

Sahara India Life Insurance Company Ltd.



Sahara India Life Insurance Company Ltd. (SILICL) is today the first wholly Indian-owned Life Insurance Company in the private sector.

With Life Insurance Penetration in India at just about 22% of the Insurable population and premium income of 2% of GDP, the group sees it as a very high growth sector of Indian economy. Sahara India Life Insurance Company Ltd. (SILICL) is today the first wholly Indian-owned Life Insurance Company in the private sector. They launched the operations on 30 October 2004 after being granted license to operate as a life insurer in India by Insurance Regulatory and Development Authority on 6 February 2004.

Sahara also offers Accident Benefit and Critical Illness Riders. SILICL has been set up with the state-of-the-art technology. Leading Actuarial consultants M/s Watson Wyatt Consulting Pvt. Ltd. train Sahara officials on Actuarial VIP software system and other matters including product development and pricing. The re-insurers of SILICL are world renowned Gen Re and Munich Re Insurance Companies.

Various Products offered by Sahara India Life Insurance Company Ltd.

Term Assurance Products - Currently available products to purchase

- **Sahara Kavach** : A pure term policy , where on paying a low premium amount you can get a large risk cover. The family is secured in case of death of the policy holder.

Money Back Products : Currently available products to purchase

- **Sahara Samriddhi** : A money back policy where your funds are returned back at various intervals to meet your financial needs at different stages of life.
- **Sahara Sampann** : Is a money back policy where additional benefit is that after 5 years you get an enhanced risk cover. This is a safe plan as you get safety, returns & tax benefits.

Endowment Products: Currently available products to purchase

- **Sahara Nidhi** : A plan where you can save up funds for future investment needs or to repay Loans.This is an endowment plan.
- **Sahara Sahyog** : This plan is designed for those who do not have enough funds to invest

but need to protect their family. It is a micro Insurance Policy..

- **Sahara Umang** - It provides financial protection against death throughout the term of the policy with the provision of payment of a lump sum at the end of the term in case of survival alongwith additional guaranteed ten annual installments commencing one year after the date of maturity to the life assured/nominee irrespective of survival of life assured.

Children Products : Currently available products to purchase

- **Sahara Ankur** : An unit linked Child Plan which invests in various fund options to add value to your money invested. You can make a choice of the investment option depending on your risk profile.

Unit Linked Products - Currently available products to purchase

- **Sahara Utkarsh – Jeevan Bima** - This Unit linked plan is a unique blend of risk coverage. All the objectives of buying a life insurance plan are taken care of with a potential of earning higher returns over the term of the policy.
- **Sahara Shikhar – Jeevan Bima** - The unit linked plan enhances the value of the savings over a period of time and offers choices to the customers to choose the investment plan according to their risk profile and investment horizon at various points during the life of the policy.
- **Sahara Sugam – Jeevan Bima** - The Unit linked plan being offered in a unique blend of risk coverage and market linked returns.

Unit Linked Products - Old products not available for fresh purchase

- **Sahara Sanchay-R**: A regular unit linked plan where you get the benefits of a risk cover policy as well as benefits of the funds invested in the market.

Pension Products - Currently available products to purchase

- **Sahara Amar Jeevan**: Is a with profit deferred annuity Pension Plan. You can start saving small amounts for post retirement requirements

Pension Products - Old products not available for fresh purchase

- **Sahara Swabhimaan** : A unit linked pension plan which provides for your needs at old age.

Group Products

- **Sahara Samooh Samyojana**
- **Sahara Jamakarta Samooh Bima**
- **Sahara Samooh Suraksha**
- **Sahara Jan Kalyan**



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