

# Competition Cracker

## Traditional Products

### Parameter

### Bajaj Allianz InvestGain

### SBI Life Shubh Nivesh

Features		
Plan Structure	Participating regular and limited premium endowment plan with 4 cover variants	Participating regular and single premium endowment plan with option of conversion to Whole-Life
Bonus	Compounded Reversionary Bonus	Simple Reversionary Bonus
Sum Assured	Minimum ₹ 50,000	Minimum ₹ 75,000
Increase in Death coverage	Option to include additional death coverage of 50% of SA at certain occasions	Not Available
Policy Term	Maximum - 40 years	Maximum - 30 years
Premium Payment Term	Minimum - 2 years <sup>^</sup>	Minimum - 5 years
Riders	5 options	3 options
Rebate for Female policyholders	Available	Not Available
Maturity Benefit	SA and Accumulated Bonus	SA and Accumulated Bonus. Additional Sum Assured on attaining 100 years of age
Deferred Maturity Pay option	Not Available	Available over 5, 10, 15 and 20 years
Death Benefit	[Economy - Base SA; Gold - Double SA Diamond - Triple SA; Platinum - Quadruple SA] + Reversionary Bonus + Terminal Bonus, if any	Sum Assured + Reversionary Bonus. Additional Sum Assured if Whole-Life option is availed

### Illustrative Benefit\*

Age/ Gender	35 years/ Male	35 years/ Male
Policy Term/ PPT	20 years	20 years
Annual Premium	₹ 10,685	₹ 10,685
Sum Assured	<b>₹ 2,31,129</b>	₹ 2,00,000
Projected Maturity Benefit - I	<b>₹ 2,96,316</b>	₹ 2,80,000
Projected Maturity Benefit - II	<b>₹ 4,38,183</b>	₹ 3,80,000

Prepared on 11.04.2011. Source for information on SBI Life Shubh Nivesh is [www.sbilife.com](http://www.sbilife.com) and contacts. However, we do not guarantee on the veracity of the information provided by the source. Please read the product brochure and benefit illustration for details.  
This is strictly for internal training purposes.

<sup>^</sup>Premium Payment Term can be chosen as 2, 3, 5, 7, 10, 12, 15 years depending upon policy term or equal to Policy Term in InvestGain.

\* For Projected Maturity Benefit I, Compounded Reversionary Bonus has been considered @ 1.25% for Bajaj Allianz InvestGain Economy and projected investment return has been considered @ 6% p.a. for Shubh Nivesh.

\* For Projected Maturity Benefit II, Compounded Reversionary Bonus has been considered @ 3.25% for Bajaj Allianz InvestGain Economy and projected investment return has been considered @ 10% p.a. for Shubh Nivesh.

Bajaj Allianz is the name of our Insurance Company and Bajaj Allianz InvestGain Economy (116N013V01), InvestGain Gold (116N011V01), InvestGain Diamond (116N010V01) and InvestGain Platinum (116N012V01) are the name of the plans. The name of our company and the name of our plans do not, in any way, indicate the quality of the plan, its future prospects or returns. Insurance is the subject matter of the solicitation.

Compiled by Market Intelligence Team, Product Development