



Exide Life

# Sampoorna

# Jeevan

With You, Through Life.



## Exide Life Sampoorna Jeevan

A Non-Linked Participating Individual  
Life Insurance Savings Plan

- Life Cover up to age 75 or 100 years
- Limited premium payment options
- Avail guaranteed<sup>#</sup> regular income or lump sum payouts or both
- Choose from 5 bonus options

<sup>#</sup>Guaranteed Income Benefit is paid on survival during the policy term, provided all due premiums are paid during the premium payment term.

## What is Exide Life Sampoorna Jeevan?

You always want to provide the best to your family at every stage of your life. Whether it is to secure their financial future, save for children's education, plan for family holidays or leave behind a legacy.

Exide Life Sampoorna Jeevan is a unique Life Insurance cum Savings Plan, which not only provides life insurance cover till age 75 or 100 years, but also gives you the power to customize the payouts to suit your changing life stage financial needs. It is a plan that stays **with you, through life.**

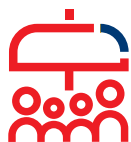
### Key reasons to buy

- Life Cover up to age 75 or 100 years
- Limited premium payment options
- Avail guaranteed regular income or lump sum payouts or both
- Choose from 5 bonus options

### Key Benefits

On inception of policy, you need to choose between the two plan variants:–

- **Sampoorna Jeevan 75** – Under this variant, policy matures at age 75 years
- **Sampoorna Jeevan 100** – Under this variant, policy matures at age 100 years



#### Life Insurance Cover up to age 75 or 100 years

$$\text{Life Insurance Cover Amount} = \text{Higher of} \left( \begin{array}{c} 10 \text{ times* the} \\ \text{Annualized premium} \\ \text{OR} \\ \text{Basic Sum Assured} \\ \text{OR} \\ 105\% \text{ of the total premiums} \\ \text{received up to the date of death} \end{array} \right) + \text{Applicable Bonuses}$$

\*7 or 10 times for entry age of 45 years and above. Annualized Premium shall be the premium payable in a year, excluding the taxes, underwriting extra premiums and loadings for modal premiums, if any.



#### Limited Premium Payment Options

You can choose to pay premiums for 6, 8, 10, 12 or 15 years while enjoying the life cover over chosen policy term.



#### Avail Guaranteed Regular Income or Lump Sum Payouts or both

**Guaranteed Benefits** are a fixed percentage of the basic Sum Assured payable annually or on maturity basis the option chosen. At inception of policy, you have to select one of the four available Guaranteed Benefit Options explained below:

Option 1	Lump Sum Option	On maturity, 100% of Basic Sum Assured is payable.
Option 2	Income Option	On completion of Premium Payment Term, 5% of Basic Sum Assured is payable annually till the end of the policy term.
Option 3	Lump Sum with Income Option	On attaining age 60, you receive 100% of Basic Sum Assured, and an annual income of 5% of Basic Sum Assured (if Sampoorna Jeevan 100) or 10% of Basic Sum Assured (if Sampoorna Jeevan 75) from age 61 till the end of policy term.
Option 4	Income with Lump Sum Option	On attaining age 61, you start receiving an annual income of 5% of basic sum assured (if Sampoorna Jeevan 100) or 10% of Basic Sum Assured (if Sampoorna Jeevan 75) till the end of policy term. On maturity, you also receive a lump sum amount equal to 100% of Basic Sum Assured.

Guaranteed Benefit Option, once chosen at inception cannot be changed later during policy term.



## Choose from 5 Bonus Options (Non-Guaranteed Benefits)

On inception of the policy, you can choose to avail one of the 5 bonus options. The Bonus may be declared annually at the end of each policy year as a percentage of Basic Sum Assured.

Option 1	Simple Reversionary Bonus for term	The bonus is declared and accrued annually to be paid out upon death or maturity, whichever is earlier.
Option 2	Simple Reversionary Income Bonus	The bonus is declared annually and each bonus accrued is paid after a duration equal to the Premium payment term (or on earlier death). For example, for a Premium Payment Term of 15 years, the Bonus declared at the end of first Policy Year shall be paid at the end of 16th Policy Year.
Option 3	Cash Bonus	This bonus will be declared and paid to the policyholder at the end of the each policy year. It starts from end of 1st policy year for 6 and 8 year Premium Payment Term It starts from end of 2nd policy year for 10,12,15 year Premium Payment Term
Option 4	Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter	Simple Reversionary Bonus is declared and accrued annually during the Premium Payment Term and is payable at the end of the Premium Payment Term. After the Premium Payment Term, Cash Bonus is declared and paid out annually throughout the remaining policy term.
Option 5	Simple Reversionary Income Bonus (SRIB) and Cash Bonus (CB)	It is a combination of Bonus Option 2 and Bonus Option 3.

**Paid-up Additions** - If you opt for Bonus Option 3 or 4, you will have the option to receive Cash Bonus, if declared, as cash payout or utilize it to purchase Paid-up Additions. Paid-up Additions are additional benefits that you purchase with Cash Bonus, if declared, and can encash them as per the need. If not encashed earlier, these get accumulated and are payable at the end of Policy Year during which you will attain age of 75 years or on earlier death or Surrender of the Policy.

Bonus Option, once chosen at inception cannot be changed later during policy term.

## Additional Benefits



### Tax benefits as per prevailing income tax laws\*

You save taxes on the premiums paid towards the policy U/S 80C and on the survival and maturity payouts U/S 10(10D) of the Income Tax Act, 1961.

\* The tax benefits are subject to change in tax laws and to the terms set out in the said Sections. Please consult your tax advisor for further details on tax benefits before buying the policy.



### Premium Discount

Exide Life Sampoorna Jeevan rewards you with a premium discount if you pay higher premium amount.



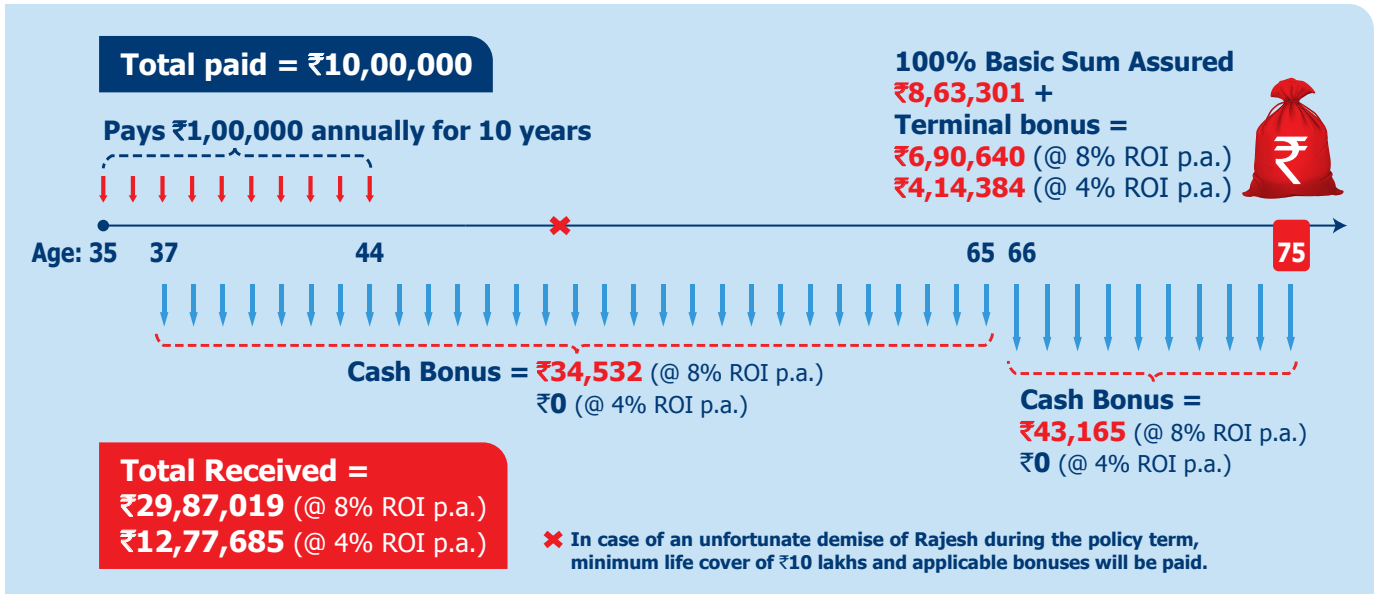
### Loan Benefit

You have the flexibility to take a loan against your Policy in case of financial emergencies. Loan provisions are subject to Policy Terms and Conditions.

## How Exide Life Sampoorna Jeevan works?

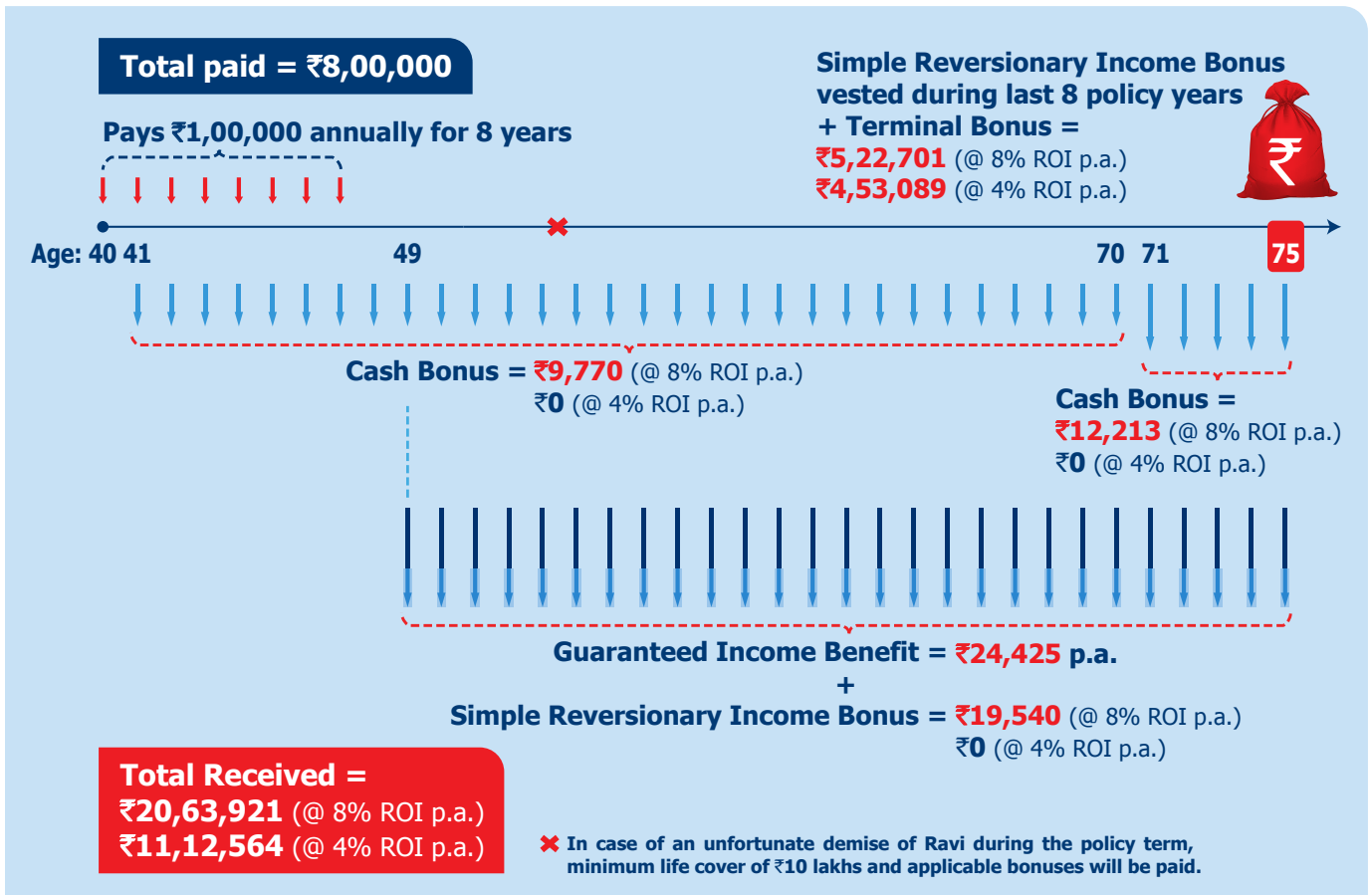
This plan can be customized with a combination of Guaranteed Benefit Options and Bonus Options. Here are 4 illustrations (Premiums illustrated are exclusive of GST):

**Illustration 1:** Rajesh, 35, wants to generate additional income. He buys **Sampoorna Jeevan 75**. He opts for **Lump Sum Option** (Guaranteed Benefit Option) with **Cash Bonus** (Bonus Option). He pays ₹1,00,000 annually for 10 years.



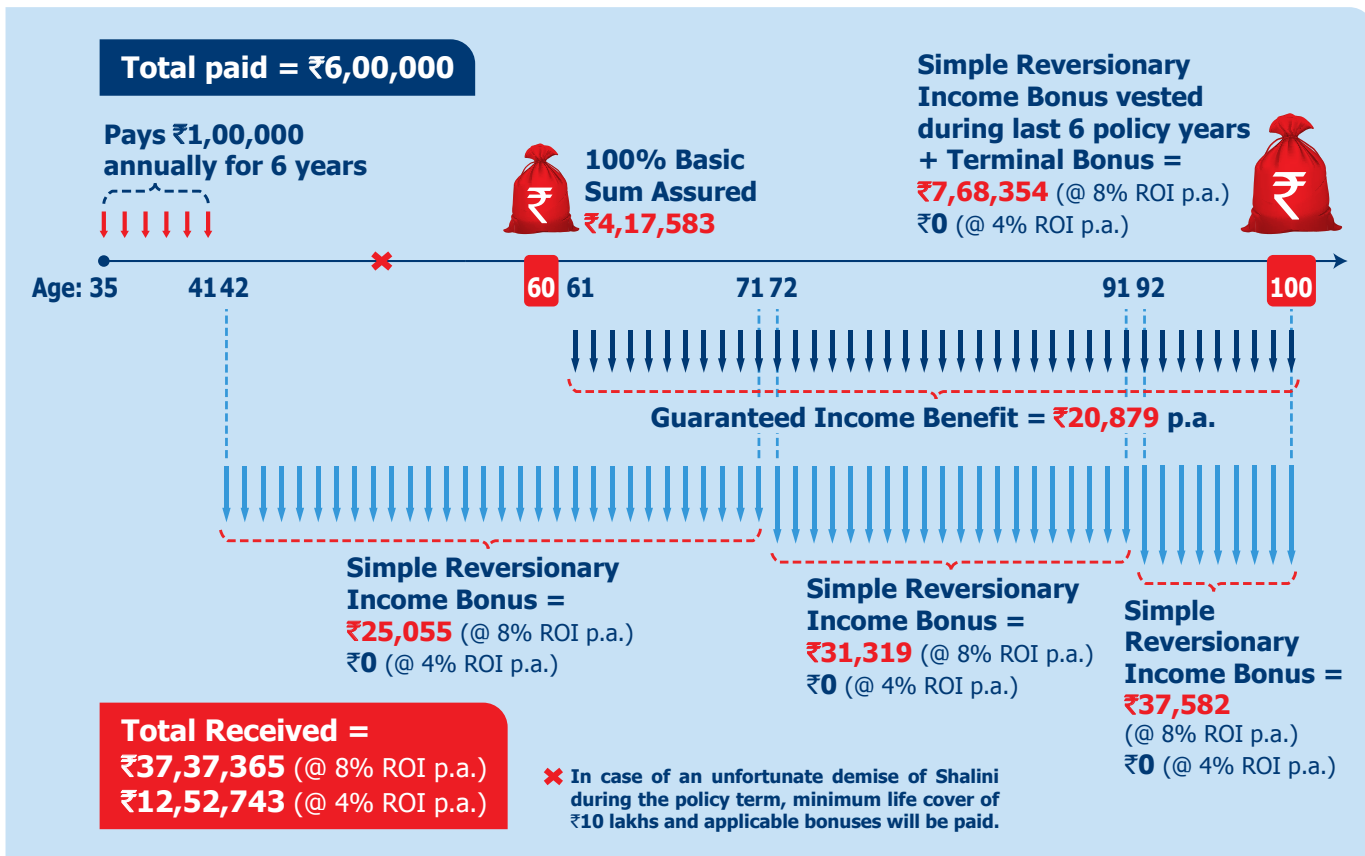
The values depicted with assumed rate of returns @ 4% and 8% p.a. are not guaranteed and they are not the upper or lower limits of returns of what one can expect and that the returns are subject to number of factors including future investment performance.

**Illustration 2:** Ravi, 40, wants to generate a second income that continues post his retirement. He buys **Sampoorna Jeevan 75**. He opts for **Income Option** (Guaranteed Benefit Option) with **Simple Reversionary Income Bonus and Cash Bonus** (Bonus Option) and pays 1,00,000 annually for 8 years.



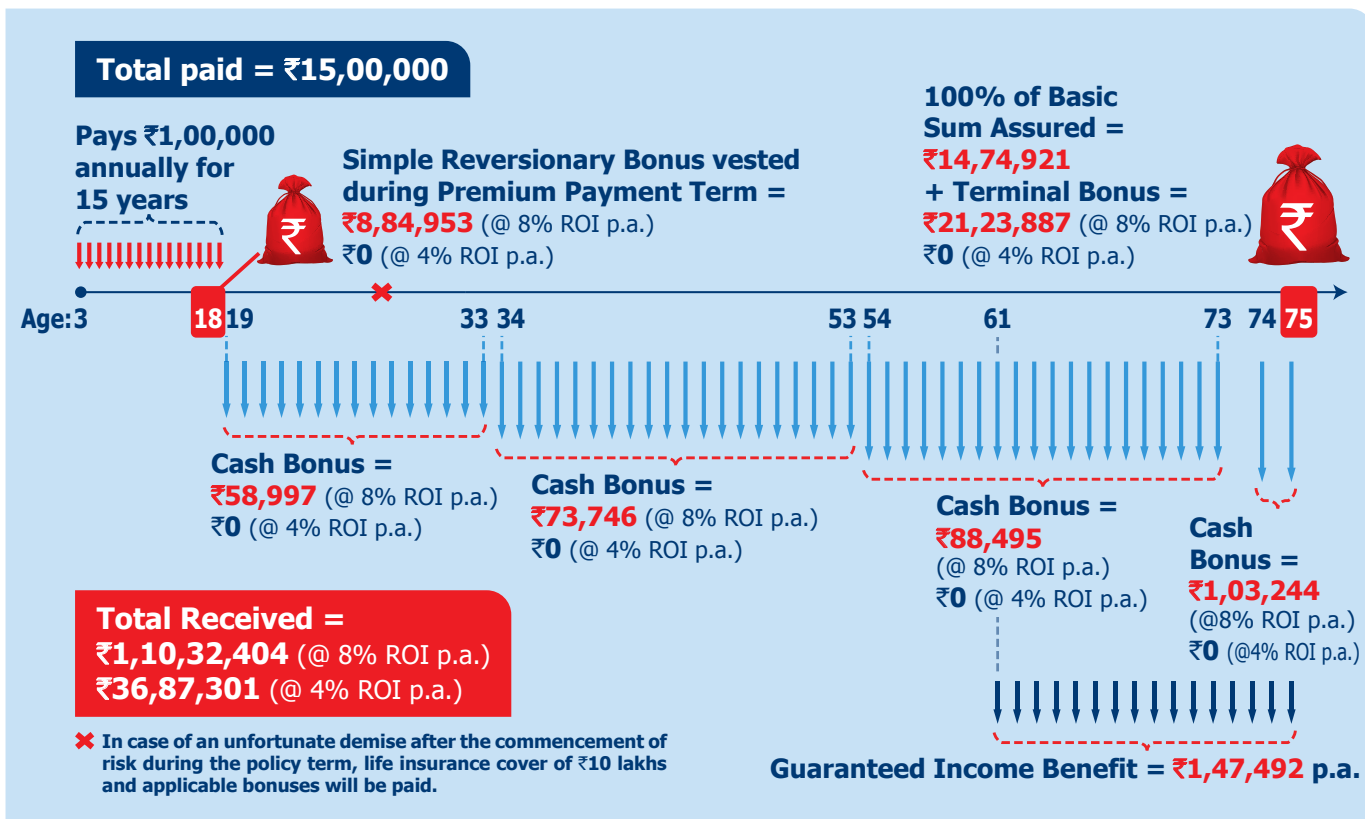
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**Illustration 3:** Shalini, 35, a business woman, buys **Sampoorna Jeevan 100** keeping in mind her post retirement years. She opts for **Lump sum with Income Option** (Guaranteed Benefit Option) and **Simple Reversionary Income Bonus** (Bonus Option) and pays ₹1,00,000 annually for 6 years.



The values depicted with assumed rate of returns @ 4% and 8% p.a. are not guaranteed and they are not the upper or lower limits of returns of what one can expect and that the returns are subject to number of factors including future investment performance.

**Illustration 4:** Sanal, 35, a salaried man, buys **Sampoorna Jeevan 75** in the name of his 3 year old son - Rishi, to secure his son's financial future. He opts for **Income with Lump Sum Option** (Guaranteed Benefit Option) and **Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter** (Bonus Option). He pays ₹1,00,000 annually for 15 years.



The values depicted with assumed rate of returns @ 4% and 8% p.a. are not guaranteed and they are not the upper or lower limits of returns of what one can expect and that the returns are subject to number of factors including future investment performance.

## Who should buy this Plan?

If you want to buy a plan that helps you fulfill multiple financial needs, like getting a life insurance cover, creating a second income, saving for child's education, receiving post-retirement income, then this plan is suitable for you.

## Key Features

Eligibility Parameters		Premium Payment Term (Years)					
		6	8	10	12	15	
Minimum Age at Entry (as on last birthday)	Sampoorna Jeevan 75	12 years	10 years	8 years	6 years	3 years	
	Sampoorna Jeevan 100	18 years					
Maximum Age at Entry (as on last birthday)	Sampoorna Jeevan 75	Lump Sum Option	60 years	60 years	60 years	58 years	55 years
		Income Option	54 years	52 years	50 years	48 years	45 years
		Lump Sum with Income Option	54 years	52 years	50 years	48 years	45 years
		Income with Lump Sum Option	54 years	52 years	50 years	48 years	45 years
	Sampoorna Jeevan 100	Lump Sum Option	60 years	60 years	60 years	58 years	55 years
		Income Option	54 years	52 years	50 years	48 years	45 years
		Lump Sum with Income Option	45 years	45 years	45 years	45 years	45 years
		Income with Lump Sum Option	54 years	52 years	50 years	48 years	45 years
Min. /Max. Age at Maturity (as on last birthday)		Sampoorna Jeevan 75: 75 years Sampoorna Jeevan 100: 100 years					
Policy Term		Sampoorna Jeevan 75: 75 minus age at entry Sampoorna Jeevan 100: 100 minus age at entry					
Minimum Premium (₹)	Annual	60,000	60,000	25,000	25,000	15,000	
	Half Yearly	40,000	40,000	15,000	15,000	8,000	
	Monthly <sup>#</sup>	6,000	6,000	3,000	3,000	2,000	
Maximum Premium (₹)		No Limit (subject to Board approved underwriting policy)					
Premium Payment Frequency		Annual, Half-Yearly, Monthly <sup>#</sup>					
Guaranteed Income Benefit Payout Mode		Annual Only					

<sup>#</sup>For monthly mode, 3 monthly premiums are collected in advance on the date of commencement of the policy.

Exide Life Sampoorna Jeevan (UIN: 114N110V01) is a Non-Linked, Participating Individual Life Insurance Savings Plan. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits are subject to prevailing income tax laws, please consult your tax advisor for further details on tax benefits. Benefits under Guaranteed Benefits Options are paid on survival during the policy term, provided all due premiums are paid during the premium payment term. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560001, India. Toll Free: 1800 419 8228; Visit: exidelife.in. ARN: EXL/2019-20/COLL/055

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