belong to age band 36- 55 years, which corresponds to the Save'n'grow Money Pension Fund. All Your renewal premium/s and top up premium/s (if any) will be invested in the Save'n'grow Money Pension Fund unless you opt out of the AAA or You move to the next age band.

When you move to the next age band i.e. 56 years and above, your monies under the Save'n'grow Money Pension Fund will be automatically switched to the Protect 'n' Grow Money Pension Fund. All Your renewal premiums and top up premium/s (if any) will be invested into Protect 'n' Grow Money Pension Fund thereafter and will remain invested until the time you opt out of the AAA option.

The investment objective, risk profile and asset allocation range for the various AAA funds are as mentioned below:

Fund Name (Age Band in years)	Investment Objectives	Asset Category	Asset Allocation Range (%)	Intended Target %	Risk-Return Potential
Invest 'n' Grow Money Pension Fund (18 – 35)	To provide long term capital appreciation through investing across a diversified high quality equity portfolio, while maintaining the specified target exposure to debt and equity.	Listed Equities	70 - 90	80	High
		Corporate bonds and Bank deposits	5 – 35	20	
		Government bonds and securities	0 – 30		
		Cash and Money Market Securities	0 – 40		
Save 'n' grow Money Pension fund (36 – 55)	To provide steady accumulation of income in medium to long term by investing in high quality debt papers and government securities and a limited opportunity of capital appreciation. This would be more of a defensively managed fund	Listed equities	0 - 60	45	Moderate
		Corporate bonds and Bank Deposits	0 – 50		
		Government bonds and securities	0-40	55	
		Cash and Money Market Instruments	0 - 40		
Protect 'n' Grow Money Pension (56 and above)	The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining the specified target exposure to debt and equity.	Listed equities	10 – 30	20	Low
		Corporate bonds and Bank Deposits	30-70		
		Government bonds and securities	10-50	80	
		Cash and money market securities	0 - 30		

Self Investment Option – Under this option you have the full freedom to decide your fund mix. – Growth Opportunities Pension Plus Fund, Build India Pension Fund, Grow Money Pension Plus Fund, Save'n'grow Money Pension Fund, Steady Money Pension Fund, Safe Money Pension Fund. All the six funds are available irrespective of attained age.

The investment objective, risk profile and asset allocation range for the various funds is as mentioned below:

Investment Fund	Objective	Asset Category and Asset	Risk-Return Potential
Growth Opportunities Pension Plus	To provide long term capital appreciation through investing in stocks across all market capitalization ranges (Large, Mid or small)	Listed Equities: 80% - 100%, Cash & Money Market Instruments: 0% - 40%	High
Grow Money Pension Plus	To provide long term capital appreciation through investing across a diversified high quality equity portfolio	Listed Equities: 80% - 100%, Cash & Money Market Instruments: 0% -40%	High
Build India Pension	To provide long term capital appreciation through exposure to equity investments in Infrastructure and allied sectors, and by diversifying investments across various sub-sectors of the infrastructure sector	Listed Equities: 80% - 100%, Corporate Bonds and Bank deposits: 0% - 20%; Cash & Money Market Instruments: 0% - 20%	High
Save'n'grow Money Pension	To provide steady accumulation of income in medium to long term by investing in high quality debt papers and government securities and a limited opportunity of capital appreciation. This would be more of a defensively managed fund	Listed Equities: 0% - 60%, Corporate bonds and bank deposits: 0% - 50%, Government bonds and securities: 0% -40%, Cash & Money Market Instruments: 0% -40%	Moderate
Steady Money Pension	To provide steady accumulation of income in medium to long term by investing in high quality debt papers and government securities	Corporate bonds and bank deposits: 20% - 80%, Government bonds and securities: 20% -80%, Cash & Money Market Instruments -0% -40%	Low
Safe Money Pension	To provide capital protection through investments in low-risk money-market & short-term debt instruments with maturity of 1 year or lesser	Corporate bonds and bank deposits: 0% - 60%, Government bonds and securities: 0%-60%, Cash & Money Market Instruments -0% -40%	Low

Note:

When you move from Self Investment option to AAA investment option the investment funds (under AAA) will depend on your Age at the time of request and the corresponding age band. However when you move from AAA investment option to Self Investment option you have to decide your own fund mix, by submitting a written request in the format provided by the Company, among the investment funds available under the self investment option.

Systematic Transfer Plan (STP)

STP is an option available to you at no extra cost. This facility helps you to average out the risk associated with equity market. Under this option, every month, part of the funds in the Safe Money Pension Fund shall be transferred automatically in to the Grow Money Pension Plus Fund during each Policy Year in the following manner:

If your policy is issued on 7th June then Policy Date will be 7th June and 7th of every following month will be your Month Anniversary.

STP	STP date	Amount to be switched
1st STP	Business Day following Policy Date	1/12 of the funds available in Safe Money Pension Fund
2nd STP	Month Anniversary	1/11 of the funds available in Safe Money Pension Fund
----- 6th STP	----- Month Anniversary	----- 1/7 of the funds available in Safe Money Pension Fund
----- 12th STP	----- Month Anniversary	----- balance fund available in Safe Money Pension Fund

- If STP option is selected, manual switching between all other funds except for Safe Money Pension Fund is allowed (i.e. switching among Grow Money Pension Plus, Growth Opportunities Pension Plus, Build India Pension, Save 'n' grow Money Pension Plus and Steady Money Pension is allowed). Switching charge of Rs.100 per switch will be applicable to each such switch.
- This option is available for annual mode policies only.
- All investments through this option are still subject to investment risk, which shall continue to be borne by you.
- Under this plan, Annual Premium and Top up premium/s, if any, (net of applicable allocation charges) received after the STP option is chose, shall be invested into the Safe Money Pension Fund irrespective of investment fund allocation given by you.

Manage your investments with Switch and Premium Redirection facility: Through the feature of switches & premium redirection you can manage your asset allocation between equity & debt depending on your needs. For example you may wish to move your money to a low-risk investment fund option before maturity of the policy to protect against adverse movements in equity markets.

You can switch 12 times in a policy year free of charge, beyond which a charge of Rs.100 per switch is levied. The minimum value of a switch should be Rs.1000. Free switches will not be available in case STP option is selected.

You can apply for Switch of your Investment Fund/s under Self Investment Option and Systematic Transfer Plan (STP) only. If STP option is selected, manual switching between all other funds except for Safe Money Pension Fund is allowed (i.e. switching among Grow Money Pension Plus, Growth Opportunities Pension Plus, Build India Pension, Save 'n' grow Money Pension Plus and Steady Money Pension is allowed). Switching charge of Rs.100 per switch will be applicable to each such switch.

You can also redirect your future premiums after first policy year into different funds with Premium Redirection facility, if Self Investment option is chosen. This facility can be availed any number of times free of charge. The minimum allocation in any chosen investment fund should be 5%.

Top up premiums: You can invest a bonus received from your employer or profits earned from your business or any other surplus in your existing investments to achieve your financial goals faster

With the Top up option, you can boost your contribution anytime after the first policy year. The minimum amount of a single top up is Rs.1,000. There is no maximum limit on the top up investments providing you unmatched flexibility.

Liquidity benefit with partial withdrawal: We all need money during our lifetime to fulfill certain goals. From time to time, you may need money for any urgent need.

You can withdraw money from your Policy Fund Value anytime after completion of five policy years. Each partial withdrawal should be a minimum of Rs 1000 and the minimum policy fund value after the partial withdrawal should be equal to 120% of the one annualized premium. Only two partial withdrawals are allowed in a Policy Year, which are free of charge.

Policy Continuance Option: While we recommend that all your premiums be paid on the respective due dates, we also understand that due to sudden changes in lifestyle like increased responsibilities or unexpected increase in household expenses may affect your future ability to pay premiums.

Now you need not worry if you are unable to pay premiums into your policy. The policy continuance option entitles you to continue your Policy with all benefits if you are unable to pay premiums after payment of five annual premiums.

Once you have opted for this option, you cannot pay any further premiums or top ups under the Policy.

Maturity benefit:

On vesting you have the following options:

You can take up to 1/3rd of your Policy Fund Value as a tax-free lump sum amount (as per prevailing tax laws), while the balance amount must be used to purchase an annuity, which will provide regular income to you at your desired mode of frequency; or

You have the option to purchase an annuity product from us or from any other annuity provider approved by IRDA with the entire Policy Fund Value. You can intimate your choice of any of the above options at least 90 days prior to the vesting date.

Death Benefit

In case of the unfortunate event of death during the Policy term, your nominee will receive entire Policy Fund Value and the Policy will cease to exist.

What are the applicable charges in this product?

Premium Allocation Charge:

The Premium Allocation Charge is a charge levied at the time of receipt of premium allocation and depends on policy year. This charge is recovered as a percentage of the Annual Premium, pertaining to the respective policy years, received by the company. The charge shall be applied as per the following matrix:

Policy Year	Premium Allocation Charge
1 - 4	6%
5 onwards	0%

Top Up Premium Allocation Charge: 1.50%.

Policy Administration Charge:

The Policy Administration Charge will be deducted by cancellation of Units at the prevailing Unit Price on the corresponding Policy Date in each Policy Month as a percentage of Annual Premium as given in the table below:

Policy Year	Annual premium <100,000	Annual premium >=100,000
1 - 4	1%	0.6%
5 – 10	0.5%	0.5%
11 – 15	0.25%	0.25%
16+	0%	0%

Fund Management Charge:

This is a charge that is levied on each of the Investment Funds and is adjusted in the unit price calculation on a daily basis. The charges for the funds are as follows:

Fund Name	Annual Rate
Growth Opportunities Pension Plus	1.35%
Grow Money Pension Plus	1.35%
Build India Pension Fund	1.35%
Save'n'grow Money Pension	1.25%
Steady Money Pension	1.00%
Safe Money Pension	1.00%
Invest 'n' Grow Money Pension Fund	1.35%
Protect 'n' Grow Money Pension	1.25%

Surrender Charges: The Surrender Charge is applied if and when you surrender your policy. The Surrender Value that you will receive will be the policy fund value less this charge. The surrender charges are applicable on the policy fund value and are as follows:

Policy Year	Surrender Charge (% of policy fund value)
1st year	91%
2nd year	60%
3rd year	40%
4th year	25%
5th year	15%
6th year onwards	NIL (Policy Fund Value is the surrender value)

If Policy is surrendered within first three policy years then the surrender value as on the date of intimation of surrender will be paid only after the completion of three policy years.

Service Tax & cess is applicable on all charges as per prevailing rates.

Product at a glance:

Basic Plan	Minimum	Maximum
Age at Entry	18 years	75 years
Age at Vesting	33 years	90 years
Policy Term	15 years	Maximum Vesting Age minus Age at entry
Annual Premium (per annum)	Rs.15000	No Limit
Premium Payment Term	10 Years	10 Years

The following table shows the benefit of Bharti AXA Life Future Secure Pension for a 30 year old Male with 100% of investment in Grow Money Pension Plus Fund.

Parameters	Sample Illustration	
Annual Premium	Rs. 25,000 p.a. under Annual mode	
Policy Term	25 years	
Assumed Rate of Return	10% p.a.	6% p.a.
Special Addition at end of 10th year	Rs. 10,200	Rs. 8,518
Special Addition at end of 15th year	Rs. 16,955	Rs. 11,956
Policy Fund Value at Vesting date	Rs. 12,79,048	Rs. 5,89,644
IRR (Customer Yield) at maturity	8.19%	4.26%

Fund values and customer yield mentioned above are exclusive of service tax and cess. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your Insurer carrying on life insurance business. If your policy offers guaranteed returns then these will be clearly marked “guaranteed” in the illustration table on this page. If your policy offers variable returns then the illustration on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.”

What are the tax benefits under this product?

You can avail the tax benefits on the premiums paid and the benefits received under the Income Tax Act, 1961, which is subject to changes from time to time.

Terms and conditions

1. If any premium due within the first three years of the policy remains unpaid even after the grace period of 30 days, the policy lapses and all the benefits under the policy ceases to exist. You can however, revive the policy by paying all the unpaid premiums within a period of two years from the due date of the last unpaid premium. If the Policy is not reinstated during the Reinstatement Period, the Policy will stand terminated and the Policy Fund Value as at the expiry of Reinstatement Period net of Surrender Charge as on the lapse date shall be payable at the completion of the third Policy Year or at the end of the Reinstatement Period, whichever is later.
2. If all the due premiums have been paid for at least three consecutive Policy Years from the Policy Date and subsequent premiums are unpaid, you may reinstate the Policy within two years from the date of first unpaid premium. Such reinstatement can only be made by paying all the unpaid premiums and the appropriate Premium Allocation Charge shall be deducted from the above mentioned payment. During the period allowed for reinstatement, the Policy shall continue to be in effect by levying applicable Policy Charges. At the end of the allowed period for reinstatement, if the Policy is not reinstated the Policy shall be terminated by paying the Surrender Value. In the event of death during the allowed period of reinstatement, the death benefit will be paid, and the Policy will thereafter cease to exist. If at any time the Policy Fund Value falls to the level of an amount equal to the 120% of one Annualised Premium, the Policy shall stand terminated on such date and only Surrender Value shall be paid.
3. Free-look option:- If You disagree with any of the terms and conditions of the Policy, You have the option to return the original Policy Bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy Bond (“the free look period”). The Policy will accordingly be cancelled and company shall refund an amount equal to (the sum of Premium Allocation Charge, Policy Administration Charge, deducted from the Policy Fund Value) and (the Policy Fund Value less stamp duty and underwriting expenses incurred by the Company), will be refunded to the Policyholder. All the rights under the Policy shall stand extinguished immediately on the cancellation of the Policy under the Free Look Option.
4. The Company also has the right to revise the asset allocation of any investment fund (s) with prior approval from IRDA.
5. STP can be opted at inception or any time during the policy term by submitting a written request in the format provided by The Company at least 30 days prior to the Policy Anniversary.
6. You can opt out of the STP anytime during the Policy Benefit Period and no charges will be levied for the same. This written request shall be received by The Company at least 7 days prior to the scheduled STP date. Any such change shall be effective from the next Month Anniversary following the date of request. Any unutilized free switches after such request will be made available to you during the Policy Year. However, the same cannot be carried forward to the succeeding policy years.

SECTION 41 OF INSURANCE ACT 1938

“No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.”

SECTION 45 OF INSURANCE ACT 1938

“No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life insured was incorrectly stated in the proposal.”

Revision of charges:

The Company reserves the right to revise the following charges from time to time, subject to the following maximum limits, with prior approval from the Insurance Regulatory and Development Authority ('IRDA'):

Fund Management Charge: The maximum FMC will be the minimum of 2% or the cap prescribed by IRDA...

Policy administration charge: 2% per month for all premiums.

Switch charge: Not exceeding Rs.300 per switch.

Computation of Unit Price

The unit pricing shall be computed based on whether the Company is purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions i.e. the life insurer shall be required to sell/purchase the assets if unit redemptions/allocations exceed unit allocations/redemptions at the valuation date.

The Appropriation price shall apply in a situation when the Company is required to purchase the assets to allocate the units at the valuation date. This shall be the amount of money that the company should put into the fund in respect of each unit it allocates in order to preserve the interests of the existing policyholders. The Unit price will be computed as follows: Market value of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities

less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration.

The Expropriation price shall apply in a situation when the Company is required to sell assets to redeem the units at the valuation date. This shall be the amount of money that the company should take out of the fund in respect of each unit it cancels in order to preserve the interests of the continuing policyholders. The Unit price will be computed as follows: Market Value of investment held by the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any units are redeemed), gives the unit price of the fund under consideration.

Risks of investment in unit-linked policies:

- 'Bharti AXA Life Future Secure Pension' is the name of the unit linked insurance product. Unit linked insurance products are different from traditional Insurance products and are subject to the market risk. This is a non participating Unit Linked Insurance policy. Bharti AXA Life Future Secure Pension does not provide for participation in the distribution of surplus or profits that may be declared by the Company
- The premium in unit linked insurance policy are subject to investment risks associated with capital market and the NAV of the units may go up or down based on the performance of the investment funds and the factors influencing the capital markets and the insured is responsible for his/her decisions.
- Bharti AXA Life Insurance Company Ltd. is only the name of the insurance company and Bharti AXA Life Future Secure Pension is only the name of the unit linked insurance policy and does not in any way represent or indicate the quality of the policy, its future prospects and performance or the returns.
- Growth Opportunities Pension Plus, Build India Pension, Grow Money Pension Plus, Steady Money Pension, Save'n'grow Money Pension, Safe Money Pension, Invest 'n' Grow Money Pension and Protect 'n' Grow Money Pension are the names of the Investment Funds and do not in any manner indicate the quality of the Investment Funds or their future prospects or returns. The funds do not offer a guaranteed or assured return.
- Please know the associated risks and the applicable charges, from your Insurance advisor or the Intermediary before concluding the sale..
- The tax benefits are subject to change with change in tax laws.

About Us

Bharti AXA Life Insurance is a joint venture between Bharti, one of India's leading business groups with interests in telecom, agri business and retail, and AXA, world leader in financial protection and wealth management. The joint venture company has a 74% stake from Bharti and 26% stake of AXA.

As we further expand our presence across the country with a large network of distributors, we continue to provide innovative product and service offerings to cater to specific insurance and wealth management needs of customers. Whatever your plans in life, you can be confident that Bharti AXA Life will offer the right financial solutions to help you achieve them.

Disclaimers

- This product brochure is indicative of terms, conditions, warranties and exceptions contained in the insurance policy bond. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy bond, the terms and conditions contained in the policy bond shall prevail.
- Insurance is subject matter of solicitation.
- Bharti AXA Life Insurance Company Limited, Registration No.: 130
Registered Office: Unit 601 & 602, 6th floor Raheja Titanium,
Off Western Express Highway, Goregaon (E), Mumbai-400 063.
- UIN: 130L026V01.



Your Bharti AXA Life Advisor

Get in touch with us

For any further queries regarding the product, or any other feedback, please contact your Financial Advisor OR The Customer Service Representative of The Company during business hours (9:00 a.m. to 9:00 p.m.) at the following numbers:

1800-102-4444

[Airtel, TATA, BPL, Spice Telecom (Punjab) & Shyam Tel]

1800-425-1350

(MTNL / BSNL Only)

020-40182300

020-26141350

(09:00 am to 9:00 pm, Monday to Saturday)

SMS SERVICE to 56677

We will get in touch within 48 hours to address your query

Email us: service@bharti-axalife.com

Visit us: www.bharti-axalife.com

Bharti AXA Life Insurance Company Ltd.

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Regn. No. 130. UIN: 130L026V01.

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