"IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER"

BAJAJ Allianz

LIFE GOALS. DONE.

Bajaj Allianz Life

Fortune Gain

A Unit-linked Non Participating Individual Life Savings Insurance Plan

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"The linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year"

Bajaj Allianz Life Fortune Gain

An intelligent investor deserves a smart plan that provides the maximum benefit from every ounce of investment made; making sure the deduction in charges are minimum. We present one such smart insurance plan - Bajaj Allianz Life Fortune Gain - a Unit-Linked Single Premium Savings Plan that provides up to 99.5% Premium allocation to make sure that your valuable money is fully utilized towards building you a fortune.
Be Future Safe with Fortune Gain!

Key Advantages

Bajaj Allianz Life Fortune Gain is a non-participating, life, individual, Single Premium Unit-Linked savings plan. The key advantages of Bajaj Allianz Life Fortune Gain are as follows

- Up to 99.5% Premium allocation for Single Premium 10 lacs and above
- Loyalty Additions of 3% of the Single Premium depending on the Single Premium & policy term chosen
- Choice of eleven (11) funds
- Option to make partial withdrawals from the funds
- Option to pay Top-up to the extent of the Single Premium paid.
- Option to decrease Sum Assured
- Systematic switching option to manage your investments better
- Options to take death & maturity benefit in installments (Settlement Option).

How Does the Plan Work?

In Bajaj Allianz Life Fortune Gain, the Premium paid by you, after applying the applicable Premium allocation rate, is invested in Investor Selectable Portfolio Strategy. The units are allocated at the prevailing unit price of the fund. The mortality charge and policy administration charge are deducted monthly through cancellation of units. Fund management charge is adjusted in the unit price.

Benefits Payable

Maturity Benefit

Under Bajaj Allianz Life Fortune Gain, the maturity benefit will be the Single Premium Fund Value plus Top Up Premium Fund Value, if any, both as on the maturity date, provided the policy is in-force. It will be payable on the survival of the life assured to the maturity date.

Death Benefit

In case of unfortunate death before the maturity date, provided the policy is in-force, the death benefit payable to the nominee as a lump-sum (subject to the Guaranteed Death Benefit*) is:
(I) The higher of the Prevailing Sum Assured[%] or Single Premium Fund Value PLUS (ii) The higher of Top Up Premium Sum Assured or Top-Up Premium Fund Value, if any [All the above as on date of receipt of intimation of death}
**The guaranteed death benefit[%] applicable throughout the policy term is 105% of the [$]Total Premiums paid including Top-up Premiums paid, if any, till the date of death.*
[$]Total Premiums paid shall be equal to Single Premium paid and Top-Up premiums paid till date
[%]The benefit shall be reduced to the extent of the partial withdrawals made from Single Premium fund during the two (2) year period immediately preceding the death of the life assured.
The partial withdrawal made from the top up premium fund shall not be deducted for this purpose.

Loyalty Additions

Your Policy will be entitled for loyalty additions as per the below table. The addition, expressed as a percentage of the Single Premium, will be added to the Single Premium Fund Value at the maturity date of your Policy.

Policy Term	Single Premium (in ₹)	
	50,000 to 9,99,999	10,00,000 & above
7 to 9	Nil	Nil
10 to 30	Nil	5.6%

No loyalty addition is payable on any Top-up premium paid.

Surrender Benefit

You have the option to surrender your Policy at any time.

i. On surrender during the lock-in period of first five years, the Single Premium Fund Value, less the discontinuance/surrender charge plus the Top up premium Fund Value, if any, as on the date of surrender, will be transferred to the discontinued life Policy fund (maintained by the company), and life cover shall cease immediately. The discontinuance value as at the end of the lock-in period will be available to you as surrender value.

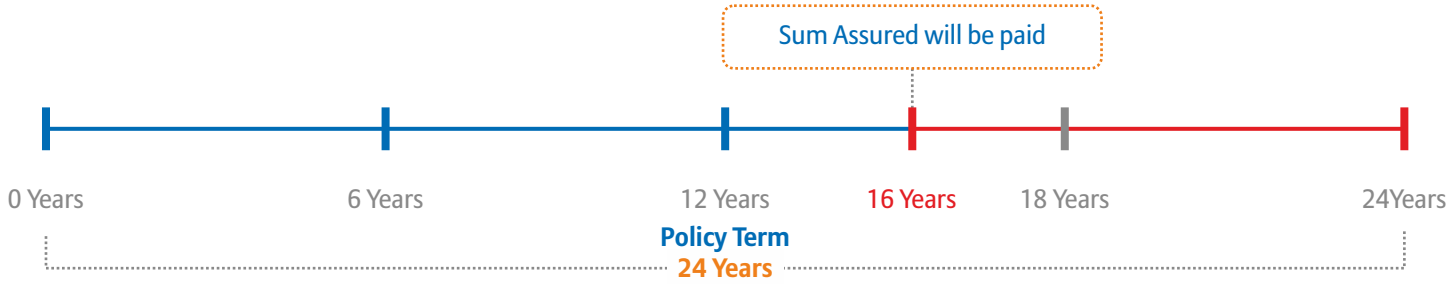
ii. On surrender after the lock-in period of first five years, the surrender value available will be Single Premium Fund Value plus Top up premium Fund Value, if any, as on the date of surrender.

iii. The Policy shall thereafter terminate upon payment of the full surrender value by the company.

Sample Illustration

Yuvraj aged 35 years has taken a Bajaj Allianz Life Fortune Gain Policy for a Policy Term (PT) of 24 years. Yuvraj has decided to pay Rs. 2,00,000 as Single Premium. The Sum Assured chosen by him is Rs. 8,00,000. The total premium paid by Yuvraj will be 2,00,000. On maturity date, Yuvraj maturity benefit, based on the assumed investment return, are as given below:

In case of Yuvraj's unfortunate death in the 16th Policy year, the death benefit, based on the assumed investment return, are as given below:



Investment Return##	Maturity Benefit	Death Benefit in the 16th year
@8%	₹7,51,661	₹ 8,00,000
@4%	₹2,31,061	₹ 8,00,000

#This above illustrations are considering investment in "Asset Allocation Fund II" and Goods & service tax of 18%.
##The benefit amounts indicated is a non-guaranteed illustrative figure and is subject to Policy terms and conditions. The returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the Policy.

Additional Rider Benefits

You can enjoy extra coverage by choosing the optional additional rider benefits. The riders currently available with Bajaj Allianz Life Fortune Gain are:

1. Bajaj Allianz ULIP Accidental Death Benefit Rider UIN:116A013V02
2. Bajaj Allianz ULIP Accidental Permanent Total/ Partial Disability Benefit Rider UIN:116A014V02
3. Bajaj Allianz ULIP Critical Illness Benefit Rider UIN:116A032V02
4. Bajaj Allianz ULIP Family Income Benefit Rider UIN:116A033V02

Please refer to respective rider sales literature or visit Company website or consult your 'Insurance Consultant' for more details and eligibility conditions.

There is no overlap of benefits offered under different riders & base product.

- Any benefit arising under each of the riders shall not exceed the sum assured under the base product.
- The above mentioned riders will not be offered if term of the rider exceeds outstanding term of the policy.
- The premium payment term and policy term of the riders is consistent with premium payment term and policy term and outstanding term of the base product.

The rider/s shall be offered in compliance with the provisions of IRDA (Protection of Policyholders' Interests) Reg., 2024

Policy Features

Partial withdrawal

You have the option to make partial withdrawals, any time after the fifth Policy year subject to the following conditions:

- The minimum amount of partial withdrawal is ₹5,000.
- The Single Premium Fund Value should not fall below 1/5th of the Single Premium after a partial withdrawal.
- Partial withdrawals will be paid by canceling the units at prevailing unit price.
- All partial withdrawals will be first made from eligible Top up premium Fund Value, if any, on First in First out (FIFO) basis. Once the eligible Top up premium Fund Value is exhausted, further partial withdrawals will be made from the Single Premium Fund Value.
- For the purpose of partial withdrawals, each payment of Top up premium shall have a lock-in period of five (5) years.
- The maximum amount of withdrawal at any one time is 10% of the Single Premium paid, including Top-up premiums paid, if any, as on the withdrawal request date.
- A maximum of two (2) partial withdrawals can be made in one Policy year.
- The total amount withdrawn at any time during the Policy term cannot be more than 50% of the Single Premium paid, including Top-up premiums paid, if any, at that point in time.
- The time gap between any two partial withdrawals cannot be less than 3 months.
- The partial withdrawal shall not be allowed which would result in foreclosure of the Policy contract. In case of minor life, partial withdrawal is allowed only after attaining age of 18 years
- In the Investor Selectable Portfolio Strategy, you will have the option to choose the fund(s) from which you want to make partial withdrawals.

- The Company may vary the minimum/ maximum value of units to be withdrawn, charge on partial withdrawal, maximum number of withdrawals allowed during a Policy year, maximum amount of total withdrawal allowed during the Policy term, minimum time gap to maintain between two withdrawals and/or the minimum balance of value of units to be maintained after such partial withdrawals (subject to prior approval from the IRDAI) by giving you a written notice of three months.
- No charges would be charged for Partial Withdrawal.

Investment Options and Funds

Bajaj Allianz Life Fortune Gain provides you with the following portfolio strategy:

a) Investor selectable Portfolio Strategy: You can choose from among the eleven (11) funds below to suit your investment needs.

i. Equity Growth Fund II **Risk Profile – Very High** **(SFIN: ULIF05106/01/10EQTYGROW02116)**

The investment objective of this fund is to provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

Portfolio Allocation:

Equity	60% to 100%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds*	0% to 40%

ii. Accelerator Mid-Cap Fund II **Risk Profile – Very High** **(SFIN: ULIF05206/01/10ACCMIDCA02116)**

The investment objective of this fund is to achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation:

Equity	60% to 100%, Out of the equity investment 50% to 100% will be in mid cap stocks
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds*	0% to 40%

iii. Pure Stock Fund **Risk profile - Very High** **(SFIN: ULIF02721/07/06PURESTKFUN116)**

The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

Portfolio Allocation:

Equity	60% to 100%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds*	0% to 40%

iv. Asset Allocation Fund II **Risk Profile – High** **(SFIN: ULIF07205/12/13ASSETALL02116)**

The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible Policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions. The fund will adjust its weights in equity, debt and cash depending on the relative attractiveness of each asset class.

Portfolio Allocation:

Equity	40% - 90%
Debt, Bank deposits & Fixed Income Securities	0% - 60%
Money market instruments	0% - 50%

v. Bluechip Equity Fund **Risk Profile – High** **(SFIN: ULIF06026/10/10BLUECHIPEQ116)**

The investment objective of this fund is to provide capital appreciation through investment in equities forming part of NSE NIFTY.

Portfolio Allocation:

Equity	60% to 100%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds*	0% to 40%

vi. Bond Fund **Risk Profile – Moderate** **ULIF02610/07/06BONDFUNDLI116)**

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities.

Portfolio Allocation:

Debt and debt related securities incl. Fixed deposits	40 to 100%
Money market instruments, Cash, Mutual funds*	0% to 60%

vii. Liquid Fund **Risk Profile – Low** **(SFIN: ULIF02510/07/06LIQUIDFUND116)**

The objective of this fund is to have a fund that aims to protect the invested capital through investments in liquid money market and short-term instruments.

Portfolio Allocation:

Bank deposits and Money Market Instruments	100%

viii. Debt Plus Fund **Risk Profile-Moderate** **(SFIN: ULIF00923/07/04DEBTPLUSFU116)**

The objective of this fund is to to have a fund that provides accumulation of income through investment in high quality fixed income Securities

Portfolio Allocation:

Debt instruments	80% to 100%
Money market instruments	0% to 20%

ix. Long Term Debt Solution Fund **Risk profile- Moderate** **(SFIN: ULIF09019/10/23LNTRMDBTSL116)**

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities similar to the benchmark and will be actively managed with moderate risk.

Portfolio Allocation:

Debt and Debt related securities	90% to 100%
Money market instruments	0% to 10%

x. Nifty Alpha 50 Index Fund[1] **Risk Profile: Very High** **(SFIN: ULIF09221/05/24NYAPA50IND116)**

To provide capital appreciation through investment in equities forming part of Nifty Alpha 50 Index.

Portfolio Allocation:

Debt and debt related securities incl. Fixed deposits	65% - 100%
Money market instruments, Cash, Mutual funds*	0% - 35%

xi. Nifty 200 Alpha 30 Index Fund[1] **Risk Profile: Very High** **(SFIN: ULIF09321/05/24N200AP30IN116)**

To provide capital appreciation through investment in equities forming part of Nifty 200 Alpha 30 Index

Portfolio Allocation:

Debt and debt related securities incl. Fixed deposits	65% - 100%
Money market instruments, Cash, Mutual funds*	0% - 35%

**The maximum investment in mutual funds shall be governed by the relevant IRDAI guidelines.*

[1]Please note that the fund aims to replicate the performance of benchmark index, subject to tracking error.

Force Ma'jeure Condition

a) As per IRDAI (Insurance Product) Regulation 2024, Schedule I, Clause 2, Section A, Sub-Section v, the company will declare a 'Single' Unit Price or Net Asset Value (NAV) for each segregated fund on a day-to-day basis.

b) The company specifies that, in the event of certain force majeure conditions, the declaration of Unit Price or NAV on a day-to-day basis may be deferred and could include other actions as a part of investment strategy (e.g. taking exposure of any Segregated Fund (SFIN[###]) up to 100% in Money Market Instruments [as defined under Regulations 1(8) of the IRDAI (Actuarial, Finance and Investment) Regulations, 2024]

c) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.

d) The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.

e) The Company shall continue to invest as per the fund mandates as described in Section 8. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 1(8) of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024] in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates as described in Section 8 shall be reinstated within reasonable timelines once the force majeure situation ends.

f) Some examples of such circumstances [in Sub-Section a) & Sub-Section b) above] are:
   i) When one or more stock exchanges which provide a basis for valuation of the assets of the Fund are closed otherwise than for ordinary holidays.
   ii) When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the continuing Policyholders.
   iii) In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
   iv) In the event of any force majeure or disaster that affects the normal functioning of the Company.
   In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

g) In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

Premium Re-direction

- Under the Investor Selectable Portfolio Strategy, you can choose to invest fully in any one fund or allocate your premiums into the Eleven various funds offered, in a proportion that suits your investment needs. The premium re-direction to any fund must be at least 5%.
- The premium proportion to any fund in which the policyholder wishes to invest must be at least 5% of the premium. The company will reserve the right to revise the minimum proportion subject to obtaining clearance from the IRDAI

Switching between Funds- Only under the Investor Selectable Portfolio Strategy

- You have the flexibility to switch units between your investment funds according to your risk appetite and investment decisions, by intimating the Company.
- You can make unlimited free switches.
- The minimum switching amount is Rs. 5,000 or the value of units in the fund to be switched from, whichever is lower.
- The Company shall affect the switch by redeeming units from the fund to be switched from and allocating new units in the fund being switched to at their respective unit price.

Option to pay Top up Premium

You can make lump sum investments at any time, except during the last five Policy years, by paying Top up premiums to enhance your Fund Value.

- Top up premiums would be treated as a Single Premium.
- The minimum Top up premium is Rs. 5,000.
- The amount of Top up premium paid by you would determine your Top up Sum Assured on your life. The Top up Sum Assured will be 1.25 times of Top up premium paid
- At any point of time during the currency of your Policy, the total Top up premiums paid shall not exceed the Single Premium paid at that point of time.
- Each Top up premium paid by you will have a lock-in period of 5 (five) years and the lock in would apply from the date of payment of each Top up premium.
- The company reserves the right not to accept Top up premiums at any time and also to call upon and request for any information/ documentation to verify the good health of the life assured and may require the life assured to undergo any medical examination for this purpose and may refuse to accept the Top up premium under the plan based on its board approved underwriting guidelines.

Option to Decrease Sum Assured

After the first Policy year, you will have a choice to reduce your Single Premium Sum Assured. Such a decrease can be done at any monthly due date, subject to the minimum prevailing allowed under the product. Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for this option

Settlement Option

Option to take Maturity Benefit in instalments -

a. You will have the option to receive your Maturity Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
b. The Policy monies will continue being invested in the same Fund(s) and in the same proportion as on the Maturity date. However, you have the option to switch fund(s)
c. The first instalment will be payable on the Maturity Date
d. The amount paid out to you in each installment will be the outstanding Single Premium Fund Value and Top Up Premium Fund Value, if any, as at that installment date divided by the number of outstanding installments.
e. Installment payment will be made by redeeming units from the Funds at the unit price applicable on the installment date
f. Investment risk during the settlement period will be borne by You

g. During this period, in case of death of the Life Assured, the Death Benefit, which will be higher of 105% of Total Premiums paid or outstanding Fund Value, will be paid as a lumpsum to the nominee and the Policy will be terminated
h. Rider covers will not be available
i. No partial withdrawals are allowed during the settlement period
j. Only fund management charge and mortality charge shall be applicable during the settlement period
k. Alternatively, you will have an option to withdraw the Fund Value completely, anytime during the settlement period. The Fund Value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price as on date of complete withdrawal

Option to take Death Benefit in instalments -

a. In case of death of the Life Assured during the Policy term, the nominee will have the option to receive the Death Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
b. The Death Benefit will be unitized in the same Fund(s) and in the same proportion as on the date of intimation of death. However, the nominee has the option to switch fund(s)
c. The first instalment of the Death Benefit will be payable on the date of intimation of death
d. Installment payment will be made by redeeming units from the Fund(s) at the unit price applicable on the installment date
e. Investment risk during the settlement period will be borne by the nominee
f. No risk cover or Rider covers will be available
g. No partial withdrawals are allowed during the settlement period
h. Only fund management charge shall be applicable during the settlement period
i. Alternatively, the nominee will have an option to withdraw the Fund Value completely, anytime during the settlement period. The Fund Value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price as on date of complete withdrawal

Systematic Switching Option (SSO)

This option provides you with a winning approach in volatile market situation to optimize returns. SSO can be opted only at inception. SSO shall be applicable for the first twelve months of your Policy. Your allocated Single Premium and Top-up premium, if any, paid at inception of your Policy will be allocated to Liquid Fund. However, Top-up premiums, if any, paid after commencement of your Policy will not have this option.

1/xth of your Fund Value in the Liquid Fund shall be transferred from the Liquid Fund to fund(s) of your choice at the start of each monthly anniversary, free of charge, where x is number of months remaining till next Policy anniversary date.

SSO shall automatically be cancelled in case you make any switch subsequently. You can opt out of SSO by giving at least 15-days prior written notice to the Company before the next monthly anniversary.

Tax Benefits

Premium Paid, Maturity Benefit, Death Benefit and Surrender Value are eligible for Tax benefits as per extant Income Tax Act, subject to the provision stated therein. Please consult your Tax Consultant before investing.

Product Terms and Conditions

Eligibility table

Parameter	Details
Minimum Entry Age	1 year *In the case of minor life, the risk cover will commence immediately on date of commencement of Policy, and Policy will vest on the life assured on the attainment of majority (i.e., age 18 years).*
Maximum Entry Age	63 years
Minimum Age at Maturity	18 years
Maximum Age at Maturity	70 years
Minimum Policy Term	7 years
Maximum Policy Term	30 years
Minimum Single Premium	₹ 50,000
Maximum Single Premium	No Limit
Premium Payment Frequency	Single
Minimum Sum Assured	₹ 1.25 times Single Premium
Maximum Sum Assured	*X* * Single Premium, where *X* is based on age at entry and Policy term as mentioned below

Policy Term (in years)	**Age at entry** (in years)				
	1 - 20	**21 - 30**	**31 - 35**	**36 - 44**	**45 & above**
7 - 10	10	10	10	5	1.5
11 - 15	10	10	8	3	1.5
16 - 20	10	8	5	3	1.5
21 - 25	10	6	4	2	1.5
26 - 30	10	5	3	2	NA

Minimum & Maximum Sum Assured on Top up Premium	1.25 times Top-up premium

Age calculated is age as at the last birthday

Prevailing Sum Assured is based on the prevailing Annualized Premium and applicable Sum Assured multiplier

Computation of NAV

The NAV of the Fund shall be computed as the market value of the investment existing in the fund plus value of current assets less value of current liabilities and provisions, if any/ Number of units existing on valuation date (before creation / redemption of units).

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Charges under the plan

<table>
<tr><th>Charges</th><th>Details</th></tr>
<tr><td>Premium Allocation Charge</td><td>
For Single Premium
<table>
<tr><th rowspan="2">Policy Year</th><th colspan="4">Single Premium (in ₹)</th></tr>
<tr><th>50,000 to 99,999</th><th>1,00,000 to 4,99,999</th><th>5,00,000 to 9,99,999</th><th>10,00,000 and above</th></tr>
<tr><td>1</td><td>3%</td><td>2.50%</td><td>2%</td><td>0.50%</td></tr>
</table>
For Top-up premium
<table>
<tr><th rowspan="2">Year</th><th colspan="2">Top Up Premium (in ₹)</th></tr>
<tr><th>5,000 to 9,99,999</th><th>10,00,000 & above</th></tr>
<tr><td>1</td><td>2%</td><td>0.50%</td></tr>
</table>
</td></tr>
<tr><td>Policy Administration Charge (PAC)</td><td>₹10 per month inflating every month at 5% per annum every month, subject to a maximum of ₹500 per month in any year.
The charge will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.</td></tr>
<tr><td>Fund Management Charge (FMC)</td><td>
<table>
<tr><th>Fund</th><th>Fund Management Charge per annum</th></tr>
<tr><td>Equity Growth Fund II</td><td>1.35%</td></tr>
<tr><td>Accelerator Mid Cap Fund II</td><td>1.35%</td></tr>
<tr><td>Pure Stock Fund</td><td>1.35%</td></tr>
<tr><td>Asset Allocation Fund II</td><td>1.25%</td></tr>
<tr><td>Bluechip Equity Fund</td><td>1.25%</td></tr>
<tr><td>Liquid Fund</td><td>0.95%</td></tr>
<tr><td>Bond Fund</td><td>0.95%</td></tr>
<tr><td>Debt Plus Fund</td><td>0.70%</td></tr>
<tr><td>Long Term Debt Solution Fund</td><td>0.70%</td></tr>
<tr><td>Nifty Alpha 50 Index Fund</td><td>1.35%</td></tr>
<tr><td>Nifty 200 Alpha 30 Index Fund</td><td>1.35%</td></tr>
<tr><td>Discontinued Life Policy Fund</td><td>0.50%</td></tr>
</table>
This charge would be adjusted in the unit price
</td></tr>
<tr><td>Miscellaneous Charge</td><td>A miscellaneous charge of ₹100/- per transaction</td></tr>
<tr><td>Discontinuance Charge</td><td>
<table>
<tr><th>Where the policy is discontinued during the policy year</th><th>Maximum Discontinuance Charges for the policies having Single Premium up to ₹3,00,000/-</th><th>Maximum Discontinuance Charges for the policies having Single Premium above ₹3,00,000/-</th></tr>
<tr><td>1</td><td>Lower of 2% *(SP or FV) subject to a maximum of ₹ 3000/-</td><td>Lower of 1% *(SP or FV) subject to a maximum of ₹ 6000/-</td></tr>
<tr><td>2</td><td>Lower of 1.5% *(SP or FV) subject to a maximum of ₹ 2000/-</td><td>Lower of 0.70% *(SP or FV) subject to a maximum of ₹ 5000/-</td></tr>
<tr><td>3</td><td>Lower of 1% *(SP or FV) subject to a maximum of ₹1500/-</td><td>Lower of 0.50%* (SP or FV) subject to a maximum of ₹ 4000/-</td></tr>
<tr><td>4</td><td>Lower of 0.5% *(SP or FV) subject to a maximum of ₹ 1000/-</td><td>Lower of 0.35% *(SP or FV) subject to a maximum of ₹ 2000/-</td></tr>
<tr><td>5 & above</td><td>Nil</td><td>Nil</td></tr>
</table>
SP – Single Premium & FV –Fund Value
Discontinuance charge for Top ups is Nil
</td></tr>
<tr><td>Switching charge</td><td>Nil</td></tr>
<tr><td>Mortality Charge</td><td>Mortality Charge will be deducted at each monthly anniversary by cancellation of units.
Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:
<table>
<tr><td>Age (in years)</td><td>20</td><td>30</td><td>40</td><td>50</td></tr>
<tr><td>₹</td><td>1.13</td><td>1.34</td><td>2.35</td><td>6.52</td></tr>
</table>
Sum at risk is equal to the Max [Death benefit - Single Premium Fund Value – Top up premium Fund Value, zero]</td></tr>
<tr><td>Goods & Service Tax/ any other applicable tax levied, subject to changes in tax laws</td><td>As applicable</td></tr>
</table>

Revision of Charges

After taking due approval from the Insurance Regulatory and Development Authority of India, the Company reserves the right to revise the above mentioned charges except the premium allocation charge and mortality charge which are guaranteed throughout the policy term:

- Fund Management Charge up to a maximum of 1.35% per annum of the NAV for all the funds except Discontinued Life Policy Fund and 0.50% p.a. for the Discontinued Life Policy Fund.
- Policy Administration Charge up to a maximum of Rs. 500 per month.
- Miscellaneous charge upto a maximum of Rs.500/- per transaction
- Switching charge up to maximum of Rs 500 per transaction
- Partial Withdrawal charge up to a maximum of Rs 500 per transaction

The Company will give a notice of three (3) months to the policyholders for any changes in charges. The Policyholder/Life Assured who does not agree with the modified charges shall be allowed to withdraw the units in the plans immediately or at the end of five policy years, whichever is later and terminate the Policy.

Termination

This Policy shall automatically terminate on the earlier occurrence of either of the following events:

- The units in the Policy are fully surrendered.
- On receipt of intimation of death of the Life Assured, at the Company's office, unless the Settlement Option has been opted.
- Upon maturity or at the end of the settlement period if opted so.
- Upon payment of discontinuance value.
- Upon expiry of the period of Settlement Option

Days of Grace

A grace period of 30 days for yearly, half yearly & quarterly Premium payment frequency and 15 days is available for monthly Premium payment frequency from the due date of Single Premium payment, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption as per the Policy terms and conditions.

Risks of Investment in the Units of the Plan

The Proposer/Life Assured should be aware that the investment in the units is subject to the following, amongst other risks and should fully understand the same before entering into any unit linked insurance contract with the Company.

- Unit Linked life insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and the Unit Price of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured/policyholder is responsible for his/her decisions.
- Bajaj Allianz Life Insurance is only the name of the insurance company and Bajaj Allianz Life Fortune Gain is only the name of the plan and does not in any way indicate the quality of the Policy, its future prospects or returns.
- Please know the associated risks and the applicable charges from your Policy document.
- Equity Growth Fund II, Accelerator Mid-Cap Fund II, Asset Allocation Fund II, Bond Fund, Liquid Fund, Bluechip Equity Fund, Pure Stock Fund, Debt Plus fund, long term Debt solution fund, Nifty Alpha 50 Index Fund and Nifty 200 Alpha 30 Index Fund are the name of the funds offered currently with Bajaj Allianz Life Fortune Gain, and in any manner does not indicate the quality of the fund, and its future prospects or returns.
- The Equity Growth Fund II, Accelerator Mid-Cap Fund II, Asset Allocation Fund II, Bond Fund, Liquid Fund, Bluechip Equity Fund , Pure Stock Fund, Debt Plus fund, long term Debt solution fund, Nifty Alpha 50 Index Fund and Nifty 200 Alpha 30 Index Fund do not offer a guaranteed or assured return.
- The investments in the Units are subject to market and other risks.
- All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.
- The past performance of the funds of the company is not necessarily an indication of the future performance of any of these funds.

Free Look Period

The policyholder has a free look period of thirty (30) days 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 or conditions, or otherwise and has not made any claim, he has the option to return the policy to the Company for cancellation, stating the reasons for his objection, then, he shall be entitled to a refund of the Single premium and any Top-Up Premium paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred on medical examination and stamp duty charges.

In addition to deductions above, the Company shall also be entitled to repurchase the Units at the Unit Price as on the date of cancellation.

Foreclosure

If the fund value under any policy after three policy year is lower than 1/10th of the Single Premium, the policy shall be foreclosed and any discontinuance value / surrender benefit shall be paid to the policyholder, as per the conditions in the surrender benefit section above. The implementation of this will ensure that some benefit is made available to the policyholder, which is fair to the policyholder.

Before foreclosure of the policy, the policyholder will be given the option to pay any premiums due under the policy or to pay top-up premium, as applicable.

Exclusion

Suicide Exclusion: In case of death due to suicide within 12 months from the date of commencement of policy, the nominee or beneficiary of the policyholder shall be entitled to the single premium fund value (1) and top up premium fund value (2), as available on the date of intimation of death. Any charges other than FMC or guarantee charge recovered subsequent to the date of death shall be added to the fund value as at the date of intimation of death.

There is no other exclusion applicable w.r.t death other than suicide clause.

Definitions

- **Single Premium Fund Value:** is equal to the number of units pertaining to Single Premium under a Policy multiplied by the respective unit price on the relevant valuation date.
- **Top up Premium Fund Value:** is equal to the number of units pertaining to Top up premium under a Policy multiplied by the respective unit price on the relevant valuation date.
- **Fund Value:** means sum total of the Single Premium Fund Value and the Top-Up Premium Fund Value, if any.
- **Unit Price:** The unit price of each fund is arrived at by dividing the Net Asset Value (NAV) of the fund by the number of units existing in the fund at the valuation date.

  All requests received for any unit transaction till the cut-off time of a day shall be processed at the unit price of the same day. The requests received after the cut-off time of a day shall be processed at the unit price of the next business day. The request for unit transaction can be premium payment/surrender/partial withdrawal/death claim. Currently the cut-off time is 3.00pm for applicability of unit price for a particular day.
- **Discontinued Life Policy Fund:** means a segregated fund, constituted by the fund value of all the Policies surrendered during the first five (5) Policy Years, and is maintained by the Company, if any, in accordance with the "IRDAI (Insurance Products) Regulations, 2024".
- **Discontinued Life Policy Fund** **Risk Profile Low** **SFIN: ULIF07026/03/13DISCONLIFE116**

  On the discontinuance/surrender of the Policy before the lock-in period of five (5) Policy years, the Single Premium Fund Value less the discontinuance charge, plus the Top up premium Fund Value, if any, all as on the date of discontinuance of the Policy shall be moved to the Discontinued Life Policy Fund. The portfolio allocation of the fund is as given below.

Portfolio Allocation:

Money market instruments : 0% - 40%

Government securities : 60% - 100%

- **Discontinuance Value:**

1) The discontinuance value of the Policy will be the higher of

a) The Single Premium Fund Value, less the discontinuance/surrender charge, plus the Top up premium Fund Value, if any, all as on date of surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of fund management charge (FMC) OR

b) The Single Premium Fund Value, less the discontinuance/surrender charge, plus the Top up Premium Fund Value, if any, all as on date of surrender accumulated at the guaranteed rate of investment return net of fund management charge (FMC). The current guaranteed rate of investment return is 4% p.a.

2) As per the "IRDAI (Insurance Products) Regulations, 2024" the current cap on FMC on the Discontinued Life Policy Fund is 0.50% per annum.

3) The FMC and the guaranteed rate of investment return as mentioned above, for the calculation of the discontinuance value may change from time to time as per the IRDAI guidelines.

- **Valuation Date:** We aim to value the funds on each day the financial markets are open. However, we may value the funds less frequently in extreme circumstances, where the values of assets are too uncertain. In such circumstances, we may defer the valuation of assets for up to 30 days until we feel that certainty as to the value of assets is resumed. The deferment of valuation of assets will be with prior consultation with the IRDAI.

Statutory Information

Assignment: Section 38 of the Insurance Act,1983

Assignment should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time

Nomination: Section 39 of the Insurance Act,1983

Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 (As amended from time to time)

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

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees."

Fraud, Misrepresentation & Forfeiture: Section 45 of the Insurance Act, 1938

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

Applicability of Goods & Service Tax

Goods and Service Tax is charged based on type of Policy communication address of the Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment

BAJAJ Allianz
LIFE GOALS. DONE.

Why Bajaj Allianz Life insurance

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

Bajaj Allianz Life Fortune Gain is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policyholder is solely responsible for his/her decisions while investing in ULIPs. Bajaj Allianz Life Insurance and Bajaj Allianz Life Fortune Gain are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. All Charges applicable shall be levied. The Policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Fortune Gain.

Contact Details

Regd. Office Address:
Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006.
Reg. No.: 116 | www.bajajallianzlife.com | CIN: U66010PN2001PLC015959

For any queries please contact:

Sales: 1800 209 4040 | Service: 1800 209 7272

Mail us: customercare@bajajallianz.co.in | Visit: www.bajajallianzlife.com

Bajaj Allianz Life Fortune Gain | UIN 116L125V03

For More Information: For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation.

Disclaimer
All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The Policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Fortune Gain. Please ask for the same along with the quotation.
The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BJAZ-BR-EC-07983/24

BAJAJ Allianz
LIFE GOALS. DONE.

70006557299

Bajaj Allianz Life Fortune Gain

A Unit-Linked Non-Participating Individual Life Savings Plan

Name of the Prospect/ Policyholder:	Valued Customer
Age (Years):	35
Gender	Male
Name of the Life Assured:	Valued Customer
Age (Years):	35
Gender	Male
Sum Assured (Rs.):	8,00,000
Policy Term (Years):	24
Premium Payment Term (Years):	1
Amount of Instalment Premium (Rs.)	2,00,000
Mode of payment of Premium:	Single

Name of the Product:	Bajaj Allianz Life Fortune Gain		
Tag Line:	A Unit-Linked Non-Participating Individual Life Savings Plan		
Unique Identification Number:	116L125V03		
GST Rate:	18.00%		
Investment Strategy Opted for:	Investor Selectable Portfolio Strategy		
Fund opted for along with risk levels			
Fund Name SFIN	Fund Apportionment%	Fund Management Charge	Risk Level
Equity Growth Fund II - ULIF05106/01/10EQTYGROW02116	0%	1.35%	Very High
Accelerator Mid-Cap Fund II - ULIF05206/01/10ACCMIDCA02116	0%	1.35%	Very High
Pure Stock Fund - ULIF02721/07/06PURESTKFUN116	0%	1.35%	Very High
Asset Allocation Fund II - ULIF07205/12/13ASSETALL02116	100%	1.25%	High
Bluechip Equity Fund - ULIF06026/10/10BLUECHIPEQ116	0%	1.25%	High
Bond Fund - ULIF02610/07/06BONDFUNDLI116	0%	0.95%	Moderate
Liquid Fund - ULIF02510/07/06LIQUIDFUND116	0%	0.95%	Low
Debt Plus Fund - ULIF00923/07/04DEBTPLUSFU116	0%	0.70%	Moderate
Long Term Debt Solution Fund - ULIF09019/10/23LNTRMDBTSL116	0%	0.70%	Moderate
Nifty Alpha 50 Index Fund - ULIF09221/05/24NYAPA50IND116	0%	1.35%	Very High
Nifty 200 Alpha 30 Index Fund - ULIF09321/05/24N200AP30IN116	0%	1.35%	Very High

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked 'guaranteed' in the illustration table on this page.If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8 % p.a.and 4 % p.a.These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross returns of 8% p.a. and 4% p.a. These rates, i.e. 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8%p.a. or 4% p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general,

increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed breakup of the charges, and other values.

Part A (Amount in Rupees)

		At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return						Commission payable to intermediary (Rs.)
Policy Year	Single Premium	Mortality Charges	Other Charges#	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality Charges	Other Charges#	GST	Fund at End of Year	Surrender Value	Death Benefit	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	2,00,000	997	7,574	1,543	1,97,569	1,94,569	8,00,000	991	7,625	1,551	2,05,198	2,02,198	8,00,000	2,000
2	0	1,051	2,624	662	2,01,051	1,99,051	8,00,000	1,032	2,775	685	2,16,952	2,14,952	8,00,000	0
3	0	1,117	2,674	682	2,04,534	2,03,034	8,00,000	1,080	2,933	722	2,29,394	2,27,894	8,00,000	0
4	0	1,194	2,724	705	2,08,003	2,07,003	8,00,000	1,135	3,100	762	2,42,559	2,41,559	8,00,000	0
5	0	1,281	2,774	730	2,11,445	2,11,445	8,00,000	1,196	3,277	805	2,56,486	2,56,486	8,00,000	0
6	0	1,379	2,825	757	2,14,846	2,14,846	8,00,000	1,262	3,464	851	2,71,217	2,71,217	8,00,000	0
7	0	1,494	2,875	786	2,18,185	2,18,185	8,00,000	1,336	3,662	900	2,86,794	2,86,794	8,00,000	0
8	0	1,631	2,924	820	2,21,433	2,21,433	8,00,000	1,421	3,871	953	3,03,256	3,03,256	8,00,000	0
9	0	1,783	2,972	856	2,24,569	2,24,569	8,00,000	1,511	4,091	1,008	3,20,655	3,20,655	8,00,000	0
10	0	1,963	3,020	897	2,27,556	2,27,556	8,00,000	1,611	4,325	1,068	3,39,037	3,39,037	8,00,000	0
11	0	2,165	3,065	941	2,30,366	2,30,366	8,00,000	1,714	4,571	1,131	3,58,462	3,58,462	8,00,000	0
12	0	2,405	3,109	992	2,32,946	2,32,946	8,00,000	1,828	4,832	1,199	3,78,982	3,78,982	8,00,000	0
13	0	2,672	3,150	1,048	2,35,258	2,35,258	8,00,000	1,941	5,107	1,269	4,00,668	4,00,668	8,00,000	0
14	0	2,971	3,188	1,109	2,37,256	2,37,256	8,00,000	2,050	5,397	1,340	4,23,600	4,23,600	8,00,000	0
15	0	3,299	3,222	1,174	2,38,897	2,38,897	8,00,000	2,145	5,705	1,413	4,47,873	4,47,873	8,00,000	0
16	0	3,655	3,252	1,243	2,40,140	2,40,140	8,00,000	2,220	6,030	1,485	4,73,598	4,73,598	8,00,000	0
17	0	4,034	3,277	1,316	2,40,944	2,40,944	8,00,000	2,264	6,375	1,555	5,00,904	5,00,904	8,00,000	0
18	0	4,432	3,298	1,391	2,41,276	2,41,276	8,00,000	2,268	6,742	1,622	5,29,942	5,29,942	8,00,000	0
19	0	4,856	3,312	1,470	2,41,093	2,41,093	8,00,000	2,225	7,132	1,684	5,60,878	5,60,878	8,00,000	0
20	0	5,296	3,321	1,551	2,40,362	2,40,362	8,00,000	2,123	7,547	1,741	5,93,906	5,93,906	8,00,000	0
21	0	5,754	3,323	1,634	2,39,046	2,39,046	8,00,000	1,952	7,992	1,790	6,29,243	6,29,243	8,00,000	0
22	0	6,242	3,319	1,721	2,37,095	2,37,095	8,00,000	1,707	8,467	1,831	6,67,128	6,67,128	8,00,000	0
23	0	6,758	3,307	1,812	2,34,458	2,34,458	8,00,000	1,371	8,977	1,863	7,07,832	7,07,832	8,00,000	0
24	0	7,321	3,287	1,909	2,31,061	2,31,061	8,00,000	934	9,525	1,883	7,51,661	7,51,661	8,00,000	0

includes all charges other than mortality charge, See Part B for details

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I, ____ _____, have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place:
Date: Signature of Agent/ Intermediary / Official

I, ____Valued Customer _____, having received the information with respect to the above, have understood the above statement before entering into the contract.

Date: Signature of Prospect / Policyholder

Part B

							Gross Yeild	8%	Net Yield	6.49 %	(Amount in Rupees)			
Policy Year	Single Premium	Premium Allocation Charge (PAC)	Single Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Guarantee Charge	Other Charges *	Additions to the Fund	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Death Benefit
1	2,00,000	5,000	1,95,000	991	1,101	123	0	0	0	2,08,151	2,953	2,05,198	2,02,198	8,00,000
2	0	0	0	1,032	209	129	0	0	0	2,20,074	3,122	2,16,952	2,14,952	8,00,000
3	0	0	0	1,080	219	135	0	0	0	2,32,695	3,301	2,29,394	2,27,894	8,00,000
4	0	0	0	1,135	230	142	0	0	0	2,46,049	3,490	2,42,559	2,41,559	8,00,000
5	0	0	0	1,196	242	149	0	0	0	2,60,176	3,691	2,56,486	2,56,486	8,00,000
6	0	0	0	1,262	255	157	0	0	0	2,75,120	3,903	2,71,217	2,71,217	8,00,000
7	0	0	0	1,336	270	164	0	0	0	2,90,921	4,127	2,86,794	2,86,794	8,00,000
8	0	0	0	1,421	287	173	0	0	0	3,07,620	4,364	3,03,256	3,03,256	8,00,000
9	0	0	0	1,511	305	181	0	0	0	3,25,269	4,614	3,20,655	3,20,655	8,00,000
10	0	0	0	1,611	324	190	0	0	0	3,43,916	4,879	3,39,037	3,39,037	8,00,000
11	0	0	0	1,714	344	200	0	0	0	3,63,621	5,158	3,58,462	3,58,462	8,00,000
12	0	0	0	1,828	367	210	0	0	0	3,84,435	5,454	3,78,982	3,78,982	8,00,000
13	0	0	0	1,941	389	220	0	0	0	4,06,434	5,766	4,00,668	4,00,668	8,00,000
14	0	0	0	2,050	411	231	0	0	0	4,29,695	6,096	4,23,600	4,23,600	8,00,000
15	0	0	0	2,145	430	243	0	0	0	4,54,318	6,445	4,47,873	4,47,873	8,00,000
16	0	0	0	2,220	446	255	0	0	0	4,80,412	6,814	4,73,598	4,73,598	8,00,000
17	0	0	0	2,264	456	268	0	0	0	5,08,110	7,207	5,00,904	5,00,904	8,00,000
18	0	0	0	2,268	459	281	0	0	0	5,37,565	7,623	5,29,942	5,29,942	8,00,000

							Gross Yeild	8%	Net Yield	6.49 %	(Amount in Rupees)			
Policy Year	Single Premium	Premium Allocation Charge (PAC)	Single Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Guarantee Charge	Other Charges *	Additions to the Fund	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Death Benefit
19	0	0	0	2,225	454	295	0	0	0	5,68,945	8,067	5,60,878	5,60,878	8,00,000
20	0	0	0	2,123	438	310	0	0	0	6,02,446	8,540	5,93,906	5,93,906	8,00,000
21	0	0	0	1,952	410	326	0	0	0	6,38,289	9,046	6,29,243	6,29,243	8,00,000
22	0	0	0	1,707	369	342	0	0	0	6,76,715	9,588	6,67,128	6,67,128	8,00,000
23	0	0	0	1,371	311	359	0	0	0	7,18,001	10,169	7,07,832	7,07,832	8,00,000
24	0	0	0	934	236	377	0	0	0	7,62,455	10,794	7,51,661	7,51,661	8,00,000

							Gross Yeild	4%			(Amount in Rupees)			
Policy Year	Single Premium	Premium Allocation Charge (PAC)	Single Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Guarantee Charge	Other Charges *	Additions to the Fund	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Death Benefit
1	2,00,000	5,000	1,95,000	997	1,102	123	0	0	0	2,00,462	2,893	1,97,569	1,94,569	8,00,000
2	0	0	0	1,051	212	129	0	0	0	2,03,995	2,944	2,01,051	1,99,051	8,00,000
3	0	0	0	1,117	225	135	0	0	0	2,07,530	2,995	2,04,534	2,03,034	8,00,000
4	0	0	0	1,194	240	142	0	0	0	2,11,050	3,047	2,08,003	2,07,003	8,00,000
5	0	0	0	1,281	257	149	0	0	0	2,14,543	3,098	2,11,445	2,11,445	8,00,000
6	0	0	0	1,379	276	157	0	0	0	2,17,994	3,148	2,14,846	2,14,846	8,00,000
7	0	0	0	1,494	299	164	0	0	0	2,21,383	3,198	2,18,185	2,18,185	8,00,000
8	0	0	0	1,631	325	173	0	0	0	2,24,680	3,246	2,21,433	2,21,433	8,00,000
9	0	0	0	1,783	354	181	0	0	0	2,27,862	3,293	2,24,569	2,24,569	8,00,000
10	0	0	0	1,963	388	190	0	0	0	2,30,895	3,339	2,27,556	2,27,556	8,00,000
11	0	0	0	2,165	426	200	0	0	0	2,33,747	3,381	2,30,366	2,30,366	8,00,000
12	0	0	0	2,405	471	210	0	0	0	2,36,366	3,421	2,32,946	2,32,946	8,00,000
13	0	0	0	2,672	521	220	0	0	0	2,38,715	3,457	2,35,258	2,35,258	8,00,000
14	0	0	0	2,971	577	231	0	0	0	2,40,744	3,488	2,37,256	2,37,256	8,00,000
15	0	0	0	3,299	638	243	0	0	0	2,42,412	3,515	2,38,897	2,38,897	8,00,000
16	0	0	0	3,655	704	255	0	0	0	2,43,676	3,536	2,40,140	2,40,140	8,00,000
17	0	0	0	4,034	774	268	0	0	0	2,44,495	3,551	2,40,944	2,40,944	8,00,000
18	0	0	0	4,432	848	281	0	0	0	2,44,836	3,559	2,41,276	2,41,276	8,00,000
19	0	0	0	4,856	927	295	0	0	0	2,44,653	3,560	2,41,093	2,41,093	8,00,000
20	0	0	0	5,296	1,009	310	0	0	0	2,43,915	3,553	2,40,362	2,40,362	8,00,000
21	0	0	0	5,754	1,094	326	0	0	0	2,42,584	3,537	2,39,046	2,39,046	8,00,000
22	0	0	0	6,242	1,185	342	0	0	0	2,40,608	3,513	2,37,095	2,37,095	8,00,000
23	0	0	0	6,758	1,281	359	0	0	0	2,37,937	3,479	2,34,458	2,34,458	8,00,000
24	0	0	0	7,321	1,386	377	0	0	0	2,34,494	3,434	2,31,061	2,31,061	8,00,000

* In part B includes Rider premium only, if any.

Notes:

1. Refer the sale literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then, such charges are not considered in this illustration. In other cases, rider charges are included in other charges.

I, _____ (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder. Place: Date: Signature of Agent/ Intermediary/ Official	I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract. Date: Signature of Prospect / Policyholder

Disclaimers

1. Please consult our 'Insurance Consultant' for any clarifications on this illustration.
2. Unit Linked Life insurance Products are different from the traditional insurance products and are subject to risk factors.
3. All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.
4. The Regular Premium and Top Up Premium paid, if any, is subject to investment risks associated with capital markets and Unit Prices may go up and down based on the performance of the underlying assets in the Funds and the factors influencing the Capital market and

the Life Assured/ Policyholder is responsible for his/ her decisions.

5. Bajaj Allianz Life insurance is the name of the company & Bajaj Allianz Life Fortune Gain is only the name of the Plan and does in no way indicate the quality of the policy, its future prospects or returns.
6. The death benefit payable is higher of Prevailing sum assured# or single premium fund value plus the higher of Top-up premium sum assured or Top-up premium fund value, if any.# Prevailing Sum Assured is Sum Assured in any year after decrease of Sum Assured, if any.
7. The Company declares that the mortality charges is subject to underwriting of proposal, and may change before the acceptance of risk. The company further declares that the proposal deposit receipt given herein does not bind the company to accept the risk.
8. The mortality charges & policy administration charges, if any, are deducted through cancellation of units. Policy Administration Charge is Rs.10 per month from 1st policy year inflating @ 5% p.a. every month subject to maximum of Rs 500 per month in any year.
9. Fund Management Charge will be adjusted in the unit price. Fund Management charge would be 1.35% for Equity Growth Fund II,Accelerator Mid Cap Fund II, Pure Stock Fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund. 1.25% for Asset Allocation Fund II and Bluechip Equity Fund .0.95% for Liquid Fund and Bond Fund.0.70% for Debt Plus Fund and Long Term Debt Solution Fund.0.50% for Discontinued Life Policy Fund.
10. Equity Growth Fund II,Accelerator Mid Cap Fund II , Pure Stock Fund , Asset Allocation Fund II,Bluechip Equity Fund , Liquid Fund, Bond Fund, Debt Plus Fund and Long Term Debt Solution Fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund are the name of the Funds being offered currently with Bajaj Allianz Life Fortune Gain and in any manner does not indicate the quality of the Fund, their future prospects or returns.
11. Segregated Fund Identification Number (SFIN) of the funds offered with this product are given below:

Fund	SFIN No
Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116
Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116
Pure Stock Fund	ULIF02721/07/06PURESTKFUN116
Asset Allocation Fund II	ULIF07205/12/13ASSETALL02116
Bluechip Equity Fund	ULIF06026/10/10BLUECHIPEQ116
Liquid Fund	ULIF02510/07/06LIQUIDFUND116
Bond Fund	ULIF02610/07/06BONDFUNDLI116
Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116
Long Term Debt Solution Fund	ULIF09019/10/23LNTRMDBTSL116
Discontinued Life Policy Fund	ULIF07026/03/13DISCONLIFE116
Nifty Alpha 50 Index Fund	ULIF09221/05/24NYAPA50IND116
Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116

12. The past performance of any of the funds of the company is not indicative of the future performance of the fund.
13. Discontinuance/ Surrender Charge as applicable in Regular Premium Units in this policy is given below.

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to Rs. 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above Rs. 3,00,000/-
1	Lower of 2% *(SP or FV) subject to a maximum of Rs.3000/-	Lower of 1% *(SP or FV) subject to a maximum of Rs.6000/-
2	Lower of 1.5% *(SP or FV) subject to a maximum of Rs. 2000/-	Lower of 0.70% *(SP or FV) subject to a maximum of Rs. 5000/-
3	Lower of 1% *(SP or FV) subject to a maximum of Rs.1500/-	Lower of 0.50%* (SP or FV) subject to a maximum of Rs. 4000/-
4	Lower of 0.5% *(SP or FV) subject to a maximum of Rs. 1000/-	Lower of 0.35% *(SP or FV) subject to a maximum of Rs. 2000/-
5 & above	Nil	Nil

SP – Single Premium & FV – Single Premium Fund Value

14. Full surrender of the policy is allowed anytime from the date of commencement of the Policy. On surrender during the first 5 years the surrender value is equal to the discontinuance value at the end of the lock-in period of 5 years and is payable at the end of lock-in period & on Surrender from 6th policy anniversary, the Surrender Value is equal to single premium fund value plus top up premium fund value, if any, at the prevailing unit price of the fund. There is no surrender charge on surrender of Top-Up Premium Units.
15. There is no discontinuance charge on surrender of Top Up Premium Units.
16. Indicated Surrender value is not Guaranteed.
17. Other Charges include Rider Premium Charges, if any.
18. Charges under the policy are subject to applicable Goods & Service Tax, and will be deducted by cancellation of units.
19. Addition to Fund implies Loyalty Addition, if any.

20. The rate of return illustrated for various funds are shown at 4% and 8% in conformation with the guidelines on illustrations set by the IRDA, and should not be construed as forecast.

Returns demonstrated are net of all charges.

Please refer to the product sales literature for details about the product including the exclusions under the plan.

Insurance is the subject matter of the solicitation.

This illustration should be read along with the product brochure for detailed terms and conditions

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