

Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz Life Saral Jeevan Bima
Part A
FORWARDING LETTER

Name of the Policyholder _____

Address _____

Dear _____

Sub: Issuance of the Policy under application for the life insurance policy dated _____

We would like to thank you for investing your faith in us. Your Policy requires Premiums to be paid for _____ years.

Please find enclosed herewith your Policy Document, a copy of the Proposal Form and documents mentioned herein below, based on which your insurance Policy has been issued. This Policy is issued subject to section 45 of the Insurance Act, 1938 and any amendment from time to time.

This Policy will cover death due to accident only during the waiting period of 45 days from the date of commencement of risk.

In case of death of the Life Assured other than due to accident during the waiting period, an amount equal to 100% of all premiums¹ received excluding taxes⁴, if any, shall be paid and the Sum Assured shall not be paid.

Document Type	Specification of Documents provided	Identification No.
Proposal Form	Proposal Form	
Age proof		
Identity Proof		
Address Proof		

Within fifteen (15) days of the receipt of this Policy and thirty (30) days in case of electronic Policy & Policy obtained through distance mode, the Policyholder may, if dissatisfied with any of the terms and conditions for any reason, provided no claim has already been made on the Policy, give the Company a written notice of cancellation along with reasons for the same, and return the Policy Document to the Company, subject to which the Company shall send the Policyholder a refund comprising all Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium for the period the Life Assured was on cover and the expenses incurred by the Company on medical examination and stamp duty.

For any queries, kindly write to us at the below mentioned address and we assure and strive to provide you the best of services.

Authorised Signatory

Head - Underwriting

(<Name of Head- Underwriting>)

FOR BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.

Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006

Sales Representative Details:

Name		Code	
Address			
Phone Number		e-Mail Id	

Your Policy Servicing Branch Address: Bajaj Allianz Life Insurance Company Limited

Toll Free Numbers: <XXXXXXXXXXXXXXXXXXXXXXXXXXXX>

Email Address:

Please read policy document, especially following clauses on

Premium	Policy Benefits
Forfeiture provisions	Definitions & Exclusions

Disclaimer: In case of dispute, English version of the Policy Document shall be final and binding.

PREAMBLE

The Company has received a Proposal Form, declaration and the <Single Premium / first Instalment Premium> from the Policyholder / Life Assured as named in this Schedule. The said Proposal Form and declaration along with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Policyholder as the basis of the contract of insurance, both parties to the assurance contract do hereby further accept and affirm that the Policy, in consideration of and subject to due receipt of subsequent Premium as set out in the Schedule with all its parts (Policy Document and Endorsements if any) shall be subject to the terms and conditions as contained in this Policy. The Policy Documents includes Annexure and other documents attached herewith.

This Policy is issued on the basis of the information given, declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Policy.

SCHEDULE

A Non Linked, Non-Participating, Individual Pure risk premium Life Insurance Plan

Name of the Policyholder _____

Address _____

Address _____

Pin code _____

Gender		Date of Birth	
Age at Entry		Age of Policyholder	

Policy No.		Product Name	Bajaj Allianz Life Saral Jeevan Bima
Product Code		Unique Identification No. (UIN)	116N165V01
Age	Years	Date of Birth	
Gender		Age Admitted?	<Admitted / Not Admitted>
Policy Commencement Date		Variant	
Date of Commencement of Risk		Base Sum Assured	
Premium Payment Frequency		Policy Term	
<Single Premium / Instalment Premium>* (Rs.)		Premium Paying Term	
		Extra Premium (Rs.)	
Death Benefit (Rs.)		Due Date of Last Premium	
Due Dates of Premium			

* <Single Premium / Instalment Premium> excludes any applicable GST or cess but includes any Extra Premium.

TOTAL PREMIUM PAYABLE AT EACH PREMIUM PAYMENT FREQUENCY: Rs.

In Words: RupeesOnly

Special Clauses, Exclusions and/or Conditions imposed on the Policy (if any):

Details of the Nominee

Nominee(s) Name	Nominee(s) Gender	Nominee(s) Age(s)	Percentage Share	Relationship to the Life Assured	Appointee Name [in case the Nominee(s) minor(s)]	Appointees Gender	Appointees Relationship to the Nominee
		Years	%				
		Years	%				
		Years	%				
		Years	%				
		Years	%				

Sales Representative Details:

Name		Code	
Address			
Phone Number		E-Mail Id	

ON EXAMINATION OF THE POLICY, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

To whom the Benefits are Payable: The Benefits are payable to the Claimant.

The Policy shall be subject to and governed by the terms of the Policy Document along with the Schedule contained herein and endorsements if any, made from time to time and all these shall together form a single agreement

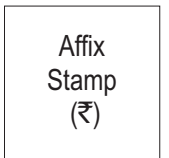
All taxes, including GST and cess, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra over and above the Premium amount. Payment of such taxes shall be the responsibility of the Policyholder.

Bajaj Allianz Life Insurance Company Ltd. does not provide any warranty or assurance that the Policyholder will be, by virtue of purchasing this Policy, eligible for any income tax or other tax rebate or relief.

Signed on behalf of Bajaj Allianz Life Insurance Company Limited for Policy No. _____

Issued on _____

Authorised Signatory



ON EXAMINATION OF THE POLICY, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

Part B

The definitions of terms/words used in the Policy Document are as under:

1. Accident shall mean a sudden, unforeseen and involuntary event caused by external, visible, and violent means.
2. Accidental Death means death caused by sudden, violent, unforeseen and involuntary event caused by external and visible means as revealed by an autopsy provided such death was caused directly by such Accident, and independently of any physical or mental illness within one hundred and eighty (180) days of the date of Accident.
3. Age is the age of the Life Assured on the last birthday at the time of commencement of the policy.
4. Annualized Premium is the total amount of premium payable in a policy year excluding taxes, rider premiums, underwriting Extra Premiums and loadings for modal premiums, if any.
5. Appointee is the person to whom the proceeds/benefits secured under the Policy are payable if the benefit becomes payable to the nominee and nominee is minor as on the date of claim payment.
6. Assignee is the person to whom the rights and benefits are transferred by virtue of an Assignment.
7. Assignment is the process of transferring the rights and benefits to an "Assignee," in accordance with the provisions of Section 38 of Insurance Act, 1938, as amended from time to time.
8. Assignor means the person who transfers the rights of the life insurance policy to the Assignee.
9. Base Policy is that part of the Policy referring to basic benefit (benefits referred to in this Policy Document excluding benefits covered under Rider(s), if opted for).
10. Basic Sum Assured means the amount specified in the Schedule as opted by the Policyholder at the time of taking the policy.
11. Claimant means the person who is entitled to receive benefits under this Policy. The Claimant may be Life Assured or Policyholder or his Assignee or Nominees or proved Executors or Administrators or other Legal Representatives as the case may be.
12. Business Day means the day on which the offices of the Company remain open for transactions with the public at the place where the concerned transaction is to be carried out.
13. Company means Bajaj Allianz Life Insurance Company Limited.
14. Date of Commencement of Policy is the start date of this Policy.
15. Date of Commencement of Risk is the date on which the Company accepts the risk for insurance (cover) as evidenced in the schedule of the policy.
16. Date of Issuance of Policy means the date as specified in the policy Schedule.
17. Date of Maturity means the date specified in the Schedule on which the Policy Term is completed.
18. Death Benefit means the benefit, agreed at the commencement of the contract, and means the amount as specified in the policy bond and is payable on death of Life Assured as per the terms and conditions of the policy.
19. Discharge Form is the form to be filled by policyholder/claimant to claim the death benefit/refund under the policy.
20. Due Date (applicable in case of Regular Premium / Limited Premium payment) means a fixed date on which the policy premium is due and payable by the policyholder.
21. Endorsement means conditions attached/ affixed to this Policy incorporating any amendments or modifications agreed to or issued by the Company.
22. Extra Premium means the additional amount mentioned in the Schedule which is charged based on Underwriting and for which the Policyholder has consented to.
23. Free Look Period is the period of 15 days (30 days if the Policy is an electronic policy or is purchased through Distance Marketing where distance marketing means through any means of communication other than in person) from the date of receipt of the Policy Document by the Policyholder to review the terms and conditions of this policy and where the Policyholder disagrees to any of those terms and conditions, he/ she has the option to return this policy as detailed in Condition 2 of Part D of this Policy Document.
24. Grace period is the time granted by the Company from the Due Date for the payment of Premium, without any penalty/ late fee, during which time the policy is considered to be Inforce with the insurance cover without any interruption as per the terms of the Policy.
25. Inforce policy means a policy in which all the due Premiums have been paid and the Premiums are not outstanding.
26. IRDAI / Authority means Insurance Regulatory and Development Authority of India.
27. Instalment Premium means the Premium (other than the Single Premium) as mentioned in the Schedule. This refers to both the Regular Premium and the Limited Premium.
28. Lapse is the status of the Policy when due premium is not paid within the grace period and the benefits under the Policy will cease from the date of such unpaid premium.
29. Life Assured is the person on whose life the insurance cover has been accepted.
30. Limited Premium means the Instalment Premium, as mentioned in the Schedule, payable periodically during the Premium Payment Term.
31. Material information is the information already known to the Life Assured at the time of applying for Life Insurance, which has a bearing on underwriting of the proposal /Policy submitted.
32. Nomination is the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
33. Nominee(s) means the person(s) nominated by the Policyholder (who is also the Life Assured) under this Policy who is(are) authorised to receive the claim benefit payable under this Policy.
34. Non-Participating means the Policy is not eligible for share of profit depending upon the Company's experience.
35. Policy Anniversary means one year from the Date of Commencement of Policy and the same date falling each year thereafter, till the Date of Maturity.
36. Policy Cancellation means complete withdrawal or termination of the entire Policy before the stipulated Date of Maturity.
37. Policy Cancellation Value means an amount, if any, that becomes payable in case of cancellation in accordance with the terms and conditions of this Policy.
38. Policy / Policy Document means this document along with endorsements, if any, issued by the Company which evidences the contract of Insurance between the policyholder and the Company.
39. Policyholder is the legal owner of this Policy.
40. Policy Term is the period, in years, as chosen by the Policyholder and mentioned in the Schedule, commencing from the Date of Commencement of Policy to the Date of Maturity.
41. Policy Year is the period between two consecutive Policy Anniversaries. This period includes the first day and excludes the next Policy Anniversary day.
42. Premium is the contractual amount payable by the Policyholder at specified times periodically as mentioned in the Schedule of this Policy Document to secure the benefits under the Policy. The Premium payable will be "Total Single Premium / Instalment Premium" which includes Single Premium / Instalment Premium for Base Policy. The term 'Premium' used anywhere in this Policy Document does not include any taxes which are payable separately.
43. Premium Paying Term (PPT) means the period, in years, during which Premium is payable.
44. Proof of Continued Insurability is the information that may be sought from the policyholder to decide revival of the policy. This includes Form of declaration of Good Health, Medical Reports, Special Reports and any such document as may be called for by the Company, in accordance with the Board Approved Underwriting Policy of the Company.
45. Proposer is a person who proposes the life insurance proposal.
46. Regular Premium means the Instalment Premium, as mentioned in the Schedule, payable periodically throughout the Policy Term.
47. Revival of a policy means restoration of a Lapsed Policy which was discontinued due to the non-payment of Premium, by the Company with all the benefits mentioned in the Policy Document, upon the receipt of all the Premiums due and other charges/late fee, if any, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the Life Assured on the basis of the information, documents and reports furnished by the Policyholder, in accordance with the then existing Board Approved Underwriting Policy of the Company.
48. Revival Period means the period of five consecutive years from the due date of first unpaid premium or as is allowed under applicable IRDAI Product Regulations, during which period the Policyholder is entitled to revive the Policy which was discontinued due to the non-payment of Premium.
49. Schedule is the part of Policy Document that gives the specific details of this Policy.
50. Single Premium means the Premium, as mentioned in the Schedule, which is payable one time at the Date of Issuance of Policy
51. Sum Assured on Death is the life insurance cover opted by the Policyholder and is the absolute amount of benefit which is guaranteed to become payable on death of the Life Assured in accordance with the terms and conditions of the Policy, as mentioned in Condition 1 (a) of Part C of this Policy Document.

52. Surrender means complete withdrawal / termination of the entire Policy before the Date of Maturity.
53. Surrender value means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of this Policy.
54. Underwriting is the term used to describe the process of assessing risk and ensuring that the cost of the cover is proportionate to the risks faced by the individual concerned. Based on underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable premium or modified terms, if any, is taken.
55. UIN means the Unique Identification Number allotted to this plan by the IRDAI.
56. Waiting Period means a period of 45 (forty-five) days from the Date of Commencement of Risk. In case of Revival of Policy, the Waiting period shall not be applicable.

Part C

1. The following are the benefits under the Policy:
 - a. Death Benefit:
 - i. On death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:
 - (1) In case of Accidental Death, for Regular Premium or Limited Premium payment Policy, equal to Sum Assured on Death which is the highest of:
 - (a) 10 times the Annualized Premium, or
 - (b) 105% of all Premiums paid as on the date of death, or
 - (c) Absolute amount assured to be paid on death.
 - (2) In case of Accidental Death, for Single Premium Policy, equal to Sum Assured on Death which is the higher of:
 - (a) 125% of Single Premium or
 - (b) Absolute amount assured to be paid on death.
 - (3) In case of death due to other than Accident, the Death Benefit is equal to 100% of all Premiums paid excluding taxes, if any.
 - ii. On death of the Life Assured after the expiry of Waiting Period but before the stipulated Date of Maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:
 - (1) For Regular Premium or Limited Premium payment Policy, "Sum Assured on Death" which is the highest of:
 - (a) 10 times of Annualized Premium; or
 - (b) 105% of all the Premiums paid as on the date of death; or
 - (c) Absolute amount assured to be paid on death.
 - (2) For Single Premium Policy, "Sum Assured on Death" which is the higher of:
 - (a) 125% of Single Premium or
 - (b) Absolute amount assured to be paid on death.

Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured.

Premiums referred above shall not include any extra amount chargeable under the policy due to underwriting decision and rider premium(s), if any
 - b. Maturity Benefit:

No Maturity Benefit shall be payable on the Life Assured surviving the stipulated Date of Maturity.
 - c. Rider Benefits:

No riders are available under this Policy.

- 2) Payment of Premiums (Applicable in case of Limited Premium and Regular Premium payment Policies only):
 - a) The Policyholder has to pay the Premium on or before the due dates as specified in the Schedule of this Policy Document along with applicable taxes, if any.

The Company does not have any obligation to issue a notice that Premium is due or for the amount that is due.
 - 3) Grace Period (Applicable in case of Limited Premium and Regular Premium payment policies only):

A Grace Period of 30 days where the mode of payment of Premium is yearly or half yearly and 15 days in case of monthly, is allowed for the payment of each renewal Premium. If the premium is not paid before the expiry of the days of the Grace Period, the Policy lapses.

If the death of the Life Assured occurs within the Grace Period but before the payment of the Premium then due, the Policy will still be valid and the benefits shall be paid after deductions of the said unpaid Premium.

Part D

- 1) Proof of Age:

The Premiums under the Policy are calculated based on the Age of the Life Assured as declared in the Proposal.

 - a. If the Age of the Life Assured has been misstated and if the correct Age of the Life Assured makes the Life Assured ineligible for this Policy, the Company may offer a suitable plan as per the then existing Underwriting norms. If the Life

Assured does not wish to opt for the alternative plan or if it is not possible for the Company to grant any other plan, then the Policy shall be cancelled and the Premiums paid shall be refunded without interest, subject to deduction of stamp duty paid and the cost of medicals, if any. The Policy will terminate on the said payment.

- b. If the correct Age of the Life Assured makes the Life Assured eligible for this Policy, revised Premium depending upon the Correct Age will be payable. Difference of Premium from Date of Issuance of Policy will be collected with interest, if Age declared is higher and excess premium collected will be refunded without interest, if Age is found to be lower.
- c. The provisions of Section 45 of the Insurance Act, 1938 as amended from time to time shall be applicable.
- 2) Free Look Period:
 - a. This is an option to review the Policy following receipt of Policy Document. The Policyholder has a Free Look Period of 15 days (30 days in case of electronic Policies and Policies obtained through distance mode) from the date of receipt of the Policy Document, to review the terms and conditions of the Policy and where the Policyholder disagrees to any of those terms and conditions, the Policyholder has the option to return the Policy to the Company for cancellation, stating the reasons for his objection, then the Policyholder shall be entitled to a refund of the Premium paid subject only to the deduction of a proportionate risk premium for the period of cover and expenses incurred by the Company on medical examination of the proposer and stamp duty charges.
 - b. A request received by the Company for Free Look Period cancellation of the Policy shall be processed and Premium refunded within 15 days of receipt of the request, as stated vide (a) above.
 - c. The Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.
- 3) Forfeiture provisions:
 - a. In case of Regular Premium and Limited Premium payment Policies, if the Premium has not been paid in respect of this Policy and any subsequent Premium be not duly paid, all the benefits (except any Policy Cancellation Value) shall cease after the expiry of Grace Period from the date of first unpaid Premium and nothing shall be payable, and the Premiums paid till then are also not refundable.
 - b. Forfeiture in Certain Other Events: In case any condition herein contained or endorsed hereon be contravened or in case it is found that any untrue or incorrect statement is contained in the proposal, personal statement, declaration and connected documents or any material information is withheld, then and in every such case this Policy shall be void and all claims to any benefit by virtue hereof shall be subject to the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.
- 4) Revival of lapsed Policies (Applicable for Regular Premium and Limited Premium policies):
 - a. If the Policy has lapsed due to non-payment of due Premium within the days of grace, it may be revived during the life time of the Life Assured, but within the Revival Period and before the Date of Maturity, as the case may be, on payment of all the arrears of Premium(s) together with interest at a rate which shall be determined as follows:

The Revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The Revival interest rate will be reviewed on an annual basis. The current applicable revival interest rate is 9%p.a. compounded half yearly. Any change in the basis of determination of interest rate shall be done only after prior approval of the Authority.
 - b. In addition to the arrears of Premium with Revival interest, Proof of Continued Insurability may be required for Revival of the discontinued Policy. The Company, however, reserves the right to accept at original terms, accept with modified terms or decline the revival of a discontinued Policy. The Revival of the discontinued Policy shall take effect only after the same is approved by the Company and is specifically communicated to the Policyholder.
 - c. If a Lapsed Policy is not revived within the Revival Period but before the Date of Maturity, the Policy will automatically terminate. In case of Regular Premium Policies, nothing shall be payable.

However, in case of Limited Premium Payment Policies, the amount as payable in case of Policy Cancellation shall be refunded and the Policy will terminate.
- 5) Surrender: Surrender Value is not applicable under this Policy.
- 6) Policy Cancellation Value:

Policy Cancellation Value shall be payable:

 - a. upon the Policyholder applying for the same before the stipulated Date of

- Maturity in case of Single Premium Policy; or
- b. upon the Policyholder applying for the same before the stipulated Date of Maturity or at the end of Revival Period if the Policy is not revived, in case of Limited Premium payment Policies.
- c. The amount payable shall be as follows:
- i) Single Premium Policies:
The Policy Cancellation Value acquires immediately after receipt of Single Premium and is calculated as follows:
=70% X Single premium paid X Unexpired policy Term/Original Policy Term
Single Premium shall be inclusive of extra premium, if any.
- ii) Limited Premium Payment Term: 5 years or 10 years:
The Policy Cancellation Value acquires if at least two (2) consecutive full years' premiums are paid and is calculated as follows:
=70% X Total premiums paid X Unexpired policy Term/Original Policy Term
Total Premiums Paid shall be inclusive of extra premiums, if any.
- iii) Unexpired Policy Term in the calculation above shall be in complete years.
- d. No Policy Cancellation Value shall be payable in respect of Regular Premium Policies.
- 7) Policy Loan: No loan will be available under this Policy
- 8) Termination of Policy:
The Policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:
- a. The date on which death benefit becomes payable; or
- b. The date on which refund, if applicable, is settled, in case of Policy Cancellation; or
- c. The Date of Maturity; or
- d. On expiry of Revival Period, if the Policy has not been Revived; or
- e. On payment of Free Look Period cancellation amount.
- 9) Alteration of Premium Payment Frequency
The Policyholder will have the option to change the premium payment frequency of the Regular Premium Policy, on any Policy Anniversary during the Policy Term, subject to the availability, then, of the Premium Payment Frequency and the minimum Premium allowed under the product.

Part E

NotApplicable

Part F

OTHER TERMS AND CONDITIONS

- 1) Assignment: Assignment is allowed under this Policy as per section 38 of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 38 are contained in Annexure-1 of this Policy Document. The notice of Assignment should be submitted for registration to the office of the Company, where the Policy is serviced.
- 2) Nomination: Nomination by the Policyholder is allowed as per Section 39 of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 39 are contained in Annexure-2 of this Policy Document. The notice of Nomination or change of Nomination should be submitted for registration to the office of the Company, where the Policy is serviced. In registering Nomination, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.
- 3) Section 45 of the Insurance Act 1938:
The provisions of Section 45 of the Insurance Act 1938, as amended from time to time, shall be applicable. The current provisions are contained in Annexure-3 of this Policy Document.
- 4) Exclusion
Suicide Exclusion:
- a. Under Regular Premium/Limited Premium Policy:
This Policy shall be void if the Life Assured commits suicide at any time within 12 months from the Date of Commencement of Risk, provided the Policy is Inforce or within 12 months from the date of latest revival and the Company will not entertain any claim except for 80% of the Premiums paid (excluding any Extra Premium if charged under the Policy due to Underwriting decisions, taxes, if any) till the date of death.
This clause shall not be applicable for a Lapsed Policy as nothing is payable under such Policies.
- b. Under Single Premium Policy:
This Policy shall be void if the Life assured commits suicide at any time within 12 months from the Date of Commencement of Risk and the Company will not entertain any claim except 90 % of the Single Premium paid excluding any Extra Premium if charged under the Policy due to Underwriting decisions, taxes.

- 5) Tax:
Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.
The amount of applicable taxes as per the prevailing rates, shall be payable by the Policyholder on Premiums (for base policy and rider, if any) including Extra Premium if charged under the Policy due to Underwriting decisions, which shall be collected separately over and above in addition to the Premiums payable by the Policyholder. The amount of tax paid shall not be considered for the calculation of benefits payable under the Policy.
The tax benefits, if any, would be as per the prevailing provisions of the tax laws in India. The Policyholder or the Nominee shall be liable for compliance of applicable tax provisions.
- 6) Normal requirements for a claim:
- a) Death Claim: The normal documents which the claimant shall submit while lodging the claim in case of death of the Life Assured shall be claim forms, as prescribed by the Company, accompanied with original Policy Document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account, proof of title, proof of death, medical treatment prior to the death (if any), school/ college/ employer's certificate, whichever is applicable, to the satisfaction of the Company. If the Age is not admitted under the Policy, the proof of Age of the Life assured shall also be submitted.
In case of unnatural death or death on account of or arising from an Accident, the Company may call for the copies of First Information Report (FIR), Panchnama and Post Mortem report. The Company may also call for additional documents as may be required by them.
Within 90 days from the date of death, intimation of death along with death certificate must be notified in writing to the office of the Company where the Policy is serviced. However, delay in intimation of the genuine claim by the claimant, may be condoned by the Company, on merit, and where delay is proved to be for the reasons beyond his/her control.
- b) Policy Cancellation: In case of Policy Cancellation, the Policyholder shall submit the discharge form along with the original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account.
In addition to above, any requirement mandated under any statutory provision or as may be required as per law shall also be required to be submitted.
- 7) Issuance of duplicate Policy:
The Policyholder can make an application for duplicate Policy on payment of Rs 100 plus a Stamp Duty fee (as applicable for the applicable State/Union-Territory), upon loss of Policy document along with other requirements as may be prescribed by the Company.
- 8) Jurisdiction:
The Policy shall be governed by the laws of India and the Indian Courts shall have jurisdiction to settle any disputes arising under the Policy.
- 9) Legislative Changes:
The Terms and Conditions including the premiums and benefits payable under this policy are subject to variation in accordance with the applicable laws and regulations.

Part G

1. Grievance Redressal Mechanism:
Grievance Redressal Mechanism of the Company
In case you have any query or complaint/grievance, you may contact the Grievance Officer of any nearest Customer Care Center at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company:
By post at: Customer Care Desk,
Bajaj Allianz Life Insurance Company Ltd.,
Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006
By Phone at: Toll Free No. 1800 209 7272 | By Fax at: 020-6602-6789
By Email: customercare@bajajallianz.co.in
In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 15 days, or you have any suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution:
Grievance Redressal Officer,
Bajaj Allianz Life Insurance Company Ltd.
Bajaj Allianz House, 5th floor, Airport Road Yerawada, Pune, District – Pune, Maharashtra -411006,
Tel. No: 1800-209-7272
Email ID: gro@bajajallianz.co.in

Grievance Redressal Mechanism of IRDAI:

In case the policyholder is not satisfied with the response or does not receive a response from the Company within 15 days, then the customer may approach the Grievance Cell of the IRDAI through any of the following modes:

- Calling Toll Free Number 155255 / 18004254732 (i.e. IRDAI Grievance Call Centre)
- Sending an email to complaints@irda.gov.in
- Register the complaint online at <http://www.igms.irda.gov.in>
- Address for sending the complaint through courier / letter:
Consumer Affairs Department, Insurance Regulatory and Development Authority of India,
Survey No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032, Telangana.

2. Ombudsman:

For redressal of Claims related grievances, claimants can also approach Insurance Ombudsman who provides for low cost, speedy arbitration to customers.

The Ombudsman, as per Insurance Ombudsman Rules, 2017, can receive and consider complaints or disputes relating to the matters such as:

- a. Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999
- b. Any partial or total repudiation of claims by the life insurer, General insurer or the health insurer;
- c. Disputes over premium paid or payable in terms of insurance policy;
- d. Misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- e. Legal construction of insurance policies insofar as the dispute relates to claim;
- f. Policy servicing related grievances against insurers and their agents and intermediaries;
- g. Issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- h. Non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- i. Any other matter resulting from the violation of provisions of the Insurance Act, 1938, as amended from time to time, or the regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).

Details of existing offices of the Insurance Ombudsman

The address of the Insurance Ombudsman is provided in Address & Contact Details of Ombudsmen Centers attached herewith. For the latest list of insurance ombudsman, please refer to the IRDAI website at <https://www.irdai.gov.in/>

Please refer to the Ombudsman website at

<http://www.ecoi.co.in/ombudsman.html>

The complaint should be made in writing and duly signed by the complainant or by his legal heirs nominee or assignee with full details of the complaint with supporting documents, name and address of the complainant, and the name of the branch or office of the insurer against whom the complaint is made

Also please note that as per provision 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made

- i) Only if the grievance has been rejected by the grievance redressal mechanism of the Company or no reply is received within a period of one month from the date of receipt of the grievance by the insurer or the Complainant is not satisfied with the response of the insurer.
- ii) The complaint should be filed within a period of one year from the date of receipt of order of rejection or decision by the Company or expiry of one month from the date of sending the written representation to insurer.

Where the subject matter of complaint should not be such where proceedings are pending before or disposed of by any court or consumer forum or arbitrator. Note: In case of dispute in respect of interpretation of these terms and conditions and special provisions/conditions the English version shall stand valid.

YOU ARE REQUESTED TO EXAMINE THIS POLICY DOCUMENT, AND IF ANY MISTAKE BE FOUND THEREIN, RETURN IT IMMEDIATELY FOR CORRECTION.

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Premium rates for Single Premium per 1000 Sum Assured applicable for all Sum Assured greater than or equal to 5 Lacs to Less than equal to 25 Lacs

Male Lives

Annexure II

Age/Term	5	6	7	8	9	10	11	12	13	14
18	10.7215	12.2397	13.6927	15.0849	16.4210	17.7074	18.9512	20.1601	21.3413	22.5012
19	10.8142	12.3286	13.7790	15.1711	16.5103	17.8044	19.0613	20.2888	21.4937	22.6834
20	10.8575	12.3693	13.8196	15.2149	16.5623	17.8702	19.1467	20.3991	21.6353	22.8605
21	10.8696	12.3813	13.8349	15.2389	16.6008	17.9294	19.2321	20.5175	21.7909	23.0595
22	10.8706	12.3813	13.8440	15.2632	16.6469	18.0030	19.3404	20.6648	21.9840	23.3025
23	10.8716	12.3859	13.8647	15.3068	16.7194	18.1119	19.4904	20.8629	22.2343	23.6115
24	10.8726	12.4092	13.9121	15.3846	16.8354	18.2711	19.7000	21.1275	22.5606	24.0043
25	10.8966	12.4637	13.9988	15.5114	17.0076	18.4963	19.9830	21.4752	22.9782	24.4979
26	10.9569	12.5577	14.1353	15.6957	17.2476	18.7970	20.3517	21.9173	23.5001	25.1052
27	11.0556	12.7012	14.3292	15.9480	17.5637	19.1845	20.8163	22.4658	24.1384	25.8391
28	11.2012	12.8999	14.5896	16.2755	17.9663	19.6681	21.3881	23.1319	24.9049	26.7128
29	11.3970	13.1609	14.9212	16.6860	18.4619	20.2564	22.0755	23.9248	25.8104	27.7403
30	11.6484	13.4870	15.3303	17.1846	19.0579	20.9566	22.8865	24.8542	26.8681	28.9363
31	11.9572	13.8834	15.8208	17.7776	19.7604	21.7756	23.8300	25.9325	28.0917	30.3182
32	12.3287	14.3542	16.3993	18.4712	20.5766	22.7227	24.9188	27.1741	29.4997	31.9100
33	12.7642	14.9030	17.0692	19.2701	21.5131	23.8082	26.1650	28.5952	31.1141	33.7373
34	13.2705	15.5368	17.8387	20.1843	22.5841	25.0482	27.5890	30.2224	32.9651	35.8354
35	13.8501	16.2591	18.7135	21.2240	23.8016	26.4593	29.2138	32.0827	35.0853	38.2411
36	14.5101	17.0796	19.7075	22.4052	25.1865	28.0690	31.0713	34.2135	37.5164	40.9977
37	15.2557	18.0079	20.8328	23.7450	26.7629	29.9061	33.1960	36.6543	40.2996	44.1470
38	16.0988	19.0585	22.1092	25.2705	28.5629	32.0088	35.6313	39.4499	43.4805	48.1241
39	17.0514	20.2490	23.5621	27.0124	30.6235	34.4196	38.4214	42.6455	47.5137	52.6341
40	18.1322	21.6063	25.2238	29.0098	32.9897	37.1853	41.6140	46.7195	52.0897	57.7147
41	19.3681	23.1629	27.1342	31.3087	35.7094	40.3548	45.7111	51.3454	57.2472	63.3943
42	20.7901	24.9579	29.3386	33.9566	38.8313	44.4533	50.3670	56.5615	63.0136	69.6916
43	22.4331	27.0327	31.8811	36.9988	42.9021	49.1117	55.6161	62.3910	69.4031	76.6124
44	24.3379	29.4309	34.8064	41.0080	47.5311	54.3640	61.4808	68.8467	76.4196	84.1567
45	26.5428	32.1921	38.7103	45.5662	52.7473	60.2267	67.9676	75.9261	84.0568	92.3162
46	29.0787	35.9333	43.1426	50.6936	58.5580	66.6971	75.0646	83.6130	92.2964	101.0737
47	32.5887	40.1740	48.1184	56.3920	64.9543	73.7565	82.7488	91.8827	101.1151	110.4137
48	36.5571	44.9204	53.6298	62.6426	71.9075	81.3720	90.9852	100.7017	110.4877	120.3186
49	40.9814	50.1556	59.6488	69.4069	79.3748	89.4989	99.7313	110.0365	120.3887	130.7740
50	45.1283	55.1410	65.4325	75.9446	86.6208	97.4107	108.2770	119.1925	130.1426	141.1222
51	51.0984	61.9472	73.0278	84.2806	95.6528	107.1050	118.6085	130.1482	141.7188	153.3243
52	55.9272	67.6315	79.5170	91.5278	103.6225	115.7709	127.9571	140.1756	152.4309	164.7327
53	60.9413	73.5072	86.2046	98.9901	111.8317	124.7128	137.6276	150.5811	163.5837	176.6487
54	66.0926	79.5296	93.0589	106.6468	120.2761	133.9406	147.6457	161.4025	175.2254	189.1282
55	71.3520	85.6834	100.0763	114.5122	128.9849	143.5002	158.0701	172.7099	187.4344	202.2547
56	76.7180	91.9799	107.2866	122.6317	138.0216	153.4691	168.9906	184.6019	200.3150	216.1337
57	82.2169	98.4648	114.7528	131.0877	147.4834	163.9575	180.5269	197.2046	213.9946	-
58	87.9036	105.2115	122.5687	139.9900	157.4944	175.1000	192.8208	210.6614	-	-
59	93.8587	112.3227	130.8545	149.4743	168.2018	187.0519	206.0297	-	-	-
60	100.1877	119.9232	139.7520	159.6953	179.7693	199.9796	-	-	-	-
61	107.0073	128.1482	149.4111	170.8133	192.3613	-	-	-	-	-
62	114.4460	137.1432	159.9893	182.9912	-	-	-	-	-	-
63	122.6347	147.0533	171.6388	-	-	-	-	-	-	-
64	131.7056	158.0199	-	-	-	-	-	-	-	-
65	141.7825	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	15	16	17	18	19	20	21	22	23	24	25	26	27
18	23.6471	24.7835	25.9165	27.0499	28.1889	29.3369	30.4982	31.6759	32.8732	34.0936	35.3414	36.6210	37.9380
19	23.8629	25.0387	26.2146	27.3962	28.5871	29.7917	31.0134	32.2556	33.5218	34.8168	36.1450	37.5124	38.9264
20	24.0814	25.3023	26.5288	27.7649	29.0153	30.2835	31.5729	32.8875	34.2321	35.6116	37.0321	38.5013	40.0276
21	24.3279	25.6019	26.8858	28.1844	29.5015	30.8409	32.2064	33.6033	35.0368	36.5131	38.0405	39.6277	41.2842
22	24.6266	25.9609	27.3104	28.6792	30.0711	31.4903	32.9423	34.4325	35.9677	37.5564	39.2076	40.9316	42.7384
23	24.9990	26.4022	27.8254	29.2727	30.7484	32.2585	33.8085	35.4055	37.0587	38.7774	40.5723	42.4542	44.4322
24	25.4641	26.9448	28.4504	29.9858	31.5570	33.1700	34.8322	36.5531	38.3428	40.2124	42.1731	44.2347	46.4049
25	26.0391	27.6063	29.2045	30.8401	32.5193	34.2501	36.0424	37.9067	39.8548	41.8985	44.0480	46.3114	48.9009
26	26.7374	28.4018	30.1052	31.8543	33.6573	35.5247	37.4676	39.4983	41.6292	43.8711	46.2325	48.9361	51.7747
27	27.5733	29.3482	31.1709	33.0499	34.9964	37.0220	39.1396	41.3622	43.7013	46.1658	48.9894	51.9546	55.0560
28	28.5631	30.4633	32.4225	34.4522	36.5648	38.7739	41.0931	43.5344	46.1073	49.0570	52.1554	55.3966	58.7688
29	29.7223	31.7658	33.8833	36.0876	38.3930	40.8138	43.3627	46.0496	49.1320	52.3703	55.7586	59.2843	62.9305
30	31.0689	33.2788	35.5797	37.9864	40.5143	43.1764	45.9832	49.2053	52.5909	56.1338	59.8210	63.6345	67.5532
31	32.6256	35.0283	37.5419	40.1825	42.9638	45.8969	49.2658	52.8064	56.5121	60.3691	64.3588	68.4587	72.6462
32	34.4199	37.0462	39.8055	42.7124	45.7785	49.3021	53.0058	56.8828	60.9185	65.0934	69.3842	73.7667	78.2178
33	36.4823	39.3668	42.4061	45.6123	49.2988	53.1742	57.2315	61.4554	65.8254	70.3169	74.9048	79.5646	84.2744
34	38.8520	42.0308	45.3847	49.2428	53.2992	57.5464	61.9684	66.5437	71.2466	76.0507	80.9303	85.8624	90.8300
35	41.5671	45.0768	49.1158	53.3629	57.8102	62.4409	67.2326	72.1582	77.1899	82.3009	87.4671	92.6705	97.8979
36	44.6717	48.9016	53.3497	58.0079	62.8586	67.8783	73.0384	78.3100	83.6649	89.0777	94.5295	100.0066	105.5013
37	48.5781	53.2384	58.1190	63.2018	68.4618	73.8693	79.3937	85.0055	90.6782	96.3919	102.1321	107.8909	113.6651
38	53.0082	58.1236	63.4511	68.9646	74.6330	80.4240	86.3068	92.2535	98.2433	104.2609	110.2981	116.3516	122.4230
39	57.9973	63.5832	69.3643	75.3079	81.3803	87.5490	93.7847	100.0657	106.3760	112.7069	119.0549	125.4218	131.8121
40	63.5734	69.6372	75.8714	82.2408	88.7113	95.2521	101.8405	108.4596	115.1003	121.7592	128.4380	135.1414	141.8758
41	69.7566	76.2979	82.9811	89.7703	96.6334	103.5463	110.4915	117.4595	124.4465	131.4545	138.4887	145.5554	152.6612
42	76.5575	83.5723	90.6984	97.9020	105.1579	112.4477	119.7614	127.0951	134.4510	141.8345	149.2524	156.7114	164.2166
43	83.9781	91.4605	99.0242	106.6428	114.2970	121.9762	129.6765	137.4002	145.1530	152.9421	160.7747	168.6559	176.5870
44	92.0164	99.9613	107.9638	116.0036	124.0696	132.1579	140.2707	148.4142	156.5961	164.8239	173.1031	181.4349	-
45	100.6651	109.0742	117.5225	125.9983	134.4974	143.0224	151.5798	160.1776	168.8239	177.5245	186.2808	-	-
46	109.9143	118.7957	127.7061	136.6409	145.6030	154.5991	163.6380	172.7280	181.8754	191.0817	-	-	-
47	119.7553	129.1271	138.5245	147.9507	157.4127	166.9197	176.4808	186.1026	195.7867	-	-	-	-
48	130.1811	140.0705	149.9901	159.9475	169.9524	180.0144	190.1405	200.3325	-	-	-	-	-
49	141.1875	151.6327	162.1176	172.6528	183.2483	193.9115	204.6445	-	-	-	-	-	-
50	152.1352	163.1901	174.2980	185.4697	196.7131	208.0303	-	-	-	-	-	-	-
51	164.9740	176.6797	188.4526	200.3014	212.2284	-	-	-	-	-	-	-	-
52	177.0937	189.5258	202.0383	214.6336	-	-	-	-	-	-	-	-	-
53	189.7891	203.0147	216.3283	-	-	-	-	-	-	-	-	-	-
54	203.1213	217.2077	-	-	-	-	-	-	-	-	-	-	-
55	217.1743	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	28	29	30	31	32	33	34	35	36	37	38	39	40
18	39.2995	40.7127	42.1861	43.7280	45.3456	47.0446	48.9762	50.9995	53.1110	55.3030	57.5656	59.8866	62.2537
19	40.3947	41.9260	43.5292	45.2118	46.9799	48.9919	51.1003	53.3011	55.5866	57.9462	60.3671	62.8365	65.3417
20	41.6199	43.2875	45.0385	46.8792	48.9759	51.1737	53.4685	55.8522	58.3137	60.8396	63.4165	66.0311	68.6716
21	43.0197	44.8426	46.7595	48.9453	51.2370	53.6307	56.1176	58.6862	61.3226	64.0124	66.7419	69.4987	72.2735
22	44.6370	46.6342	48.9134	51.3040	53.8015	56.3969	59.0781	61.8304	64.6389	67.4892	70.3682	73.2662	76.1759
23	46.5138	48.8913	51.3857	53.9923	56.7017	59.5012	62.3753	65.3086	68.2857	71.2931	74.3204	77.3603	80.4083
24	48.8858	51.4893	54.2106	57.0397	59.9634	62.9655	66.0298	69.1401	72.2823	75.4457	78.6222	81.8074	84.9996
25	51.6190	54.4607	57.4157	60.4699	63.6065	66.8083	70.0586	73.3425	76.6486	79.9687	83.2981	86.6349	89.9798
26	54.7430	57.8302	61.0215	64.2994	67.6458	71.0431	74.4757	77.9318	81.4027	84.8835	88.3723	91.8697	95.3778
27	58.2821	61.6175	65.0439	68.5421	72.0939	75.6828	79.2965	82.9258	86.5657	90.2140	93.8716	97.5407	101.2243
28	62.2557	65.8380	69.4958	73.2099	76.9631	80.7423	84.5380	88.3450	92.1611	95.9869	99.8251	103.6787	107.5509
29	66.6767	70.5023	74.3870	78.3127	82.2659	86.2366	90.2192	94.2114	98.2142	102.2300	106.2622	110.3142	114.3883
30	71.5552	75.6192	79.7264	83.8625	88.0170	92.1842	96.3616	100.5503	104.7528	108.9728	113.2137	117.4781	121.7662
31	76.8988	81.1968	85.5252	89.8731	94.2343	98.6065	102.9905	107.3893	111.8067	116.2463	120.7107	125.2003	-
32	82.7164	87.2471	91.7983	96.3637	100.9406	105.5302	110.1355	114.7604	119.4089	124.0837	128.7852	-	-
33	89.0180	93.7831	98.5632	103.3556	108.1614	112.9839	117.8272	122.6954	127.5915	132.5159	-	-	-
34	95.8202	100.8264	105.8455	110.8789	115.9299	121.0030	126.1025	131.2315	136.3904	-	-	-	-
35	103.1420	108.3998	113.6728	118.9644	124.2794	129.6223	134.9965	140.4024	-	-	-	-	-
36	111.0106	116.5359	122.0809	127.6507	133.2500	138.8823	144.5483	-	-	-	-	-	-
37	119.4562	125.2682	131.1064	136.9759	142.8803	148.8203	-	-	-	-	-	-	-
38	128.5164	134.6376	140.7917	146.9829	153.2116	-	-	-	-	-	-	-	-
39	138.2316	144.6861	151.1795	157.7129	-	-	-	-	-	-	-	-	-
40	148.6471	155.4596	162.3142	-	-	-	-	-	-	-	-	-	-
41	159.8105	167.0044	-	-	-	-	-	-	-	-	-	-	-
42	171.7688	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.

Premium rates are exclusive of GST

Premium rates are guaranteed for the entire policy term

High Sum Assured rebates are applicable

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

High Sum Assured Rebate for Single premium per Complete 1 Lac Sum Assured over and above 5 lacs, applicable for Sum Assured greater than 5 Lacs but Less than equal to 25 lacs

Male Lives

Age/Term	5	6	7	8	9	10	11	12	13	14	15
18	350.90	382.24	413.75	445.34	476.90	508.44	539.95	571.46	602.95	634.41	665.88
19	350.94	382.26	413.74	445.34	476.90	508.43	539.94	571.44	602.94	634.40	665.86
20	350.96	382.28	413.75	445.33	476.89	508.43	539.94	571.44	602.93	634.40	665.86
21	350.99	382.29	413.74	445.33	476.89	508.44	539.94	571.45	602.94	634.41	665.88
22	351.00	382.29	413.74	445.33	476.90	508.44	539.96	571.45	602.95	634.44	665.89
23	351.00	382.29	413.75	445.34	476.90	508.45	539.98	571.48	602.96	634.45	665.91
24	350.99	382.28	413.75	445.35	476.91	508.46	539.98	571.49	602.98	634.45	665.90
25	350.94	382.26	413.76	445.35	476.93	508.48	539.99	571.50	602.99	634.46	665.91
26	350.89	382.21	413.76	445.36	476.94	508.49	540.01	571.51	603.00	634.46	665.91
27	350.81	382.20	413.79	445.38	476.95	508.50	540.01	571.51	603.00	634.46	665.89
28	350.74	382.18	413.79	445.39	476.96	508.50	540.03	571.53	603.00	634.44	665.85
29	350.68	382.19	413.81	445.41	476.98	508.51	540.04	571.53	602.98	634.41	665.81
30	350.61	382.20	413.83	445.43	476.99	508.53	540.03	571.51	602.96	634.38	665.76
31	350.59	382.21	413.84	445.45	477.00	508.54	540.03	571.50	602.93	634.33	665.68
32	350.58	382.24	413.86	445.46	477.01	508.54	540.03	571.48	602.89	634.26	665.60
33	350.60	382.26	413.89	445.48	477.03	508.54	540.01	571.45	602.85	634.20	665.51
34	350.63	382.30	413.91	445.50	477.04	508.55	540.00	571.41	602.79	634.11	665.40
35	350.65	382.31	413.95	445.51	477.05	508.55	539.99	571.39	602.74	634.04	665.26
36	350.69	382.35	413.98	445.55	477.08	508.54	539.99	571.35	602.68	633.93	665.13
37	350.73	382.39	414.00	445.58	477.09	508.55	539.96	571.33	602.60	633.83	665.03
38	350.76	382.44	414.05	445.60	477.11	508.56	539.95	571.28	602.54	633.76	664.90
39	350.81	382.49	414.09	445.65	477.14	508.58	539.94	571.23	602.51	633.67	664.71
40	350.88	382.54	414.15	445.69	477.18	508.60	539.91	571.25	602.46	633.53	664.45
41	350.94	382.60	414.21	445.75	477.21	508.61	539.98	571.23	602.35	633.33	664.13
42	351.01	382.69	414.29	445.81	477.26	508.70	540.01	571.18	602.20	633.05	663.70
43	351.10	382.78	414.38	445.89	477.39	508.76	539.99	571.08	601.99	632.69	663.16
44	351.20	382.89	414.47	446.05	477.49	508.80	539.95	570.92	601.69	632.21	662.49
45	351.33	383.00	414.66	446.19	477.58	508.81	539.85	570.70	601.29	631.64	661.70
46	351.45	383.21	414.83	446.31	477.64	508.78	539.70	570.38	600.80	630.94	660.76
47	351.66	383.40	414.99	446.41	477.66	508.68	539.47	569.99	600.21	630.11	659.69
48	351.89	383.60	415.14	446.50	477.64	508.54	539.16	569.50	599.51	629.19	658.49
49	352.11	383.79	415.28	446.54	477.58	508.34	538.79	568.91	598.71	628.14	657.16
50	352.31	383.98	415.41	446.61	477.53	508.14	538.44	568.39	597.96	627.14	655.91
51	352.53	384.11	415.46	446.53	477.29	507.74	537.81	567.53	596.85	625.75	654.20
52	352.75	384.30	415.57	446.55	477.19	507.47	537.37	566.89	595.99	624.64	652.83
53	352.96	384.49	415.69	446.57	477.09	507.21	536.94	566.25	595.11	623.50	651.40
54	353.20	384.66	415.81	446.56	476.96	506.94	536.50	565.60	594.23	622.36	649.96
55	353.43	384.85	415.91	446.59	476.85	506.68	536.05	564.95	593.35	621.20	648.50
56	353.66	385.05	416.04	446.61	476.75	506.43	535.63	564.31	592.46	620.04	-
57	353.90	385.25	416.17	446.65	476.66	506.20	535.20	563.69	591.56	-	-
58	354.15	385.46	416.33	446.71	476.61	505.97	534.80	563.04	-	-	-
59	354.42	385.70	416.50	446.79	476.56	505.78	534.39	-	-	-	-
60	354.71	385.97	416.70	446.90	476.54	505.56	-	-	-	-	-
61	355.04	386.25	416.94	447.03	476.52	-	-	-	-	-	-
62	355.39	386.58	417.19	447.17	-	-	-	-	-	-	-
63	355.79	386.95	417.48	-	-	-	-	-	-	-	-
64	356.23	387.34	-	-	-	-	-	-	-	-	-
65	356.70	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	16	17	18	19	20	21	22	23	24	25	26	27	28
18	697.34	728.78	760.21	791.66	823.09	854.51	885.93	917.34	948.74	980.13	1011.49	1042.85	1074.19
19	697.33	728.76	760.21	791.64	823.06	854.48	885.88	917.28	948.66	980.03	1011.36	1042.70	1074.00
20	697.33	728.76	760.20	791.63	823.05	854.44	885.84	917.23	948.59	979.94	1011.25	1042.56	1073.83
21	697.33	728.78	760.20	791.61	823.04	854.43	885.80	917.18	948.51	979.83	1011.13	1042.39	1073.61
22	697.34	728.78	760.21	791.61	823.01	854.39	885.75	917.10	948.41	979.70	1010.96	1042.19	1073.38
23	697.35	728.79	760.20	791.60	822.99	854.35	885.68	917.01	948.29	979.54	1010.78	1041.95	1073.08
24	697.35	728.78	760.18	791.56	822.94	854.29	885.60	916.89	948.14	979.35	1010.53	1041.64	1072.78
25	697.35	728.76	760.15	791.51	822.86	854.19	885.46	916.73	947.94	979.11	1010.23	1041.35	1072.39
26	697.33	728.73	760.10	791.45	822.78	854.06	885.31	916.54	947.70	978.81	1009.93	1040.96	1071.86
27	697.29	728.68	760.03	791.35	822.65	853.90	885.11	916.28	947.40	978.51	1009.54	1040.45	1071.21
28	697.24	728.61	759.94	791.23	822.49	853.70	884.88	915.99	947.10	978.13	1009.03	1039.80	1070.40
29	697.18	728.51	759.83	791.09	822.30	853.47	884.59	915.70	946.71	977.63	1008.39	1039.00	1069.41
30	697.10	728.41	759.68	790.90	822.08	853.19	884.33	915.34	946.24	977.00	1007.60	1038.01	1068.21
31	697.01	728.29	759.53	790.70	821.81	852.94	883.96	914.86	945.64	976.24	1006.64	1036.84	1066.78
32	696.90	728.14	759.33	790.45	821.58	852.60	883.53	914.29	944.89	975.31	1005.50	1035.45	1065.10
33	696.76	727.96	759.10	790.24	821.26	852.19	882.98	913.59	944.00	974.20	1004.15	1033.81	1063.19
34	696.61	727.76	758.91	789.96	820.89	851.68	882.29	912.71	942.93	972.88	1002.55	1031.93	1060.96
35	696.44	727.60	758.66	789.61	820.41	851.04	881.48	911.69	941.65	971.34	1000.71	1029.78	1058.48
36	696.33	727.40	758.36	789.16	819.81	850.26	880.49	910.48	940.18	969.55	998.63	1027.34	1055.68
37	696.15	727.13	757.96	788.63	819.10	849.34	879.33	909.05	938.45	967.52	996.26	1024.61	1052.55
38	695.91	726.78	757.46	787.96	818.21	848.24	877.98	907.40	936.49	965.24	993.61	1021.59	1049.13
39	695.61	726.33	756.85	787.14	817.19	846.94	876.39	905.51	934.29	962.68	990.68	1018.24	1045.36
40	695.23	725.77	756.09	786.18	815.96	845.45	874.60	903.39	931.83	959.84	987.43	1014.58	1041.26
41	694.73	725.09	755.20	785.04	814.55	843.74	872.58	901.03	929.06	956.70	983.87	1010.59	1036.80
42	694.10	724.26	754.14	783.70	812.94	841.80	870.29	898.38	926.05	953.27	980.01	1006.26	1031.98
43	693.36	723.29	752.90	782.19	811.10	839.64	867.78	895.49	922.75	949.54	975.83	1001.59	-
44	692.48	722.14	751.49	780.45	809.05	837.24	865.00	892.33	919.16	945.50	971.30	-	-
45	691.43	720.84	749.87	778.54	806.79	834.61	861.99	888.89	915.29	941.15	-	-	-
46	690.24	719.35	748.09	776.41	804.30	831.76	858.73	885.19	911.11	-	-	-	-
47	688.90	717.71	746.13	774.11	801.63	828.67	855.21	881.23	-	-	-	-	-
48	687.40	715.91	743.99	771.61	798.75	825.38	851.48	-	-	-	-	-	-
49	685.79	713.96	741.70	768.95	795.69	821.89	-	-	-	-	-	-	-
50	684.25	712.13	739.51	766.39	792.71	-	-	-	-	-	-	-	-
51	682.21	709.71	736.71	763.16	-	-	-	-	-	-	-	-	-
52	680.51	707.69	734.30	-	-	-	-	-	-	-	-	-	-
53	678.78	705.60	-	-	-	-	-	-	-	-	-	-	-
54	677.00	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	29	30	31	32	33	34	35	36	37	38	39	40
18	1105.50	1136.79	1168.04	1199.25	1230.41	1261.59	1292.68	1323.66	1354.50	1385.19	1415.69	1445.98
19	1105.28	1136.53	1167.73	1198.89	1230.04	1261.13	1292.09	1322.91	1353.60	1384.09	1414.36	1444.39
20	1105.05	1136.25	1167.40	1198.55	1229.63	1260.56	1291.39	1322.06	1352.53	1382.79	1412.81	1442.55
21	1104.80	1135.94	1167.09	1198.14	1229.09	1259.90	1290.55	1321.03	1351.26	1381.28	1411.00	1440.44
22	1104.50	1135.64	1166.69	1197.63	1228.43	1259.08	1289.54	1319.76	1349.76	1379.49	1408.91	1438.01
23	1104.20	1135.24	1166.18	1196.96	1227.61	1258.05	1288.30	1318.28	1348.00	1377.40	1406.49	1435.23
24	1103.81	1134.74	1165.53	1196.15	1226.59	1256.83	1286.80	1316.50	1345.91	1374.99	1403.70	1432.06
25	1103.30	1134.08	1164.70	1195.14	1225.35	1255.33	1285.03	1314.41	1343.49	1372.20	1400.55	1428.50
26	1102.65	1133.26	1163.69	1193.90	1223.86	1253.55	1282.94	1312.00	1340.71	1369.05	1396.99	1424.51
27	1101.83	1132.25	1162.45	1192.41	1222.09	1251.48	1280.54	1309.24	1337.56	1365.50	1393.01	1420.08
28	1100.83	1131.01	1160.96	1190.65	1220.03	1249.06	1277.76	1306.10	1334.01	1361.53	1388.59	1415.18
29	1099.60	1129.55	1159.21	1188.59	1217.64	1246.33	1274.64	1302.58	1330.08	1357.13	1383.71	1409.80
30	1098.15	1127.83	1157.19	1186.23	1214.91	1243.23	1271.15	1298.65	1325.70	1352.28	1378.38	1403.93
31	1096.45	1125.81	1154.85	1183.54	1211.85	1239.76	1267.25	1294.31	1320.89	1346.98	1372.53	-
32	1094.48	1123.51	1152.20	1180.51	1208.43	1235.93	1262.96	1289.55	1315.63	1341.18	-	-
33	1092.23	1120.91	1149.23	1177.14	1204.64	1231.69	1258.26	1284.34	1309.89	-	-	-
34	1089.66	1117.98	1145.90	1173.40	1200.45	1227.04	1253.13	1278.68	-	-	-	-
35	1086.79	1114.73	1142.23	1169.29	1195.88	1221.96	1247.53	-	-	-	-	-
36	1083.61	1111.13	1138.20	1164.79	1190.89	1216.46	-	-	-	-	-	-
37	1080.08	1107.16	1133.79	1159.90	1185.49	-	-	-	-	-	-	-
38	1076.23	1102.85	1128.99	1154.59	-	-	-	-	-	-	-	-
39	1072.01	1098.15	1123.79	-	-	-	-	-	-	-	-	-
40	1067.44	1093.08	-	-	-	-	-	-	-	-	-	-
41	1062.48	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life there is a set back of 3 years. For ages 18-21 the HSAR will be same as for male age 18.

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Premium rates for Regular Premium per 1000 Sum Assured applicable for all Sum Assured greater than or equal to 5 Lacs to Less than equal to 25 Lacs

Male Lives

Age/Term	5	6	7	8	9	10	11	12	13	14	15	16
18	3.2832	3.2842	3.2852	3.2862	3.2872	3.2882	3.2892	3.2902	3.2912	3.2922	3.2932	3.2942
19	3.3113	3.3123	3.3133	3.3143	3.3153	3.3163	3.3173	3.3183	3.3193	3.3203	3.3213	3.3223
20	3.3255	3.3265	3.3275	3.3285	3.3295	3.3305	3.3315	3.3325	3.3335	3.3345	3.3355	3.3365
21	3.3305	3.3315	3.3325	3.3335	3.3345	3.3355	3.3365	3.3375	3.3385	3.3395	3.3405	3.3415
22	3.3315	3.3325	3.3335	3.3345	3.3355	3.3365	3.3375	3.3385	3.3395	3.3405	3.3415	3.3425
23	3.3325	3.3335	3.3345	3.3355	3.3365	3.3375	3.3385	3.3395	3.3405	3.3415	3.3425	3.3435
24	3.3335	3.3345	3.3355	3.3365	3.3375	3.3385	3.3395	3.3405	3.3415	3.3425	3.3435	3.3445
25	3.3337	3.3347	3.3357	3.3367	3.3377	3.3387	3.3397	3.3407	3.3417	3.3427	3.3437	3.3447
26	3.3460	3.3470	3.3480	3.3490	3.3500	3.3510	3.3520	3.3530	3.3540	3.3550	3.3560	3.3570
27	3.3672	3.3682	3.3692	3.3702	3.3712	3.3722	3.3732	3.3742	3.3752	3.3762	3.3772	3.3782
28	3.3997	3.4007	3.4017	3.4027	3.4037	3.4047	3.4057	3.4067	3.4077	3.4087	3.4097	3.4107
29	3.4444	3.4454	3.4464	3.4474	3.4484	3.4494	3.4504	3.4514	3.4524	3.4534	3.4544	3.4554
30	3.5028	3.5038	3.5048	3.5058	3.5068	3.5078	3.5088	3.5098	3.5108	3.5118	3.5128	3.5138
31	3.5753	3.5763	3.5773	3.5783	3.5793	3.5803	3.5813	3.5823	3.5833	3.5843	3.5853	3.5863
32	3.6632	3.6642	3.6652	3.6662	3.6672	3.6682	3.6692	3.6702	3.6712	3.6722	3.6732	3.6742
33	3.7669	3.7679	3.7689	3.7699	3.7709	3.7719	3.7729	3.7739	3.7749	3.7759	3.7769	3.8328
34	3.8880	3.8890	3.8900	3.8910	3.8920	3.8930	3.8940	3.8950	3.8960	3.8970	3.9577	4.0296
35	4.0272	4.0282	4.0292	4.0302	4.0312	4.0322	4.0332	4.0342	4.0352	4.0959	4.1720	4.2560
36	4.1864	4.1874	4.1884	4.1894	4.1904	4.1914	4.1924	4.1934	4.2493	4.3293	4.4184	4.5336
37	4.3666	4.3676	4.3686	4.3696	4.3706	4.3716	4.3726	4.4194	4.5027	4.5969	4.7208	4.8513
38	4.5706	4.5716	4.5726	4.5736	4.5746	4.5756	4.6091	4.6947	4.7933	4.9262	5.0667	5.2132
39	4.8012	4.8022	4.8032	4.8042	4.8052	4.8218	4.9080	5.0101	5.1520	5.3030	5.4607	5.6230
40	5.0626	5.0636	5.0646	5.0656	5.0666	5.1468	5.2507	5.4013	5.5628	5.7323	5.9070	6.0845
41	5.3612	5.3622	5.3632	5.3642	5.4173	5.5203	5.6788	5.8505	6.0316	6.2191	6.4099	6.6012
42	5.7046	5.7056	5.7066	5.7288	5.8258	5.9904	6.1712	6.3636	6.5637	6.7680	6.9732	7.1770
43	6.1014	6.1024	6.1034	6.1773	6.3440	6.5316	6.7338	6.9459	7.1634	7.3826	7.6007	7.8156
44	6.5620	6.5630	6.5901	6.7515	6.9413	7.1507	7.3729	7.6026	7.8351	8.0671	8.2963	8.5209
45	7.0969	7.0979	7.2307	7.4140	7.6249	7.8537	8.0931	8.3375	8.5825	8.8252	9.0638	9.2970
46	7.7147	7.8086	7.9687	8.1709	8.3995	8.6443	8.8973	9.1532	9.4081	9.6596	9.9062	10.1474
47	8.5393	8.6420	8.8152	9.0310	9.2725	9.5286	9.7912	10.0553	10.3176	10.5762	10.8300	11.0789
48	9.4925	9.5958	9.7746	9.9976	10.2462	10.5083	10.7765	11.0459	11.3136	11.5780	11.8388	12.0957
49	10.5818	10.6748	10.8499	11.0718	11.3208	11.5842	11.8542	12.1264	12.3980	12.6681	12.9360	13.2019
50	11.6151	11.7096	11.8882	12.1143	12.3671	12.6348	12.9097	13.1879	13.4672	13.7465	14.0256	14.3043
51	13.2096	13.2387	13.3720	13.5652	13.7943	14.0448	14.3086	14.5811	14.8591	15.1411	15.4264	15.7143
52	14.4461	14.4576	14.5798	14.7664	14.9928	15.2441	15.5123	15.7923	16.0812	16.3769	16.6783	16.9844
53	15.7407	15.7417	15.8382	16.0176	16.2418	16.4959	16.7709	17.0618	17.3652	17.6786	18.0000	18.3283
54	17.0803	17.0813	17.1394	17.3126	17.5373	17.7976	18.0838	18.3903	18.7128	19.0485	19.3946	19.7490
55	18.4560	18.4570	18.4798	18.6506	18.8803	19.1520	19.4551	19.7826	20.1298	20.4930	20.8685	-
56	19.8653	19.8663	19.8673	20.0358	20.2768	20.5666	20.8930	21.2479	21.6259	22.0221	-	-
57	21.3133	21.3143	21.3153	21.4793	21.7392	22.0545	22.4115	22.8008	23.2158	-	-	-
58	22.8124	22.8134	22.8144	22.9978	23.2852	23.6341	24.0292	24.4601	-	-	-	-
59	24.3827	24.3837	24.3847	24.6143	24.9381	25.3289	25.7699	-	-	-	-	-
60	26.0523	26.0533	26.0883	26.3576	26.7266	27.1676	-	-	-	-	-	-
61	27.8531	27.8541	27.9434	28.2596	28.6820	-	-	-	-	-	-	-
62	29.8220	29.8230	29.9836	30.3547	-	-	-	-	-	-	-	-
63	31.9973	31.9983	32.2458	-	-	-	-	-	-	-	-	-
64	34.4201	34.4500	-	-	-	-	-	-	-	-	-	-
65	37.1311	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	17	18	19	20	21	22	23	24	25	26	27	28
18	3.2952	3.2962	3.2972	3.2982	3.2992	3.3002	3.3012	3.3022	3.3032	3.3042	3.3052	3.3062
19	3.3233	3.3243	3.3253	3.3263	3.3273	3.3283	3.3293	3.3303	3.3313	3.3323	3.3333	3.3343
20	3.3375	3.3385	3.3395	3.3405	3.3415	3.3425	3.3435	3.3445	3.3455	3.3465	3.3475	3.3485
21	3.3425	3.3435	3.3445	3.3455	3.3465	3.3475	3.3485	3.3495	3.3505	3.3515	3.3525	3.3535
22	3.3435	3.3445	3.3455	3.3465	3.3475	3.3485	3.3495	3.3505	3.3515	3.3525	3.3535	3.3545
23	3.3445	3.3455	3.3465	3.3475	3.3485	3.3495	3.3505	3.3515	3.3525	3.3535	3.3545	3.3555
24	3.3455	3.3465	3.3475	3.3485	3.3495	3.3505	3.3515	3.3525	3.3535	3.3545	3.3555	3.3716
25	3.3457	3.3467	3.3477	3.3487	3.3497	3.3507	3.3517	3.3527	3.3537	3.3727	3.4192	3.4674
26	3.3580	3.3590	3.3600	3.3610	3.3620	3.3630	3.3640	3.3813	3.4239	3.4745	3.5273	3.5818
27	3.3792	3.3802	3.3812	3.3822	3.3832	3.3942	3.4374	3.4836	3.5389	3.5965	3.6560	3.7165
28	3.4117	3.4127	3.4137	3.4147	3.4560	3.5027	3.5528	3.6131	3.6760	3.7408	3.8067	3.8733
29	3.4564	3.4574	3.4584	3.5276	3.5780	3.6322	3.6979	3.7663	3.8368	3.9087	3.9815	4.0541
30	3.5148	3.5158	3.5301	3.6639	3.7224	3.7938	3.8681	3.9448	4.0233	4.1025	4.1816	4.2599
31	3.5873	3.6199	3.6791	3.8238	3.9012	3.9819	4.0655	4.1509	4.2371	4.3231	4.4083	4.4920
32	3.7207	3.7840	3.8526	4.0209	4.1086	4.1994	4.2923	4.3860	4.4796	4.5722	4.6633	4.7521
33	3.9005	3.9741	4.0655	4.2484	4.3471	4.4479	4.5497	4.6514	4.7522	4.8512	4.9478	5.0417
34	4.1084	4.2072	4.3108	4.5096	4.6190	4.7295	4.8400	4.9495	5.0571	5.1621	5.2641	5.3629
35	4.3628	4.4748	4.5907	4.8062	4.9261	5.0460	5.1649	5.2818	5.3959	5.5066	5.6140	5.7178
36	4.6547	4.7800	4.9084	5.1411	5.2712	5.4002	5.5270	5.6507	5.7710	5.8875	6.0002	6.1092
37	4.9870	5.1260	5.2668	5.5167	5.6566	5.7940	5.9281	6.0585	6.1848	6.3071	6.4255	6.5401
38	5.3636	5.5160	5.6683	5.9359	6.0846	6.2299	6.3711	6.5079	6.6405	6.7689	6.8933	7.0140
39	5.7877	5.9523	6.1154	6.4010	6.5580	6.7108	6.8589	7.0024	7.1415	7.2764	7.4073	7.5346
40	6.2622	6.4383	6.6114	6.9152	7.0802	7.2403	7.3955	7.5459	7.6919	7.8338	7.9720	8.1065
41	6.7909	6.9775	7.1597	7.4824	7.6551	7.8226	7.9852	8.1431	8.2966	8.4463	8.5921	8.7344
42	7.3776	7.5736	7.7645	8.1070	8.2875	8.4627	8.6331	8.7991	8.9610	9.1190	9.2733	9.4240
43	8.0258	8.2307	8.4298	8.7935	8.9820	9.1656	9.3446	9.5195	9.6904	9.8576	10.0211	-
44	8.7400	8.9532	9.1604	9.5472	9.7444	9.9371	10.1256	10.3102	10.4911	10.6683	-	-
45	9.5243	9.7458	9.9616	10.3737	10.5804	10.7832	10.9822	11.1776	11.3694	-	-	-
46	10.3830	10.6130	10.8380	11.2781	11.4956	11.7096	11.9202	12.1275	-	-	-	-
47	11.3229	11.5623	11.7975	12.2689	12.4983	12.7249	12.9484	-	-	-	-	-
48	12.3489	12.5988	12.8457	13.3520	13.5949	13.8353	-	-	-	-	-	-
49	13.4658	13.7278	13.9882	14.5331	14.7910	-	-	-	-	-	-	-
50	14.5827	14.8606	15.1379	15.7252	-	-	-	-	-	-	-	-
51	16.0043	16.2962	16.5890	-	-	-	-	-	-	-	-	-
52	17.2945	17.6073	-	-	-	-	-	-	-	-	-	-
53	18.6617	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	29	30	31	32	33	34	35	36	37	38	39	40
18	3.3072	3.3082	3.3092	3.3102	3.3112	3.3122	3.3132	3.3142	3.3152	3.3162	3.3172	3.3326
19	3.3353	3.3363	3.3373	3.3383	3.3393	3.3403	3.3413	3.3423	3.3433	3.3509	3.3807	3.4099
20	3.3495	3.3505	3.3515	3.3525	3.3535	3.3545	3.3555	3.3622	3.3949	3.4273	3.4592	3.4903
21	3.3545	3.3555	3.3565	3.3575	3.3585	3.3682	3.4041	3.4398	3.4752	3.5100	3.5441	3.5773
22	3.3555	3.3565	3.3575	3.3708	3.4096	3.4486	3.4877	3.5265	3.5647	3.6019	3.6381	3.6732
23	3.3565	3.3714	3.4131	3.4554	3.4982	3.5410	3.5835	3.6252	3.6659	3.7054	3.7437	3.7807
24	3.4158	3.4613	3.5077	3.5546	3.6015	3.6478	3.6933	3.7378	3.7810	3.8229	3.8634	3.9025
25	3.5172	3.5680	3.6193	3.6704	3.7210	3.7708	3.8194	3.8667	3.9124	3.9567	3.9993	4.0405
26	3.6373	3.6933	3.7491	3.8043	3.8588	3.9119	3.9635	4.0134	4.0617	4.1083	4.1532	4.1966
27	3.7775	3.8385	3.8990	3.9584	4.0163	4.0726	4.1271	4.1797	4.2306	4.2796	4.3271	4.3729
28	3.9400	4.0059	4.0707	4.1338	4.1952	4.2546	4.3120	4.3675	4.4211	4.4728	4.5228	4.5711
29	4.1260	4.1965	4.2654	4.3322	4.3970	4.4596	4.5201	4.5785	4.6348	4.6893	4.7420	4.7930
30	4.3367	4.4117	4.4846	4.5552	4.6233	4.6892	4.7528	4.8142	4.8737	4.9312	4.9868	5.0407
31	4.5736	4.6530	4.7298	4.8041	4.8758	4.9450	5.0120	5.0768	5.1395	5.2002	5.2590	-
32	4.8385	4.9221	5.0029	5.0809	5.1563	5.2293	5.2999	5.3683	5.4345	5.4987	-	-
33	5.1326	5.2205	5.3054	5.3875	5.4670	5.5439	5.6184	5.6907	5.7608	-	-	-
34	5.4585	5.5508	5.6402	5.7266	5.8104	5.8916	5.9704	6.0469	-	-	-	-
35	5.8182	5.9153	6.0094	6.1006	6.1891	6.2750	6.3584	-	-	-	-	-
36	6.2148	6.3171	6.4163	6.5127	6.6063	6.6972	-	-	-	-	-	-
37	6.6512	6.7591	6.8640	6.9660	7.0650	-	-	-	-	-	-	-
38	7.1312	7.2453	7.3562	7.4641	-	-	-	-	-	-	-	-
39	7.6585	7.7791	7.8965	-	-	-	-	-	-	-	-	-
40	8.2375	8.3652	-	-	-	-	-	-	-	-	-	-
41	8.8732	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life, there is a age set-back of 3 years. For ages 18-21, the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Bajaj Allianz Life Saral Jeevan Bima

High Sum Assured Rebate for Regular premium per Complete 1 Lac Sum Assured over and above 5 lacs, applicable for Sum Assured greater than 5 Lacs but Less than equal to 25 lacs

Male Lives

Age/Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18
18	145.15	136.90	131.55	127.95	125.46	123.75	122.56	121.76	121.24	120.94	120.78	120.75	120.81	120.96
19	145.18	136.93	131.56	127.96	125.49	123.75	122.58	121.76	121.24	120.93	120.79	120.76	120.83	120.99
20	145.19	136.93	131.58	127.96	125.48	123.75	122.56	121.78	121.25	120.94	120.80	120.76	120.84	121.00
21	145.19	136.94	131.58	127.98	125.49	123.75	122.58	121.76	121.24	120.94	120.78	120.75	120.83	120.98
22	145.19	136.94	131.58	127.96	125.48	123.75	122.56	121.76	121.24	120.91	120.76	120.71	120.78	120.91
23	145.19	136.94	131.58	127.95	125.46	123.73	122.55	121.74	121.20	120.88	120.70	120.64	120.69	120.80
24	145.19	136.93	131.55	127.94	125.45	123.71	122.51	121.70	121.15	120.80	120.60	120.53	120.54	120.63
25	145.18	136.91	131.55	127.93	125.43	123.69	122.48	121.64	121.08	120.69	120.45	120.33	120.31	120.39
26	145.16	136.90	131.53	127.90	125.39	123.65	122.41	121.55	120.94	120.50	120.24	120.08	120.04	120.09
27	145.15	136.88	131.50	127.86	125.34	123.56	122.31	121.40	120.74	120.28	119.98	119.79	119.71	119.75
28	145.14	136.86	131.48	127.81	125.28	123.49	122.19	121.23	120.51	120.00	119.66	119.45	119.38	119.40
29	145.10	136.83	131.43	127.76	125.20	123.36	122.01	121.00	120.24	119.69	119.33	119.10	119.03	119.04
30	145.09	136.81	131.38	127.69	125.09	123.21	121.80	120.74	119.94	119.38	118.99	118.76	118.66	118.71
31	145.05	136.76	131.31	127.60	124.96	123.03	121.58	120.45	119.64	119.04	118.64	118.41	118.35	118.39
32	145.01	136.73	131.25	127.50	124.83	122.84	121.33	120.18	119.31	118.71	118.31	118.10	118.04	118.08
33	145.00	136.68	131.18	127.39	124.65	122.60	121.04	119.86	119.00	118.39	118.01	117.79	117.73	117.79
34	144.95	136.63	131.09	127.26	124.48	122.38	120.76	119.56	118.69	118.09	117.69	117.49	117.45	117.49
35	144.91	136.56	131.00	127.13	124.28	122.13	120.49	119.28	118.39	117.78	117.40	117.23	117.15	117.23
36	144.88	136.48	130.90	126.98	124.06	121.86	120.20	118.96	118.09	117.50	117.13	116.93	116.89	116.96
37	144.83	136.40	130.78	126.79	123.83	121.58	119.91	118.66	117.80	117.24	116.84	116.65	116.65	116.78
38	144.76	136.31	130.65	126.59	123.56	121.30	119.61	118.39	117.54	116.93	116.55	116.43	116.46	116.65
39	144.70	136.21	130.49	126.36	123.30	121.03	119.34	118.13	117.23	116.65	116.34	116.25	116.34	116.51
40	144.63	136.11	130.31	126.13	123.03	120.74	119.06	117.79	116.95	116.44	116.19	116.14	116.21	116.41
41	144.54	135.98	130.13	125.86	122.75	120.48	118.73	117.54	116.74	116.29	116.08	116.03	116.11	116.34
42	144.44	135.83	129.89	125.61	122.49	120.14	118.46	117.33	116.61	116.19	115.98	115.94	116.06	116.30
43	144.34	135.66	129.68	125.38	122.15	119.86	118.25	117.19	116.51	116.10	115.91	115.90	116.05	116.31
44	144.23	135.49	129.46	125.03	121.89	119.66	118.14	117.13	116.45	116.04	115.89	115.91	116.08	116.36
45	144.14	135.35	129.14	124.79	121.70	119.55	118.08	117.08	116.41	116.04	115.90	115.94	116.13	116.44
46	144.05	135.03	128.88	124.59	121.58	119.50	118.05	117.06	116.43	116.08	115.95	116.03	116.24	116.55
47	143.79	134.79	128.71	124.49	121.54	119.50	118.08	117.10	116.49	116.16	116.06	116.15	116.38	116.69
48	143.59	134.64	128.59	124.43	121.56	119.54	118.14	117.20	116.60	116.29	116.23	116.33	116.54	116.86
49	143.55	134.64	128.66	124.50	121.64	119.65	118.28	117.35	116.76	116.49	116.41	116.53	116.75	117.06
50	143.61	134.73	128.79	124.68	121.80	119.86	118.48	117.56	116.99	116.70	116.64	116.73	116.96	117.28
51	144.21	135.48	129.55	125.43	122.54	120.50	119.10	118.21	117.64	117.33	117.21	117.25	117.39	117.66
52	144.40	135.71	129.81	125.70	122.84	120.79	119.41	118.50	117.95	117.64	117.53	117.55	117.71	117.96
53	144.64	135.99	130.13	126.01	123.18	121.18	119.75	118.83	118.26	117.96	117.84	117.89	118.06	-
54	144.90	136.30	130.46	126.38	123.51	121.53	120.11	119.18	118.58	118.29	118.18	118.24	-	-
55	145.19	136.63	130.79	126.75	123.85	121.86	120.49	119.51	118.91	118.61	118.51	-	-	-
56	145.48	136.93	131.14	127.08	124.20	122.21	120.84	119.84	119.24	118.95	-	-	-	-
57	145.75	137.21	131.46	127.39	124.54	122.53	121.16	120.18	119.58	-	-	-	-	-
58	146.03	137.48	131.76	127.69	124.85	122.84	121.45	120.50	-	-	-	-	-	-
59	146.29	137.76	132.03	127.96	125.14	123.14	121.76	-	-	-	-	-	-	-
60	146.55	138.04	132.28	128.24	125.43	123.48	-	-	-	-	-	-	-	-
61	146.84	138.34	132.54	128.60	125.76	-	-	-	-	-	-	-	-	-
62	147.18	138.66	132.85	128.94	-	-	-	-	-	-	-	-	-	-
63	147.53	139.01	133.28	-	-	-	-	-	-	-	-	-	-	-
64	147.91	139.36	-	-	-	-	-	-	-	-	-	-	-	-
65	148.35	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	19	20	21	22	23	24	25	26	27	28	29	30	31	32
18	121.19	124.56	124.85	125.21	125.61	126.04	126.49	126.98	127.46	127.98	128.49	129.00	129.54	130.04
19	121.23	124.59	124.89	125.24	125.63	126.05	126.50	126.98	127.46	127.96	128.46	128.98	129.48	129.98
20	121.23	124.59	124.89	125.24	125.63	126.03	126.49	126.94	127.41	127.90	128.39	128.88	129.36	129.84
21	121.20	124.56	124.85	125.19	125.56	125.96	126.40	126.84	127.30	127.78	128.24	128.71	129.16	129.64
22	121.13	124.48	124.76	125.09	125.44	125.83	126.24	126.66	127.11	127.55	128.01	128.45	128.90	129.36
23	120.99	124.34	124.60	124.90	125.25	125.61	126.00	126.41	126.84	127.29	127.71	128.15	128.61	129.05
24	120.79	124.13	124.36	124.65	124.98	125.33	125.71	126.11	126.53	126.95	127.38	127.83	128.28	128.73
25	120.53	123.85	124.08	124.34	124.65	124.99	125.38	125.78	126.18	126.59	127.03	127.48	127.95	128.41
26	120.23	123.53	123.73	123.98	124.29	124.64	125.01	125.39	125.80	126.24	126.69	127.16	127.64	128.10
27	119.88	123.16	123.36	123.63	123.93	124.28	124.64	125.03	125.46	125.90	126.36	126.84	127.33	127.81
28	119.51	122.79	122.98	123.24	123.56	123.89	124.28	124.70	125.13	125.58	126.06	126.55	127.05	127.54
29	119.16	122.40	122.61	122.89	123.19	123.55	123.94	124.36	124.83	125.30	125.80	126.29	126.80	127.29
30	118.84	122.05	122.26	122.54	122.85	123.21	123.64	124.08	124.55	125.05	125.54	126.05	126.56	127.08
31	118.54	121.71	121.93	122.20	122.54	122.94	123.36	123.83	124.31	124.81	125.31	125.84	126.35	126.86
32	118.24	121.38	121.60	121.90	122.26	122.68	123.13	123.59	124.10	124.60	125.13	125.64	126.14	126.64
33	117.93	121.06	121.31	121.64	122.01	122.44	122.90	123.39	123.89	124.41	124.93	125.44	125.95	126.46
34	117.66	120.79	121.06	121.40	121.80	122.24	122.71	123.21	123.71	124.23	124.75	125.28	125.80	126.33
35	117.41	120.54	120.83	121.18	121.60	122.06	122.56	123.04	123.56	124.09	124.63	125.15	125.70	126.23
36	117.19	120.31	120.63	121.01	121.45	121.91	122.40	122.91	123.44	123.98	124.53	125.08	125.61	126.15
37	117.04	120.13	120.49	120.89	121.33	121.80	122.30	122.83	123.38	123.91	124.46	125.01	125.56	126.10
38	116.91	120.01	120.36	120.78	121.23	121.70	122.23	122.76	123.33	123.89	124.44	125.00	125.55	126.08
39	116.79	119.90	120.26	120.69	121.15	121.65	122.19	122.75	123.30	123.88	124.44	124.99	125.53	-
40	116.71	119.81	120.20	120.65	121.13	121.64	122.19	122.75	123.33	123.90	124.44	124.99	-	-
41	116.66	119.78	120.18	120.63	121.14	121.68	122.21	122.80	123.35	123.91	124.45	-	-	-
42	116.65	119.78	120.20	120.66	121.18	121.73	122.29	122.85	123.40	123.94	-	-	-	-
43	116.69	119.81	120.25	120.74	121.26	121.81	122.36	122.90	123.44	-	-	-	-	-
44	116.73	119.90	120.34	120.84	121.36	121.90	122.44	122.98	-	-	-	-	-	-
45	116.81	120.01	120.45	120.96	121.48	122.00	122.53	-	-	-	-	-	-	-
46	116.93	120.14	120.61	121.10	121.60	122.11	-	-	-	-	-	-	-	-
47	117.08	120.31	120.76	121.26	121.75	-	-	-	-	-	-	-	-	-
48	117.24	120.51	120.96	121.44	-	-	-	-	-	-	-	-	-	-
49	117.45	120.73	121.16	-	-	-	-	-	-	-	-	-	-	-
50	117.66	120.95	-	-	-	-	-	-	-	-	-	-	-	-
51	118.01	-	-	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	33	34	35	36	37	38	39	40
18	130.54	131.04	131.53	131.99	132.45	132.89	133.33	133.75
19	130.46	130.94	131.40	131.86	132.30	132.74	133.18	133.59
20	130.30	130.76	131.23	131.68	132.11	132.54	132.96	133.38
21	130.08	130.53	131.00	131.44	131.88	132.30	132.73	133.15
22	129.81	130.26	130.71	131.16	131.61	132.03	132.45	132.88
23	129.50	129.96	130.43	130.88	131.31	131.75	132.18	132.59
24	129.20	129.65	130.11	130.58	131.03	131.46	131.89	132.30
25	128.88	129.36	129.83	130.29	130.73	131.18	131.60	132.01
26	128.59	129.06	129.54	129.99	130.45	130.90	131.31	131.74
27	128.30	128.78	129.26	129.73	130.19	130.63	131.06	131.48
28	128.04	128.53	129.00	129.48	129.94	130.39	130.81	131.21
29	127.79	128.29	128.78	129.25	129.69	130.11	130.53	130.93
30	127.56	128.06	128.54	128.99	129.44	129.88	130.28	130.69
31	127.35	127.83	128.30	128.78	129.21	129.65	130.06	-
32	127.14	127.64	128.11	128.59	129.03	129.46	-	-
33	126.98	127.46	127.95	128.43	128.88	-	-	-
34	126.84	127.34	127.83	128.30	-	-	-	-
35	126.74	127.24	127.74	-	-	-	-	-
36	126.66	127.18	-	-	-	-	-	-
37	126.61	-	-	-	-	-	-	-
38	-	-	-	-	-	-	-	-
39	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Bajaj Allianz Life Saral Jeevan Bima

Premium rates for 5 years PPT per 1000 Sum Assured applicable for all Sum Assured greater than or equal to 5 Lacs to Less than equal to 25 Lacs

Male Lives

Age/Term	6	7	8	9	10	11	12	13	14	15	16	17	18
18	4.0377	4.4376	4.8161	5.1759	5.5189	5.8470	6.1620	6.4662	6.7618	7.0511	7.3358	7.6177	7.8985
19	4.0694	4.4701	4.8497	5.2111	5.5564	5.8875	6.2064	6.5155	6.8172	7.1134	7.4062	7.6973	7.9884
20	4.0854	4.4868	4.8675	5.2308	5.5789	5.9137	6.2374	6.5525	6.8613	7.1659	7.4683	7.7704	8.0737
21	4.0912	4.4933	4.8758	5.2418	5.5935	5.9330	6.2628	6.5851	6.9025	7.2170	7.5309	7.8457	8.1635
22	4.0915	4.4952	4.8802	5.2499	5.6064	5.9520	6.2891	6.6203	6.9480	7.2744	7.6017	7.9317	8.2656
23	4.0925	4.4976	4.8865	5.2611	5.6239	5.9769	6.3232	6.6650	7.0051	7.3456	7.6887	8.0356	8.3875
24	4.0942	4.5049	4.8991	5.2803	5.6508	6.0134	6.3706	6.7253	7.0801	7.4370	7.7977	8.1635	8.5352
25	4.1043	4.5209	4.9224	5.3119	5.6923	6.0662	6.4368	6.8067	7.1785	7.5539	7.9343	8.3208	8.7143
26	4.1241	4.5486	4.9591	5.3591	5.7513	6.1391	6.5255	6.9131	7.3041	7.7000	8.1020	8.5114	8.9298
27	4.1560	4.5903	5.0121	5.4246	5.8313	6.2355	6.6402	7.0478	7.4602	7.8788	8.3050	8.7404	9.1873
28	4.2022	4.6488	5.0841	5.5118	5.9355	6.3587	6.7843	7.2143	7.6505	8.0944	8.5480	9.0134	9.4934
29	4.2645	4.7257	5.1771	5.6226	6.0661	6.5111	6.9601	7.4151	7.8780	8.3507	8.8357	9.3359	9.8542
30	4.3441	4.8227	5.2928	5.7590	6.2253	6.6948	7.1700	7.6531	8.1462	8.6520	9.1735	9.7140	10.2769
31	4.4422	4.9408	5.4327	5.9227	6.4146	6.9116	7.4164	7.9313	8.4592	9.0034	9.5672	10.1545	10.7690
32	4.5600	5.0818	5.5986	6.1155	6.6363	7.1645	7.7028	8.2543	8.8225	9.4111	10.0241	10.6656	11.3416
33	4.6982	5.2463	5.7913	6.3385	6.8922	7.4557	8.0324	8.6262	9.2411	9.8814	10.5513	11.2572	12.0040
34	4.8589	5.4367	6.0136	6.5955	7.1863	7.7902	8.4115	9.0544	9.7235	10.4235	11.1608	11.9405	12.8324
35	5.0427	5.6541	6.2675	6.8885	7.5219	8.1726	8.8455	9.5453	10.2772	11.0475	11.8617	12.7937	13.7737
36	5.2524	5.9023	6.5570	7.2228	7.9055	8.6104	9.3431	10.1088	10.9140	11.7645	12.7386	13.7634	14.8377
37	5.4901	6.1835	6.8855	7.6032	8.3429	9.1107	9.9125	10.7548	11.6437	12.6618	13.7337	14.8575	16.0300
38	5.7592	6.5026	7.2593	8.0370	8.8428	9.6833	10.5651	11.4947	12.5588	13.6803	14.8563	16.0833	17.3561
39	6.0638	6.8650	7.6849	8.5322	9.4144	10.3385	11.3116	12.4238	13.5976	14.8287	16.1132	17.4459	18.8196
40	6.4103	7.2782	8.1715	9.0992	10.0690	11.0886	12.2517	13.4804	14.7695	16.1148	17.5104	18.9496	20.4243
41	6.8066	7.7520	8.7300	9.7498	10.8195	12.0372	13.3231	14.6736	16.0831	17.5455	19.0534	20.5990	22.1742
42	7.2630	8.2979	9.3729	10.4975	11.7735	13.1197	14.5353	16.0126	17.5456	19.1264	20.7468	22.3985	24.0740
43	7.7899	8.9274	10.1126	11.4521	12.8628	14.3465	15.8962	17.5039	19.1620	20.8616	22.5942	24.3519	26.1302
44	8.3997	9.6537	11.0629	12.5439	14.0991	15.7258	17.4133	19.1533	20.9372	22.7556	24.6004	26.4665	28.3495
45	9.1047	10.5924	12.1508	13.7837	15.4912	17.2639	19.0916	20.9649	22.8746	24.8122	26.7713	28.7480	30.7397
46	10.0200	11.6658	13.3848	15.1780	17.0419	18.9633	20.9324	22.9397	24.9758	27.0342	29.1107	31.2023	33.3076
47	11.0771	12.8938	14.7826	16.7428	18.7655	20.8375	22.9490	25.0908	27.2557	29.4385	31.6367	33.8489	36.0753
48	12.2900	14.2876	16.3528	18.4818	20.6654	22.8899	25.1456	27.4251	29.7226	32.0354	34.3623	36.7038	39.0607
49	13.6676	15.8542	18.1004	20.4011	22.7479	25.1271	27.5305	29.9523	32.3890	34.8396	37.3046	39.7853	42.2832
50	14.9886	17.3662	19.7945	22.2677	24.7783	27.3145	29.8695	32.4398	35.0237	37.6218	40.2361	42.8684	45.5206
51	16.9694	19.5557	22.1779	24.8317	27.5132	30.2168	32.9352	35.6665	38.4114	41.1714	43.9487	46.7453	49.5628
52	18.5295	21.3156	24.1267	26.9609	29.8158	32.6901	35.5781	38.4797	41.3968	44.3317	47.2870	50.2642	53.2635
53	20.1581	23.1479	26.1531	29.1740	32.2114	35.2668	38.3376	41.4241	44.5289	47.6549	50.8039	53.9762	-
54	21.8404	25.0398	28.2463	31.4635	34.6953	37.9455	41.2150	44.5032	47.8131	51.1473	54.5060	-	-
55	23.5686	26.9854	30.4036	33.8301	37.2716	40.7338	44.2200	47.7287	51.2622	54.8220	-	-	-
56	25.3416	28.9871	32.6311	36.2835	39.9528	43.6473	47.3704	51.1197	54.8960	-	-	-	-
57	27.1684	31.0575	34.9450	38.8433	42.7623	46.7114	50.6937	54.7044	-	-	-	-	-
58	29.0661	33.2180	37.3707	41.5383	45.7316	49.9597	54.2242	-	-	-	-	-	-
59	31.0613	35.4995	39.9429	44.4065	48.9010	53.4337	-	-	-	-	-	-	-
60	33.1891	37.9419	42.7051	47.4940	52.3182	-	-	-	-	-	-	-	-
61	35.4888	40.5888	45.7043	50.8501	-	-	-	-	-	-	-	-	-
62	38.0053	43.4890	48.9921	-	-	-	-	-	-	-	-	-	-
63	40.7854	46.6925	-	-	-	-	-	-	-	-	-	-	-
64	43.8774	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	19	20	21	22	23	24	25	26	27	28	29	30
18	8.1795	9.0464	9.3491	9.6549	9.9645	10.2801	10.6021	10.9313	11.2710	11.6218	11.9844	12.3608
19	8.2810	9.1652	9.4822	9.8030	10.1297	10.4636	10.8047	11.1567	11.5206	11.8969	12.2877	12.6951
20	8.3800	9.2813	9.6141	9.9529	10.2992	10.6532	11.0184	11.3961	11.7867	12.1925	12.6158	13.0585
21	8.4850	9.4043	9.7561	10.1155	10.4832	10.8627	11.2548	11.6604	12.0820	12.5218	12.9821	13.4644
22	8.6044	9.5446	9.9177	10.3002	10.6947	11.1018	11.5232	11.9612	12.4184	12.8970	13.3988	13.9666
23	8.7453	9.7109	10.1088	10.5190	10.9419	11.3797	11.8350	12.3104	12.8083	13.3304	13.9218	14.5410
24	8.9138	9.9123	10.3386	10.7781	11.2332	11.7066	12.2011	12.7192	13.2627	13.8787	14.5240	15.1977
25	9.1166	10.1559	10.6128	11.0861	11.5785	12.0931	12.6323	13.1983	13.8402	14.5128	15.2152	15.9450
26	9.3592	10.4465	10.9388	11.4513	11.9869	12.5484	13.1379	13.8069	14.5082	15.2408	16.0021	16.7964
27	9.6482	10.7916	11.3251	11.8829	12.4677	13.0820	13.7794	14.5108	15.2750	16.0722	16.9033	17.7572
28	9.9908	11.1998	11.7808	12.3903	13.0305	13.7579	14.5208	15.3182	16.1546	17.0223	17.9141	18.8252
29	10.3941	11.6794	12.3146	12.9822	13.7410	14.5371	15.3708	16.2464	17.1525	18.0840	19.0358	20.0032
30	10.8658	12.2389	12.9352	13.7269	14.5579	15.4312	16.3460	17.2925	18.2656	19.2602	20.2713	21.2941
31	11.4164	12.8866	13.7131	14.5808	15.4954	16.4510	17.4399	18.4568	19.4964	20.5533	21.6227	22.7010
32	12.0570	13.6969	14.6039	15.5607	16.5591	17.5926	18.6555	19.7424	20.8475	21.9659	23.0937	24.2279
33	12.8576	14.6226	15.6230	16.6665	17.7468	18.8581	19.9946	21.1505	22.3204	23.5002	24.6870	25.8794
34	13.7699	15.6802	16.7710	17.9005	19.0628	20.2515	21.4607	22.6847	23.9194	25.1615	26.4097	27.6632
35	14.8010	16.8680	18.0493	19.2650	20.5088	21.7740	23.0551	24.3474	25.6478	26.9548	28.2674	29.5857
36	15.9584	18.1904	19.4625	20.7641	22.0884	23.4295	24.7826	26.1444	27.5132	28.8881	30.2690	31.6567
37	17.2460	19.6502	21.0128	22.3994	23.8036	25.2207	26.6472	28.0812	29.5217	30.9686	32.4228	33.8851
38	18.6681	21.2512	22.7034	24.1743	25.6588	27.1535	28.6562	30.1658	31.6823	33.2066	34.7395	36.2822
39	20.2274	22.9957	24.5369	26.0926	27.6592	29.2343	30.8168	32.4068	34.0049	35.6123	37.2301	38.8590
40	21.9273	24.8876	26.5183	28.1608	29.8124	31.4719	33.1394	34.8155	36.5014	38.1984	39.9073	41.6278
41	23.7721	26.9325	28.6552	30.3876	32.1284	33.8777	35.6362	37.4051	39.1859	40.9791	42.7846	-
42	25.7693	29.1388	30.9566	32.7834	34.6192	36.4649	38.3217	40.1909	42.0733	43.9688	-	-
43	27.9250	31.5148	33.4326	35.3601	37.2980	39.2478	41.2107	43.1874	45.1781	-	-	-
44	30.2470	34.0720	36.0966	38.1325	40.1807	42.2428	44.3196	46.4113	-	-	-	-
45	32.7442	36.8236	38.9632	41.1160	43.2835	45.4666	47.6653	-	-	-	-	-
46	35.4259	39.7817	42.0458	44.3254	46.6214	48.9339	-	-	-	-	-	-
47	38.3159	42.9738	45.3725	47.7889	50.2225	-	-	-	-	-	-	-
48	41.4339	46.4224	48.9672	51.5304	-	-	-	-	-	-	-	-
49	44.7993	50.1525	52.8547	-	-	-	-	-	-	-	-	-
50	48.1931	53.9248	-	-	-	-	-	-	-	-	-	-
51	52.4018	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	31	32	33	34	35	36	37	38	39	40
18	12.7531	13.1631	13.5922	14.0760	14.5818	15.1086	15.6549	16.2182	16.7957	17.3846
19	13.1211	13.5671	14.0706	14.5970	15.1456	15.7145	16.3014	16.9032	17.5170	18.1396
20	13.5223	14.0462	14.5943	15.1656	15.7583	16.3699	16.9972	17.6371	18.2880	18.9515
21	14.0098	14.5805	15.1756	15.7932	16.4306	17.0847	17.7519	18.4353	19.1275	19.8245
22	14.5610	15.1811	15.8248	16.4894	17.1714	17.8706	18.5854	19.3077	20.0350	20.7656
23	15.1873	15.8583	16.5513	17.2630	17.9976	18.7434	19.4972	20.2564	21.0191	21.7842
24	15.8974	16.6202	17.3681	18.1347	18.9132	19.7000	20.4926	21.2890	22.0880	22.8891
25	16.7012	17.4848	18.2850	19.0977	19.9192	20.7469	21.5786	22.4132	23.2501	24.0893
26	17.6143	18.4497	19.2983	20.1562	21.0207	21.8895	22.7614	23.6358	24.5128	25.3933
27	18.6295	19.5158	20.4120	21.3151	22.2229	23.1340	24.0478	24.9647	25.8852	26.8101
28	19.7510	20.6873	21.6311	22.5798	23.5320	24.4873	25.4460	26.4087	27.3760	28.3486
29	20.9817	21.9681	22.9598	23.9553	24.9543	25.9569	26.9638	27.9757	28.9932	30.0169
30	22.3253	23.3622	24.4032	25.4480	26.4969	27.5504	28.6091	29.6738	30.7450	31.8228
31	23.7853	24.8742	25.9673	27.0648	28.1671	29.2751	30.3895	31.5108	32.6391	-
32	25.3673	26.5112	27.6597	28.8135	29.9732	31.1398	32.3137	33.4951	-	-
33	27.0767	28.2790	29.4868	30.7011	31.9225	33.1518	34.3889	-	-	-
34	28.9220	30.1867	31.4583	32.7376	34.0251	35.3210	-	-	-	-
35	30.9103	32.2422	33.5823	34.9312	36.2889	-	-	-	-	-
36	33.0521	34.4563	35.8698	37.2926	-	-	-	-	-	-
37	35.3567	36.8383	38.3297	-	-	-	-	-	-	-
38	37.8355	39.3992	-	-	-	-	-	-	-	-
39	40.4990	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-

Note : For Female Life there is a set back of 3 years. For ages 18-21 the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

High Sum Assured Rebate for 5 years PPT per Complete 1 Lac Sum Assured over and above 5 lacs, applicable for Sum Assured greater than 5 Lacs but Less than equal to 25 lacs

Male Lives

Age/Term	6	7	8	9	10	11	12	13	14	15	16	17
18	172.35	183.93	194.95	205.51	215.63	225.29	234.45	243.21	251.63	259.78	267.74	275.56
19	172.36	183.96	195.01	205.61	215.75	225.40	234.54	243.26	251.64	259.73	267.63	275.44
20	172.36	183.99	195.04	205.64	215.76	225.35	234.44	243.09	251.40	259.43	267.31	275.13
21	172.38	183.98	195.04	205.61	215.68	225.19	234.19	242.75	250.98	258.98	266.89	274.74
22	172.38	183.98	195.00	205.53	215.50	224.89	233.79	242.25	250.45	258.46	266.44	274.43
23	172.36	183.96	194.94	205.39	215.24	224.50	233.29	241.70	249.90	258.00	266.10	274.21
24	172.36	183.94	194.86	205.19	214.90	224.05	232.76	241.18	249.45	257.66	265.89	274.13
25	172.35	183.90	194.75	204.98	214.56	223.61	232.30	240.76	249.14	257.48	265.81	274.13
26	172.35	183.85	194.64	204.74	214.21	223.23	231.94	240.49	248.96	257.41	265.80	274.11
27	172.35	183.81	194.51	204.50	213.91	222.93	231.70	240.34	248.90	257.40	265.81	274.06
28	172.35	183.76	194.39	204.30	213.69	222.73	231.56	240.28	248.90	257.40	265.74	273.80
29	172.34	183.71	194.26	204.13	213.51	222.60	231.51	240.28	248.91	257.31	265.44	273.20
30	172.34	183.68	194.16	204.00	213.41	222.55	231.51	240.28	248.80	257.04	264.88	272.39
31	172.35	183.65	194.09	203.94	213.38	222.55	231.51	240.19	248.56	256.55	264.13	271.46
32	172.35	183.61	194.04	203.89	213.36	222.56	231.45	240.00	248.15	255.85	263.25	270.43
33	172.36	183.60	194.01	203.89	213.38	222.53	231.30	239.68	247.54	255.04	262.26	269.55
34	172.38	183.59	194.00	203.90	213.36	222.43	231.06	239.18	246.79	254.10	261.44	269.01
35	172.39	183.59	194.03	203.91	213.31	222.25	230.68	238.49	245.91	253.29	260.86	268.56
36	172.41	183.61	194.05	203.90	213.21	221.99	230.14	237.69	245.11	252.68	260.43	268.03
37	172.45	183.64	194.06	203.85	213.04	221.58	229.40	236.91	244.48	252.25	259.93	267.44
38	172.48	183.68	194.06	203.75	212.75	221.00	228.65	236.24	244.00	251.78	259.39	266.79
39	172.51	183.70	194.01	203.58	212.34	220.30	227.98	235.68	243.56	251.29	258.79	265.90
40	172.56	183.71	193.95	203.30	211.79	219.64	227.30	235.28	243.13	250.76	257.99	264.78
41	172.60	183.69	193.79	202.93	211.19	218.90	226.89	234.86	242.68	250.06	257.01	263.49
42	172.64	183.65	193.55	202.50	210.41	218.36	226.53	234.48	242.08	249.23	255.89	262.18
43	172.66	183.55	193.29	201.83	209.80	218.03	226.19	234.00	241.39	248.30	254.73	260.98
44	172.66	183.43	192.83	201.19	209.35	217.75	225.83	233.48	240.68	247.38	253.68	260.08
45	172.66	183.14	192.35	200.66	209.13	217.49	225.45	232.95	239.99	246.58	252.90	259.43
46	172.54	182.88	191.94	200.31	208.94	217.25	225.10	232.51	239.45	245.98	252.40	259.01
47	172.41	182.60	191.53	200.14	208.81	217.05	224.83	232.16	239.09	245.65	252.11	258.74
48	172.39	182.53	191.55	200.09	208.71	216.91	224.69	232.03	238.94	245.56	252.08	258.63
49	172.54	182.66	191.74	200.16	208.74	216.95	224.75	232.16	239.21	245.99	252.68	259.30
50	172.61	182.78	191.89	200.29	208.81	217.06	224.91	232.40	239.53	246.31	253.03	259.64
51	173.16	183.48	192.78	201.26	209.35	217.64	225.68	233.45	241.00	248.25	255.18	261.81
52	173.40	183.73	193.05	201.61	209.60	217.80	225.81	233.58	241.10	248.40	255.43	262.11
53	173.65	184.01	193.38	201.99	209.96	218.00	226.00	233.74	241.20	248.46	255.51	262.28
54	173.91	184.35	193.75	202.34	210.38	218.20	226.20	233.88	241.29	248.51	255.53	-
55	174.20	184.66	194.06	202.70	210.74	218.44	226.36	234.00	241.36	248.56	-	-
56	174.48	184.96	194.40	203.05	211.06	218.69	226.53	234.13	241.46	-	-	-
57	174.75	185.26	194.71	203.35	211.31	218.89	226.70	234.24	-	-	-	-
58	175.03	185.55	195.00	203.61	211.55	219.06	226.85	-	-	-	-	-
59	175.33	185.81	195.25	203.84	211.75	219.21	-	-	-	-	-	-
60	175.65	186.09	195.48	204.03	211.91	-	-	-	-	-	-	-
61	175.97	186.38	195.71	204.24	-	-	-	-	-	-	-	-
62	176.28	186.67	196.00	-	-	-	-	-	-	-	-	-
63	176.63	187.04	-	-	-	-	-	-	-	-	-	-
64	176.99	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

High Sum Assured Rebate for 5 years PPT per Complete 1 Lac Sum Assured over and above 5 lacs, applicable for Sum Assured greater than 5 Lacs but Less than equal to 25 lacs

Male Lives

Age/Term	18	19	20	21	22	23	24	25	26	27	28	29
18	283.35	291.11	322.06	330.01	337.94	345.84	353.86	361.94	370.01	378.35	386.78	395.19
19	283.19	290.98	321.59	329.54	337.43	345.41	353.50	361.56	369.88	378.33	386.75	395.15
20	282.93	290.81	320.86	328.80	336.81	344.93	353.03	361.36	369.85	378.29	386.70	395.09
21	282.66	290.63	319.99	328.06	336.23	344.39	352.81	361.34	369.81	378.26	386.65	395.03
22	282.46	290.55	319.21	327.41	335.73	344.24	352.79	361.30	369.78	378.20	386.59	394.94
23	282.38	290.55	318.58	327.01	335.63	344.21	352.76	361.26	369.71	378.13	386.50	394.39
24	282.36	290.54	318.29	326.96	335.60	344.18	352.71	361.19	369.65	377.90	385.46	392.91
25	282.35	290.53	318.26	326.94	335.56	344.13	352.65	361.09	369.00	376.54	383.95	391.25
26	282.34	290.35	318.24	326.90	335.51	344.08	352.33	360.06	367.58	374.98	382.25	389.40
27	282.09	289.78	318.20	326.86	335.39	343.41	351.15	358.63	366.00	373.24	380.70	388.90
28	281.49	288.89	318.16	326.56	334.50	342.23	349.70	357.04	364.25	372.23	380.43	388.51
29	280.64	287.89	317.69	325.58	333.31	340.79	348.10	355.46	363.74	371.94	380.03	387.96
30	279.68	286.74	316.70	324.44	331.89	339.20	346.90	355.24	363.46	371.54	379.48	387.29
31	278.58	285.75	315.56	323.03	330.33	338.36	346.73	354.96	363.05	371.00	378.80	386.44
32	277.66	285.23	314.18	321.58	329.79	338.18	346.44	354.54	362.51	370.31	377.95	385.43
33	277.13	284.73	312.86	321.20	329.63	337.91	346.04	354.01	361.83	369.48	376.94	384.24
34	276.66	284.13	312.59	321.05	329.36	337.53	345.51	353.34	360.99	368.48	375.79	382.98
35	276.08	283.46	312.45	320.80	328.98	337.01	344.85	352.53	360.03	367.35	374.58	381.69
36	275.46	282.74	312.20	320.44	328.50	336.38	344.08	351.59	358.95	366.20	373.34	380.35
37	274.76	281.66	311.86	319.98	327.90	335.61	343.16	350.56	357.85	365.03	372.06	378.90
38	273.78	280.33	311.44	319.40	327.18	334.75	342.20	349.53	356.73	363.80	370.69	377.10
39	272.53	278.86	310.90	318.73	326.35	333.85	341.21	348.46	355.59	362.54	368.94	375.24
40	271.13	277.44	310.28	317.95	325.51	332.94	340.23	347.40	354.43	360.87	367.18	373.41
41	269.74	276.10	309.55	317.18	324.66	332.01	339.22	346.31	352.96	359.27	365.50	371.61
42	268.46	275.06	308.85	316.40	323.81	331.09	338.23	345.15	351.54	357.75	363.86	-
43	267.49	274.36	308.15	315.63	322.98	330.16	337.23	343.99	350.23	356.33	-	-
44	266.78	273.86	307.48	314.89	322.16	329.28	336.23	342.90	349.09	-	-	-
45	266.30	273.44	306.84	314.18	321.35	328.39	335.25	341.93	-	-	-	-
46	265.93	273.04	306.20	313.49	320.59	327.51	334.30	-	-	-	-	-
47	265.61	272.65	305.61	312.80	319.83	326.68	-	-	-	-	-	-
48	265.40	272.28	305.09	312.19	319.11	-	-	-	-	-	-	-
49	265.81	272.34	304.63	311.64	-	-	-	-	-	-	-	-
50	266.13	272.40	304.19	-	-	-	-	-	-	-	-	-
51	268.29	274.59	-	-	-	-	-	-	-	-	-	-
52	268.61	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	30	31	32	33	34	35	36	37	38	39	40
18	403.55	411.90	420.21	428.49	436.74	444.96	452.81	460.21	467.53	474.75	481.88
19	403.50	411.83	420.11	428.40	436.64	444.35	451.71	459.00	466.19	473.28	480.24
20	403.43	411.75	420.04	428.26	435.73	443.06	450.31	457.48	464.51	471.64	479.39
21	403.35	411.66	419.56	426.98	434.29	441.50	448.64	455.63	463.26	471.01	478.65
22	403.21	410.74	418.13	425.41	432.60	439.68	447.03	454.90	462.64	470.25	477.74
23	401.84	409.21	416.46	423.61	430.69	438.65	446.49	454.23	461.84	469.30	476.63
24	400.25	407.46	414.59	422.28	430.24	438.09	445.80	453.39	460.84	468.15	475.31
25	398.44	405.78	413.85	421.81	429.65	437.35	444.93	452.35	459.64	466.78	473.75
26	397.35	405.41	413.38	421.20	428.89	436.44	443.84	451.10	458.21	465.16	472.01
27	396.96	404.91	412.74	420.41	427.94	435.33	442.56	449.64	456.59	463.41	470.13
28	396.46	404.26	411.91	419.44	426.81	434.00	441.06	448.00	454.84	461.54	468.16
29	395.78	403.43	410.93	418.28	425.45	432.50	439.44	446.25	452.98	459.61	466.16
30	394.93	402.43	409.75	416.91	423.95	430.90	437.73	444.46	451.11	457.60	463.93
31	393.93	401.24	408.39	415.44	422.38	429.20	435.96	442.59	449.01	455.29	-
32	392.73	399.90	406.95	413.90	420.75	427.49	434.04	440.40	446.63	-	-
33	391.43	398.49	405.45	412.31	419.01	425.49	431.80	437.98	-	-	-
34	390.08	397.05	403.90	410.54	416.98	423.24	429.39	-	-	-	-
35	388.68	395.51	402.09	408.48	414.71	420.85	-	-	-	-	-
36	387.18	393.69	400.04	406.26	412.40	-	-	-	-	-	-
37	385.35	391.66	397.90	404.04	-	-	-	-	-	-	-
38	383.40	389.63	395.76	-	-	-	-	-	-	-	-
39	381.46	387.59	-	-	-	-	-	-	-	-	-
40	379.54	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life there is a set back of 3 years. For ages 18-21 the premium rate will be same as for male age 18.

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Premium rates for 10 years PPT per 1000 Sum Assured applicable for all Sum Assured greater than or equal to 5 Lacs to Less than equal to 25 Lacs

Variant 1 Male Lives

Age/Term	11	12	13	14	15	16	17	18	19
18	3.7630	3.9398	4.1088	4.2710	4.4272	4.5781	4.7248	4.8680	5.0088
19	3.7883	3.9671	4.1383	4.3031	4.4621	4.6164	4.7668	4.9143	5.0601
20	3.8038	3.9848	4.1586	4.3262	4.4885	4.6465	4.8012	4.9538	5.1051
21	3.8142	3.9977	4.1744	4.3454	4.5115	4.6739	4.8337	4.9920	5.1498
22	3.8235	4.0101	4.1903	4.3651	4.5358	4.7034	4.8691	5.0340	5.1987
23	3.8355	4.0259	4.2102	4.3898	4.5658	4.7396	4.9120	5.0841	5.2565
24	3.8536	4.0485	4.2379	4.4231	4.6054	4.7861	4.9662	5.1462	5.3270
25	3.8808	4.0811	4.2764	4.4682	4.6579	4.8465	5.0348	5.2238	5.4145
26	3.9191	4.1257	4.3281	4.5276	4.7255	4.9228	5.1207	5.3201	5.5229
27	3.9705	4.1846	4.3951	4.6033	4.8105	5.0180	5.2268	5.4390	5.6565
28	4.0372	4.2599	4.4797	4.6978	4.9157	5.1348	5.3570	5.5845	5.8187
29	4.1205	4.3532	4.5835	4.8130	5.0432	5.2763	5.5145	5.7595	6.0121
30	4.2219	4.4659	4.7083	4.9509	5.1958	5.4454	5.7021	5.9666	6.2413
31	4.3426	4.5994	4.8557	5.1137	5.3759	5.6449	5.9223	6.2098	6.5115
32	4.4842	4.7559	5.0284	5.3044	5.5867	5.8779	6.1792	6.4948	6.8267
33	4.6478	4.9367	5.2281	5.5251	5.8310	6.1473	6.4776	6.8249	7.2165
34	4.8365	5.1452	5.4587	5.7804	6.1130	6.4591	6.8227	7.2330	7.6646
35	5.0522	5.3842	5.7234	6.0735	6.4370	6.8176	7.2478	7.6993	8.1755
36	5.2992	5.6582	6.0272	6.4097	6.8090	7.2599	7.7327	8.2309	8.7506
37	5.5812	5.9714	6.3746	6.7943	7.2666	7.7625	8.2837	8.8288	9.3932
38	5.9034	6.3295	6.7716	7.2669	7.7875	8.3331	8.9047	9.4964	10.1093
39	6.2716	6.7382	7.2589	7.8053	8.3774	8.9764	9.5974	10.2392	10.9002
40	6.6924	7.2403	7.8143	8.4152	9.0428	9.6954	10.3680	11.0609	11.7673
41	7.2094	7.8138	8.4451	9.1040	9.7891	10.4952	11.2213	11.9637	12.7149
42	7.8035	8.4685	9.1609	9.8800	10.6225	11.3843	12.1638	12.9542	13.7522
43	8.4832	9.2121	9.9685	10.7490	11.5498	12.3677	13.1997	14.0390	14.8860
44	9.2579	10.0531	10.8746	11.7172	12.5772	13.4515	14.3361	15.2265	16.1241
45	10.1357	10.9992	11.8860	12.7907	13.7104	14.6418	15.5803	16.5244	17.4752
46	11.1242	12.0564	13.0086	13.9759	14.9556	15.9442	16.9395	17.9401	18.9476
47	12.2337	13.2357	14.2542	15.2841	16.3248	17.3728	18.4278	19.4885	20.5564
48	13.4703	14.5437	15.6299	16.7248	17.8289	18.9397	20.0575	21.1825	22.3151
49	14.8392	15.9870	17.1433	18.3072	19.4776	20.6560	21.8415	23.0364	24.2395
50	16.1734	17.3977	18.6272	19.8642	21.1069	22.3586	23.6185	24.8889	26.1701
51	18.0140	19.3239	20.6351	21.9514	23.2741	24.6046	25.9446	27.2948	28.6573
52	19.5511	20.9474	22.3445	23.7456	25.1545	26.5722	28.0009	29.4398	-
53	21.1581	22.6470	24.1372	25.6311	27.1344	28.6472	30.1723	-	-
54	22.8306	24.4199	26.0113	27.6072	29.2131	30.8293	-	-	-
55	24.5701	26.2686	27.9703	29.6775	31.3951	-	-	-	-
56	26.3840	28.2015	30.0234	31.8517	-	-	-	-	-
57	28.2872	30.2348	32.1874	-	-	-	-	-	-
58	30.3013	32.3905	-	-	-	-	-	-	-
59	32.4544	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	20	21	22	23	24	25	26	27	28	29
18	5.3879	5.5341	5.6799	5.8262	5.9738	6.1233	6.2750	6.4290	6.5863	6.7477
19	5.4459	5.5981	5.7507	5.9045	6.0600	6.2177	6.3779	6.5414	6.7092	6.8820
20	5.4978	5.6572	5.8174	5.9794	6.1435	6.3100	6.4801	6.6545	6.8344	7.0232
21	5.5503	5.7175	5.8863	6.0569	6.2302	6.4071	6.5884	6.7761	6.9732	7.1786
22	5.6086	5.7844	5.9621	6.1425	6.3265	6.5152	6.7115	6.9168	7.1306	7.3535
23	5.6775	5.8626	6.0504	6.2420	6.4388	6.6440	6.8579	7.0804	7.3125	7.5739
24	5.7610	5.9568	6.1564	6.3620	6.5763	6.7990	7.0307	7.2725	7.5469	7.8364
25	5.8636	6.0719	6.2868	6.5104	6.7424	6.9840	7.2362	7.5239	7.8258	8.1403
26	5.9893	6.2140	6.4472	6.6892	6.9410	7.2048	7.5058	7.8208	8.1489	8.4910
27	6.1440	6.3875	6.6400	6.9028	7.1789	7.4933	7.8221	8.1646	8.5240	8.8979
28	6.3317	6.5954	6.8698	7.1588	7.4872	7.8304	8.1885	8.5654	8.9560	9.3569
29	6.5549	6.8418	7.1441	7.4872	7.8457	8.2205	8.6151	9.0232	9.4422	9.8703
30	6.8180	7.1340	7.4926	7.8673	8.2597	8.6725	9.0991	9.5372	9.9860	10.4472
31	7.1274	7.5023	7.8942	8.3050	8.7367	9.1829	9.6410	10.1117	10.5945	11.0828
32	7.5154	7.9255	8.3554	8.8070	9.2738	9.7532	10.2467	10.7519	11.2629	11.7780
33	7.9591	8.4090	8.8815	9.3701	9.8719	10.3891	10.9180	11.4530	11.9922	12.5345
34	8.4651	8.9596	9.4713	9.9969	10.5385	11.0924	11.6527	12.2175	12.7856	13.3572
35	9.0393	9.5753	10.1260	10.6931	11.2734	11.8604	12.4523	13.0476	13.6470	14.2533
36	9.6816	10.2588	10.8526	11.4607	12.0760	12.6965	13.3205	13.9492	14.5847	15.2231
37	10.3934	11.0152	11.6526	12.2979	12.9486	13.6030	14.2623	14.9286	15.5982	16.2707
38	11.1804	11.8483	12.5254	13.2082	13.8949	14.5862	15.2848	15.9874	16.6931	17.4024
39	12.0466	12.7574	13.4742	14.1952	14.9204	15.6529	16.3905	17.1313	17.8759	18.6249
40	12.9934	13.7464	14.5038	15.2650	16.0330	16.8075	17.5856	18.3677	19.1544	19.9461
41	14.0248	14.8210	15.6207	16.4263	17.2392	18.0569	18.8789	19.7057	20.5377	21.3751
42	15.1495	15.9907	16.8363	17.6891	18.5489	19.4132	20.2826	21.1576	22.0381	-
43	16.3759	17.2650	18.1602	19.0633	19.9728	20.8877	21.8084	22.7350	-	-
44	17.7139	18.6548	19.6030	20.5597	21.5232	22.4928	23.4685	-	-	-
45	19.1741	20.1710	21.1761	22.1905	23.2124	24.2407	-	-	-	-
46	20.7667	21.8240	22.8903	23.9667	25.0515	-	-	-	-	-
47	22.5093	23.6319	24.7635	25.9049	-	-	-	-	-	-
48	24.4173	25.6107	26.8118	-	-	-	-	-	-	-
49	26.5039	27.7749	-	-	-	-	-	-	-	-
50	28.6009	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	30	31	32	33	34	35	36	37	38	39	40
18	6.9140	7.0874	7.2700	7.4602	7.6730	7.8948	8.1276	8.3714	8.6225	8.8797	9.1417
19	7.0629	7.2528	7.4506	7.6721	7.9029	8.1466	8.4006	8.6622	8.9303	9.2036	9.4856
20	7.2207	7.4265	7.6571	7.8978	8.1529	8.4176	8.6902	8.9696	9.2566	9.5512	9.8486
21	7.3928	7.6328	7.8852	8.1514	8.4272	8.7114	9.0028	9.3049	9.6122	9.9224	10.2348
22	7.6035	7.8687	8.1461	8.4335	8.7298	9.0361	9.3520	9.6725	9.9963	10.3222	10.6496
23	7.8515	8.1406	8.4403	8.7496	9.0721	9.4017	9.7361	10.0740	10.4142	10.7594	11.1077
24	8.1379	8.4505	8.7756	9.1128	9.4567	9.8058	10.1585	10.5157	10.8783	11.2420	11.6067
25	8.4666	8.8086	9.1605	9.5196	9.8840	10.2528	10.6293	11.0080	11.3880	11.7690	12.1511
26	8.8491	9.2165	9.5914	9.9720	10.3604	10.7542	11.1499	11.5469	11.9450	12.3444	12.7451
27	9.2817	9.6733	10.0719	10.4800	10.8915	11.3050	11.7200	12.1362	12.5536	12.9727	13.3982
28	9.7661	10.1853	10.6121	11.0422	11.4745	11.9084	12.3435	12.7801	13.2220	13.6672	14.1146
29	10.3105	10.7568	11.2065	11.6586	12.1123	12.5674	13.0261	13.4897	13.9555	14.4237	14.8945
30	10.9139	11.3843	11.8571	12.3318	12.8082	13.2908	13.7760	14.2634	14.7534	15.2462	15.7418
31	11.5749	12.0697	12.5664	13.0667	13.5726	14.0804	14.5906	15.1036	15.6195	16.1385	-
32	12.2959	12.8159	13.3417	13.8713	14.4030	14.9373	15.4744	16.0148	16.5584	-	-
33	13.0796	13.6313	14.1859	14.7428	15.3024	15.8651	16.4311	17.0006	-	-	-
34	13.9356	14.5166	15.1001	15.6864	16.2760	16.8692	17.4661	-	-	-	-
35	14.8623	15.4738	16.0883	16.7064	17.3282	17.9539	-	-	-	-	-
36	15.8643	16.5086	17.1567	17.8088	18.4650	-	-	-	-	-	-
37	16.9466	17.6264	18.3105	18.9988	-	-	-	-	-	-	-
38	18.1158	18.8337	19.5561	-	-	-	-	-	-	-	-
39	19.3786	20.1371	-	-	-	-	-	-	-	-	-
40	20.7429	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-

Note : For Female Life there is a set back of 3 years. For ages 18-21 the premium rate will be same as for male age 18.
Premium rates are exclusive of GST
Premium rates are guaranteed for the entire policy term
High Sum Assured rebates are applicable

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

High Sum Assured Rebate for 10 years PPT per Complete 1 Lac Sum Assured over and above 5 lacs, applicable for Sum Assured greater than 5 Lacs but Less than equal to 25 lacs

Male Lives

Age/Term	11	12	13	14	15	16	17	18	19	20	21
18	157.50	163.40	169.06	174.49	179.66	184.58	189.25	193.69	197.98	211.99	216.26
19	157.50	163.41	169.06	174.46	179.59	184.46	189.09	193.51	197.83	211.70	215.99
20	157.50	163.40	169.04	174.40	179.48	184.30	188.90	193.35	197.68	211.40	215.78
21	157.51	163.39	168.99	174.31	179.35	184.14	188.75	193.23	197.61	211.21	215.66
22	157.51	163.38	168.95	174.21	179.23	184.01	188.64	193.16	197.55	211.14	215.58
23	157.50	163.36	168.89	174.14	179.13	183.94	188.59	193.09	197.38	211.00	215.23
24	157.50	163.34	168.85	174.08	179.08	183.89	188.53	192.90	197.04	210.63	214.80
25	157.50	163.33	168.81	174.04	179.05	183.81	188.33	192.58	196.69	210.20	214.33
26	157.51	163.31	168.80	174.03	178.98	183.64	188.04	192.25	196.36	209.78	213.88
27	157.51	163.30	168.79	173.96	178.83	183.40	187.74	191.95	195.96	209.34	213.33
28	157.53	163.30	168.75	173.86	178.63	183.14	187.46	191.60	195.53	208.83	212.73
29	157.53	163.29	168.70	173.73	178.40	182.90	187.18	191.20	195.04	208.25	212.00
30	157.53	163.28	168.61	173.55	178.23	182.65	186.83	190.75	194.43	207.58	211.20
31	157.54	163.23	168.50	173.40	178.03	182.36	186.41	190.20	193.78	206.84	210.40
32	157.54	163.19	168.40	173.25	177.80	182.01	185.94	189.63	193.21	206.06	209.51
33	157.51	163.14	168.29	173.08	177.53	181.60	185.43	189.06	192.38	205.21	208.46
34	157.51	163.08	168.18	172.89	177.18	181.16	184.90	188.33	191.45	204.24	207.58
35	157.50	163.03	168.04	172.64	176.81	180.70	184.23	187.45	190.65	203.40	206.69
36	157.50	162.96	167.88	172.33	176.41	180.08	183.43	186.66	189.84	202.55	205.75
37	157.51	162.86	167.68	172.00	175.85	179.35	182.68	185.89	188.96	201.64	205.05
38	157.51	162.74	167.44	171.51	175.21	178.65	181.95	185.08	188.25	200.96	204.53
39	157.50	162.59	167.04	171.00	174.56	178.01	181.18	184.39	187.55	200.50	203.86
40	157.46	162.34	166.60	170.41	173.98	177.30	180.54	183.81	186.78	200.03	203.19
41	157.26	162.05	166.15	169.90	173.45	176.69	180.00	183.15	185.96	199.46	202.55
42	157.11	161.71	165.76	169.45	172.88	176.21	179.55	182.49	185.34	198.95	201.96
43	157.00	161.39	165.41	169.08	172.48	175.83	179.10	181.90	184.90	198.54	201.51
44	156.96	161.21	165.15	168.79	172.20	175.58	178.73	181.51	184.59	198.29	201.26
45	156.99	161.26	165.11	168.65	172.06	175.46	178.49	181.29	184.39	198.23	201.19
46	157.25	161.51	165.31	168.85	172.23	175.45	178.46	181.24	184.28	198.41	201.29
47	157.61	161.94	165.90	169.33	172.70	175.78	178.84	181.65	184.50	199.11	201.93
48	158.05	162.49	166.59	170.04	173.48	176.56	179.56	182.48	185.14	200.09	203.14
49	158.50	163.16	167.28	171.01	174.28	177.55	180.48	183.46	186.21	200.75	204.24
50	158.85	163.68	167.74	171.68	174.90	178.16	181.13	184.01	186.91	200.95	-
51	159.46	164.43	168.86	172.80	176.51	179.75	182.84	185.60	188.44	-	-
52	159.85	164.83	169.43	173.31	177.04	180.36	183.50	186.28	-	-	-
53	160.25	165.20	169.86	173.79	177.55	180.90	184.09	-	-	-	-
54	160.63	165.58	170.24	174.26	177.99	181.33	-	-	-	-	-
55	161.00	165.94	170.59	174.65	178.35	-	-	-	-	-	-
56	161.38	166.28	170.90	174.98	-	-	-	-	-	-	-
57	161.71	166.61	171.23	-	-	-	-	-	-	-	-
58	162.06	166.96	-	-	-	-	-	-	-	-	-
59	162.43	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	22	23	24	25	26	27	28	29	30
18	220.45	224.59	228.75	232.93	237.05	240.93	244.69	248.38	251.98
19	220.23	224.48	228.71	232.86	236.78	240.58	244.29	247.90	251.68
20	220.10	224.43	228.60	232.53	236.36	240.11	243.78	247.60	251.18
21	220.05	224.23	228.20	232.08	235.84	239.61	243.40	246.96	250.44
22	219.76	223.80	227.71	231.53	235.39	239.10	242.69	246.18	249.50
23	219.31	223.29	227.19	231.08	234.79	238.38	241.88	245.16	248.51
24	218.83	222.80	226.69	230.41	234.03	237.54	240.81	244.16	247.44
25	218.36	222.26	226.01	229.66	233.14	236.46	239.81	243.08	246.13
26	217.80	221.60	225.28	228.71	232.11	235.48	238.73	241.66	244.93
27	217.18	220.86	224.31	227.76	231.13	234.29	237.33	240.58	243.76
28	216.43	219.93	223.41	226.78	229.85	233.01	236.26	239.43	242.51
29	215.56	219.08	222.45	225.49	228.73	231.96	235.13	238.18	241.33
30	214.74	218.13	221.18	224.46	227.69	230.85	233.91	237.11	240.28
31	213.81	216.90	220.21	223.45	226.59	229.69	232.91	236.09	239.19
32	212.68	215.99	219.23	222.38	225.54	228.76	231.91	235.01	238.05
33	211.78	215.03	218.18	221.41	224.64	227.80	230.89	233.91	236.94
34	210.86	214.03	217.31	220.56	223.71	226.80	229.83	232.91	236.55
35	209.89	213.23	216.50	219.66	222.75	225.76	228.91	232.59	236.25
36	209.14	212.49	215.65	218.74	221.75	224.95	228.63	232.30	235.79
37	208.50	211.69	214.78	217.79	220.98	224.66	228.36	231.91	235.08
38	207.75	210.86	213.89	217.01	220.66	224.40	228.03	231.33	234.26
39	206.99	210.03	213.11	216.68	220.45	224.14	227.56	230.61	233.44
40	206.25	209.28	212.70	216.48	220.20	223.78	227.00	229.88	232.60
41	205.54	208.80	212.49	216.25	219.94	223.35	226.41	229.16	-
42	205.04	208.51	212.31	216.03	219.61	222.91	225.86	-	-
43	204.74	208.35	212.11	215.79	219.30	222.53	-	-	-
44	204.55	208.20	211.93	215.54	219.00	-	-	-	-
45	204.46	208.08	211.75	215.29	-	-	-	-	-
46	204.45	207.95	211.56	-	-	-	-	-	-
47	204.81	207.96	-	-	-	-	-	-	-
48	205.76	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-

Bajaj Allianz Life Saral Jeevan Bima
A Non-Linked Non-participating Individual Pure Risk Premium Life Insurance Plan
UIN:116N165V01

Age/Term	31	32	33	34	35	36	37	38	39	40
18	255.66	259.36	262.81	266.14	269.41	272.78	276.03	279.21	282.34	285.43
19	255.31	258.78	262.10	265.35	268.74	271.98	275.15	278.28	281.35	284.55
20	254.64	257.98	261.25	264.59	267.83	270.98	274.09	277.21	280.38	283.48
21	253.76	257.09	260.38	263.59	266.74	269.81	272.98	276.13	279.20	282.24
22	252.83	256.10	259.30	262.44	265.50	268.68	271.80	274.88	277.89	280.85
23	251.78	254.96	258.03	261.18	264.34	267.44	270.49	273.49	276.71	279.80
24	250.61	253.61	256.83	259.96	263.06	266.09	269.24	272.36	275.43	278.45
25	249.26	252.46	255.60	258.66	261.73	264.89	268.00	271.06	274.06	277.01
26	248.10	251.23	254.28	257.39	260.54	263.65	266.69	269.68	272.61	275.48
27	246.86	249.90	253.06	256.21	259.30	262.34	265.31	268.21	271.09	274.48
28	245.59	248.78	251.90	254.99	258.01	260.96	263.86	267.18	270.59	273.93
29	244.51	247.63	250.70	253.70	256.64	259.79	263.26	266.69	269.85	272.74
30	243.40	246.44	249.44	252.40	255.86	259.38	262.74	265.70	268.59	271.38
31	242.24	245.21	248.38	251.95	255.46	258.64	261.60	264.45	267.24	-
32	241.03	244.44	248.03	251.51	254.59	257.53	260.39	263.16	-	-
33	240.50	244.10	247.54	250.58	253.51	256.35	259.11	-	-	-
34	240.18	243.59	246.63	249.54	252.38	255.14	-	-	-	-
35	239.68	242.71	245.64	248.46	251.20	-	-	-	-	-
36	238.86	241.78	244.60	247.34	-	-	-	-	-	-
37	237.99	240.81	243.54	-	-	-	-	-	-	-
38	237.09	239.80	-	-	-	-	-	-	-	-
39	236.16	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-
42	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-
44	-	-	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	-
46	-	-	-	-	-	-	-	-	-	-
47	-	-	-	-	-	-	-	-	-	-
48	-	-	-	-	-	-	-	-	-	-
49	-	-	-	-	-	-	-	-	-	-
50	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	-	-	-	-
52	-	-	-	-	-	-	-	-	-	-
53	-	-	-	-	-	-	-	-	-	-
54	-	-	-	-	-	-	-	-	-	-
55	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	-	-	-	-
57	-	-	-	-	-	-	-	-	-	-
58	-	-	-	-	-	-	-	-	-	-
59	-	-	-	-	-	-	-	-	-	-
60	-	-	-	-	-	-	-	-	-	-
61	-	-	-	-	-	-	-	-	-	-
62	-	-	-	-	-	-	-	-	-	-
63	-	-	-	-	-	-	-	-	-	-
64	-	-	-	-	-	-	-	-	-	-
65	-	-	-	-	-	-	-	-	-	-

Note : For Female Life there is a set back of 3 years. For ages 18-21 the premium rate will be same as for male age 18.

Address & Contact Details of Ombudsman Centres

In case you have any grievance, you may approach the Company Grievance Cell. In case you are not satisfied with the decision/resolution of the Company or if your complaint is not resolved/ not satisfied/not responded for 30 days, you may approach the Office of Insurance Ombudsman, in line with the details provided hereinabove in the policy document, at the addresses given below:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 / Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674-2596461 / 455 Fax : 0674 - 2596429 Email bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.: - 0172-2706196 /468 / Fax : 0172-2708274 Email bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir , Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /5284 /Fax : 044-24333664 Email bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011-23232481/ 23213504 / Email bimalokpal.delhi@ecoi.co.in	Delhi
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: - 0361-2132204/5 Email bimalokpal.guwahati@ecoi.co.in	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/ 23312122 / Fax: 040-23376599 Email bimalokpal.guwahati@ecoi.co.in	Andhra Pradesh, Telangana, Yanam – and a part of the Territory of Pondicherry
JAIPUR	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	Rajasthan
ERNAKULAM	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 / 2359338 / Fax : 0484-2359336 Email bimalokpal.ernakulam@ecoi.co.in	Kerala , Lakshadweep, Mahe – a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, Kolkatta – 700 072. Tel: 033 22124339/(40) / Fax: 033 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522-2231331/30 / Fax : 0522-2231310 Email bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022 - 26106552 /(960)/ Fax : 022-26106052 Email bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace ,4th Floor, Main Road, Naya Bans, Sector 15, Dist. G.B. Nagar, Noida. Tel.: 0120-2514250/52/53 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Annexure 1

Section 38 of Insurance Act, 1938, as amended from time to time – Assignment and Transfer of Insurance Policies

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. This Policy may be transferred / assigned, wholly or in part, with or without consideration.
2. An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against the Company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Company.
6. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
8. If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
9. The Company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bona-fide or (b) not in the interest of the Policyholder / Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
10. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
12. The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to IRDAI.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
 - c. the Life Assured surviving the Policy TermSuch conditional assignee will not be entitled to obtain a loan on Policy or surrender the Policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the Company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the Policy
 - c. obtain loan under the Policy or surrender the Policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of The Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: Section 38 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 38 of the Insurance Act, 1938 as amended from time to time for complete and accurate details.]

Annexure 2

Section 39 of the Insurance Act, 1938, as amended from time to time – Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. The Policyholder of a life insurance Policy on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.
2. Where the Nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the minority of the Nominee. The manner of appointment to be laid down by the Company.
3. Nomination can be made at any time before the maturity of the Policy.
4. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.
5. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.
6. A notice in writing of change or cancellation of nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the person named in the text of the Policy or in the registered records of the Company.
7. Fee to be paid to the Company for registering change or cancellation of a nomination can be specified by the IRDAI through Regulations.
8. On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
9. A transfer or assignment made in accordance with section 38 of Insurance Act, 1938, as amended from time to time, shall automatically cancel the nomination except in case of assignment to the Company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of Company's or transferee's or assignee's interest in the Policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the nomination.
11. In case of nomination by Policyholder whose life is insured, if the Nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).
13. Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them, the Nominees are beneficially entitled to the amount payable by the Company to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.
14. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee(s) or holder of succession certificate of such Nominee(s).
15. The provisions of sub-section 13 and 14 above shall apply to all life insurance Policies maturing for payment after the commencement of The Insurance Laws (Amendment) Act, 2015 (i.e.20.03.2015).
16. If Policyholder dies after maturity but the proceeds and benefit of the Policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and benefit of the Policy.
17. The provisions of section 39 of the Insurance Act, 1938, as amended from time to time, are not applicable to any life insurance Policy to which section 6 of Married Women's Property Act, 1874, applies or has at any time applied except where before or after The Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under section 39 of the Insurance Act, 1938, as amended from time to time. Where nomination is intended to be made to spouse or children or spouse and children under section 6 of MWPA, it should be specifically mentioned on the Policy. In such a case only, the provisions of section 39 of Insurance Act, 1938, as amended from time to time, will not apply.

[Disclaimer: Section 39 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 39 of the Insurance Act, 1938 as amended from time to time for complete and accurate details.]

Annexure 3

Section 45 of the Insurance Act, 1938, as amended from time to time – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of section 45 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015 are as follows:

1. No Policy of life insurance shall be called in question on any ground whatsoever after expiry of three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy; whichever is later.
2. On the ground of fraud, a Policy of life insurance may be called in question within three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy; whichever is later.
For this, the Company should communicate in writing to the Company or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by Life Assured or Policyholder or by his agent, with the intent to deceive the Company or to induce the Company to issue the life insurance Policy:
 - a. The suggestion, as a fact of that which is not true and which the Life Assured or Policyholder does not believe to be true;
 - b. The active concealment of a fact by the Life Assured or Policyholder having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or Policyholder or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured or Policyholder / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within three (3) years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured or Policyholder was incorrectly made in the Proposal Form or other documents, basis which Policy was issued or revived. For this, the Company should communicate in writing to the Life Assured or Policyholder or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium(s) collected on Policy till the date of repudiation shall be paid to the Policyholder or legal representative or Nominee or assignees of Policyholder, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Company. The onus is on Company to show that if the Company had been aware of the said fact, no life insurance Policy would have been issued to the Policyholder.
9. The Company can call 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 of age of Life Assured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: Section 45 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 45 of the Insurance Act, 1938 as amended from time to time for complete and accurate details.]