

LIFE GOALS. DONE.



Bajaj Allianz Future Gain

A Unit-linked Endowment Insurance Plan



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

Bajaj Allianz Future Gain

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

Bajaj Allianz Future Gain

We all seek opportunities to gain maximum benefits at the least cost. When we decide to invest our monies, we want every rupee of our hard-earned money to be utilized fully for our future gains. Helping the investor in you, we present Bajaj Allianz Future Gain - a Unit-Linked Endowment Plan that provides for maximum premium allocation to make sure that your valuable money is fully utilized towards your dream future.

Key Advantages

Bajaj Allianz Future Gain is a Non-Participating, Life, Individual, Regular & Limited premium Unit-Linked Endowment Plan. The key advantages of Bajaj Allianz Future Gain are as follows:

	Maximum premium allocation		Option to reduce Regular Premium
	Choice of 2 investment portfolio strategies		Option to alter premium payment frequency
	Choice of ten (10) funds		Option to take Death Benefit/Maturity Benefit in installments (Settlement Option)
	Option to make partial withdrawals from the Funds		Option to enhance your coverage with Rider Benefits
	Option to pay Top-up Premium		Provides life cover
	Option to decrease Sum Assured		

How does the Plan work?

In Bajaj Allianz Future Gain, the Premiums paid by you, after applying the applicable premium allocation rate, are invested as per your chosen portfolio strategy across the various applicable Funds. 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 Future Gain, the Maturity Benefit will be the Regular Premium Fund Value Plus Top-up Premium Fund Value as on the Maturity Date, provided the Policy is in-force.

Death Benefit

In case of unfortunate death before the Maturity Date, provided the Policy is in-force, the Death Benefit payable to the Nominee/Policyholder as a lump-sum is:

- The higher of the Prevailing Sum Assured¹ or Regular Premium Fund Value, PLUS
- 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 Death Benefit is subject to the Guaranteed Death Benefit¹, which is at least 105% of the Total Premiums paid², till the date of death.

¹Sum Assured / Guaranteed Death Benefit - The benefit shall be reduced to the extent of any partial withdrawals made from the Regular Premium Fund during two (2) years period immediately preceding the date of death of the Life Assured. The partial withdrawal made from the Top-up Premium Fund shall not be deducted for this purpose.

²Total premiums paid shall be sum of all Regular/Limited and Top-up Premiums paid till date

Surrender Benefit

You have the option to surrender your Policy at anytime.

- i. On surrender during the lock-in period of first five years of your Policy, the Regular 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 Insurance 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 Benefit.
- ii. On surrender after the lock-in period of first five years of your Policy, the Surrender Benefit available will be Regular Premium Fund Value plus Top-up Premium Fund Value, if any, as on the date of surrender, and will be payable immediately.
- iii. The Policy shall terminate upon payment of the Surrender/Discontinuance Value by the Insurance Company.

Additional Rider Benefit

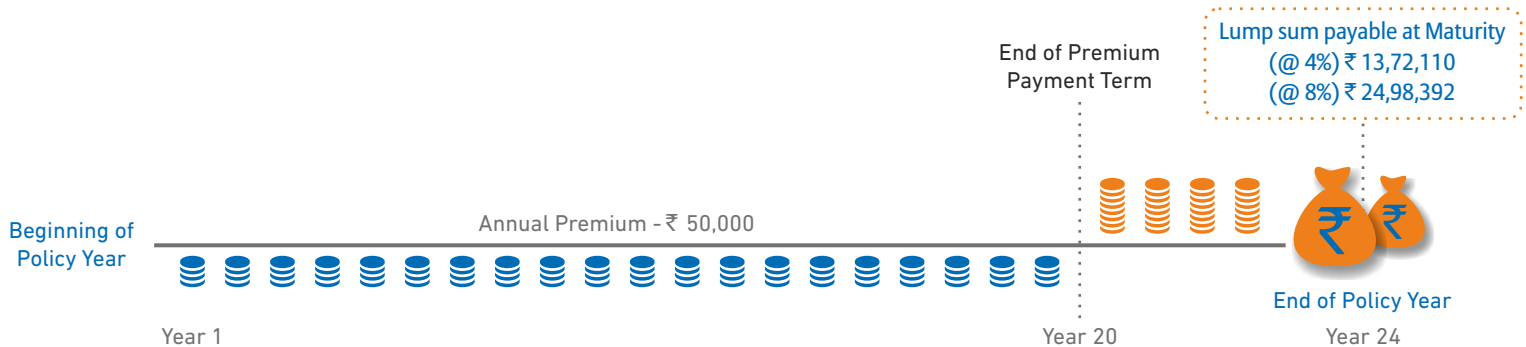
You can enjoy extra coverage by choosing the optional additional rider benefits. The riders currently available with Bajaj Allianz Future Gain are:

- | | |
|--|----------------|
| 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:116A032V01 |
| 4. Bajaj Allianz ULIP Family Income Benefit Rider | UIN:116A033V01 |
| 5. Bajaj Allianz ULIP Waiver of Premium Benefit Rider | UIN:116A030V01 |

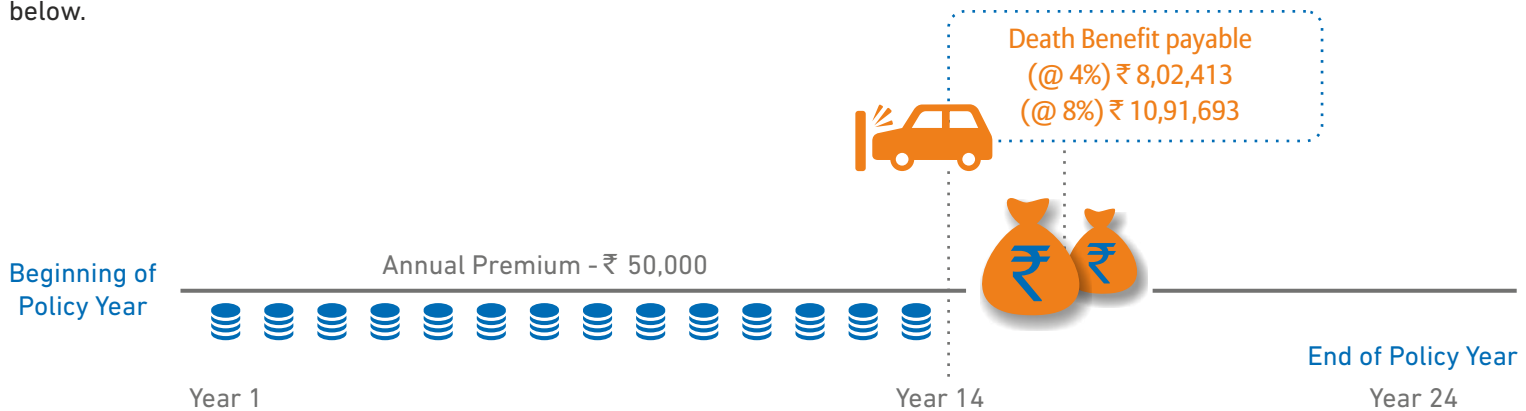
Please refer to respective rider sales literature or visit Insurance Company website or consult your 'Insurance Consultant' for more details and eligibility conditions.

Sample Illustration

Harsh aged 35 years has taken a Bajaj Allianz Future Gain Policy for a Policy Term (PT) of 24 years. Harsh has decided to pay ₹ 50,000 as Annual Premium for a Premium Paying Term of 20 years. The Sum Assured chosen by him is ₹ 7,00,000. On Maturity Date, Harsh may receive the Regular Premium Fund Value, as per table given below.



In case of Harsh's unfortunate death in, say, the 14th Policy year, his nominee will receive the Death Benefit as per table given below.



Investment Return	Maturity Benefit	Death Benefit
@4%	13,72,110	8,02,413
@8%	24,98,392	10,91,693

The above illustration is considering investment is in the "Asset Allocation Fund II " and Goods & Service Tax – 18% Please note that the 8% and 4% investment returns are not guaranteed and is for illustration purpose only.

Features

Investment Options and Funds

Bajaj Allianz Future Gain provides you with two unique portfolio strategies, which can be chosen at the inception of your Policy or on any subsequent Policy Anniversary:

- Investor Selectable Portfolio Strategy
- Wheel of Life Portfolio Strategy

a) Investor selectable Portfolio Strategy: If you want to allocate your premiums based on your personal choice and decision, you can opt for this strategy and choose from among the ten (10) 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	Not less than 60%
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	Not less than 60%, Out of the equity investment at least 50% 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	Not less than 60%
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	Not less than 60%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds*	0% to 40%

vi. Bond Fund Risk Profile – Moderate (SFIN: 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%

viii. Pure Stock Fund II Risk profile - Very High (SFIN: ULIF07709/01/17PURSTKFUN2116)
 The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco & Tobacco related institutions.

Portfolio Allocation:

Equity	Not less than 75%
Money market instruments Cash, Fixed Deposits, Mutual funds ¹	0% to 25%

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

ix. Flexi Cap Fund Risk Profile – Very High (SFIN: ULIF07917/11/21FLXCAPFUND116)
 To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap

Portfolio Allocation:

Equity and Equity related Instruments	65% - 100%
Cash, Bank deposits, Liquid Mutual funds [#] and money market instruments	0% - 35%

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

x. Sustainable Equity Fund Risk Profile –Very High (SFIN: ULIF08017/11/21SUSEQUFUND116)
 To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards

Portfolio Allocation:

Equity and Equity related Instruments	65% - 100%
Cash, Bank deposits, Liquid Mutual funds [#] and money market instruments	0% - 35%

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

^{#1}The maximum investment in Liquid mutual funds shall be governed by the relevant IRDAI guidelines.

- You can choose one or more investment funds within the Investor selectable Portfolio Strategy.
- You have the option to switch units from one fund to another, by giving written notice to the Insurance Company.
- You can switch out of this Portfolio Strategy at any policy anniversary by giving a written notice to the Insurance Company 30 days in advance.

b) Wheel of Life Portfolio Strategy:

- This provides you with a “Years to maturity” based portfolio management.
- At the commencement of your Policy, your Regular/ Limited Premium and Top-up Premium, if any, net of allocation charge, will be allocated in various funds (namely Bluechip Equity Fund, Equity Growth Fund II, Accelerator Mid-Cap Fund II, Bond Fund & Liquid Fund) in the proportion as mentioned below, depending on the outstanding years to maturity.
- On each Policy Anniversary, we will reallocate your Fund Value among various funds in the proportion based on your outstanding years to maturity.
- The Regular/ Limited Premium and Top-up Premium, if any, paid, net of allocation charge in that particular policy year will also be allocated in the same proportion.
- This will ensure that a balance is maintained between your “years to maturity” and level of risk on your investments, to optimize the returns

- The proportion of allocation/reallocation of your Premium/Fund Value into various funds based on your outstanding years to maturity will be as follows:

Years to Maturity	Proportion in following three Funds (%)				Bond Fund (%)	Liquid Fund (%)
	Bluechip Equity Fund(%)	Equity Growth Fund II(%)	Accelerator Mid-Cap Fund II(%)	Total (%)		
20 & Above	20	50	30	100	0	0
19	30	50	20	100	0	0
18	30	50	20	100	0	0
17	30	50	20	100	0	0
16	30	50	20	100	0	0
15	40	40	15	95	5	0
14	40	40	10	90	10	0
13	40	40	5	85	15	0
12	40	40	0	80	20	0
11	40	35	0	75	25	0
10	40	30	0	70	30	0
9	40	25	0	65	35	0
8	40	20	0	60	40	0
7	40	15	0	55	45	0
6	40	10	0	50	50	0
5	40	0	0	40	55	5
4	30	0	0	30	60	10
3	20	0	0	20	65	15
2	10	0	0	10	70	20
1	0	0	0	0	80	20

- You will not have the option to switch units or change the apportionment of premium to various funds, under this portfolio strategy.
- You can switch out of this portfolio strategy and vice versa at any Policy anniversary by giving a written notice to the Insurance Company 30 days in advance.
- In case of partial withdrawal, the withdrawal of units from each fund will be done in the same proportion as the value of the Units held in that Fund as on date of withdrawal. You will not have any choice to opt the fund from which the partial withdrawal of units is to be done.

Partial withdrawal

You have the option to make partial withdrawals, anytime after the fifth Policy Year, subject to the following conditions:

- The minimum amount of partial withdrawal is ₹ 5,000.
- The Regular Premium Fund Value should not fall below three times of the prevailing Annualized 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 Regular Premium Fund Value. For the purpose of partial withdrawals, each payment of Top-up Premium shall have a lock-in period of five years.
- The maximum amount of partial withdrawal at any one time is 10% of the total Premiums paid, as on the withdrawal request date.

- A maximum of two partial withdrawals can be made in any one Policy Year.
- The total amount withdrawn through-out the Policy Term cannot exceed 50% of the total Premiums paid.
- The time interval between any two partial withdrawals cannot be less than 3 months.
- A partial withdrawal shall be disallowed if it results in termination 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.
- In the Wheel of Life Portfolio Strategy, withdrawal of units from each fund will be done in the same proportion as the value of the Units held in that Fund as on date of withdrawal. You will not have any choice to opt the fund from which the partial withdrawal of units is to be done.
- The Insurance Company may vary the minimum/ maximum value of Units to be withdrawn, 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 in advance.

Premium Apportionment – Only under the Investor Selectable Portfolio Strategy

- Under the Investor Selectable Portfolio Strategy, you can choose to invest fully in any one fund or allocate your premiums into the various funds in a proportion that suits your investment needs. The premium apportionment to any fund must be at least 5%.
- The Insurance Company will reserve the right to revise the minimum apportionment percentages upon giving written notice of not less than three months subject to obtaining clearance from the IRDAI.
- You may, at anytime, change the proportion of premium to the funds you wish to invest.
- Under the Wheel of Life Portfolio Strategy, you will not have the option to choose the proportion. The apportionment of the allocated premium will be as per the Wheel of Life Portfolio Strategy table.
- Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for change in premium apportionment.

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.
- You can make unlimited free switches.
- The minimum switching amount is ₹ 5,000 or the value of units in the fund to be switched from, whichever is lower.
- The Insurance 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.

Change Portfolio Strategy

- You may, at any Policy Anniversary, change from Investor selectable Portfolio Strategy to Wheel of Life Portfolio Strategy and vice-versa by giving a 30-day prior written notice.
- On switching out of the Wheel of Life Portfolio Strategy to the Investor Selectable Portfolio Strategy, the existing funds and the new premiums paid will be allocated into the Funds of your choice.
- On switching out of the Investor Selectable Portfolio Strategy to the Wheel of Life Portfolio Strategy, the existing funds and the new premiums paid will be allocated as per the “Years to maturity” based portfolio management mentioned above.

Miscellaneous Charge, as mentioned in the Table of Charges given below, will be applicable for the option

Premium paying frequency

You can opt to alter your prevailing Regular/Limited Premium Payment Frequency any time, to any other Premium Payment Frequency (i.e., yearly, half-yearly, quarterly or monthly), provided the existing & requested Premium Payment Frequencies can be aligned and subject to minimum premium limits under the plan.

Premium frequency	Monthly	Quarterly	Half yearly	Yearly
Frequency Factor (freq)	1/12	1/4	1/2	1

Monthly Premium Payment Frequency will be available under salary deduction scheme & ECS.

Miscellaneous Charge, as mentioned in the Table of Charges given below, will be applicable for the option.

Premium Paying Term

You can change the Premium Paying Term at any time, provided the chosen Premium Paying Term is available under the Policy, and all due Premiums till the date of such request are paid. The option should be exercised before the expiry of the existing Premium Paying Term.

Miscellaneous Charge, as mentioned in the Table of Charges given below, will be applicable for the option.

Top-up Premium

- You can make lump sum investments at any time except during the last five Policy Years, by paying Top-up Premiums, over and above the Regular/Limited Premiums payable, provided all due Premiums have been paid.
- Top-up Premiums would be treated as a Single Premium.
- The minimum Top-up Premium is ₹ 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 sum total of the Regular/Limited Premiums paid at that point of time.
- Each Top-Up Premium paid by you will have a lock-in period of 5 (five) years, except in case of complete surrender of the Policy, and the lock in would apply from the date of payment of each Top-Up Premium.
- The Insurance Company reserves the right to disallow a Top-Up Premium based on the board approved underwriting guidelines.

Decrease in Sum Assured

After the first Policy Year, you will have a choice to decrease your prevailing Sum Assured under the base Policy. Such a decrease can be done at any monthly Policy Anniversary subject to the minimum Sum Assured allowed under the product. The minimum Sum Assured allowed are 10 times the annualized premium for age at entry less than 45 years and 7 times for age at entry 45 years & above.

On reduction of the prevailing Sum Assured, if the Rider(s) Sum Assured is lower than the prevailing Sum Assured, then Rider(s) Sum Assured will be revised to the level of prevailing Sum Assured, subject to minimum rider Sum Assured allowed under respective rider

Miscellaneous Charge, as mentioned in the Table of Charges given below, will be applicable for this option.

Option to reduce the Regular/ Limited Premium

- You will have the option to reduce the prevailing Regular/Limited Premium under the Policy after the first five (5) Policy Years.
- The reduction of the Regular Premium can be up to a maximum 50% of the Regular/Limited Premium payable at the inception of the Policy.
- Once reduced, the same cannot be increased, even to the Regular/Limited Premium at inception of the Policy.
- On receipt of the reduced premium the prevailing Sum Assured under the Policy will be correspondingly reduced.
- On reduction of the prevailing Sum Assured, if the Rider(s) Sum Assured is lower than the prevailing Sum Assured, then Rider(s) Sum Assured will be revised to the level of prevailing Sum Assured, subject to minimum rider Sum Assured allowed under respective rider
- 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 Fund Value, 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 the higher of 105% of Total premium 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. The amount paid out to the nominee in each installment will be the outstanding Fund Value, as at that installment date divided by the number of outstanding installments
- e. Installment payment will be made by redeeming units from the Fund(s) at the unit price applicable on the installment date
- f. Investment risk during the settlement period will be borne by the nominee
- g. No risk cover or Rider covers will be available
- h. No partial withdrawals are allowed during the settlement period
- i. Only fund management charge shall be applicable during the settlement period
- j. 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

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)																														
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Minimum Age at Maturity	18 years																														
Maximum Age at Maturity	70 years																														
Minimum Policy Term	10 years																														
Maximum Policy Term	The Policy term will be as follows <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>Premium Paying Term</th> <th>5 or 6</th> <th>Other PPTs</th> </tr> </thead> <tbody> <tr> <td>Policy term</td> <td>10, 15 to 20 years</td> <td>10, 15 to 30 years</td> </tr> </tbody> </table>	Premium Paying Term	5 or 6	Other PPTs	Policy term	10, 15 to 20 years	10, 15 to 30 years																								
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Minimum Sum Assured	<table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>Age</th> <th>Sum Assured</th> </tr> </thead> <tbody> <tr> <td>Less than 45 years</td> <td>10 times Annualized Premium</td> </tr> <tr> <td>Greater than or equal to 45 years</td> <td>7 times Annualized Premium</td> </tr> </tbody> </table>	Age	Sum Assured	Less than 45 years	10 times Annualized Premium	Greater than or equal to 45 years	7 times Annualized Premium																								
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Maximum Sum Assured	X * Annualized Premium, where X is based on age at entry and Policy term as mentioned below <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>Policy Term / Age at entry</th> <th>1 - 35</th> <th>36 - 40</th> <th>41 - 44</th> <th>45 - 50</th> <th>51 & above</th> </tr> </thead> <tbody> <tr> <td>10 & 15</td> <td>15</td> <td>15</td> <td>10</td> <td>10</td> <td>7</td> </tr> <tr> <td>16 - 20</td> <td>15</td> <td>15</td> <td>10</td> <td>7</td> <td>7</td> </tr> <tr> <td>21 - 25</td> <td>15</td> <td>12.5</td> <td>10</td> <td>7</td> <td>NA</td> </tr> <tr> <td>26 - 30</td> <td>15</td> <td>12.5</td> <td>10</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table>	Policy Term / Age at entry	1 - 35	36 - 40	41 - 44	45 - 50	51 & above	10 & 15	15	15	10	10	7	16 - 20	15	15	10	7	7	21 - 25	15	12.5	10	7	NA	26 - 30	15	12.5	10	NA	NA
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Minimum & Maximum Sum Assured on Top-up Premium	<table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>Top-Up Sum Assured Multiplier</th> </tr> </thead> <tbody> <tr> <td>1.25 times</td> </tr> </tbody> </table>	Top-Up Sum Assured Multiplier	1.25 times																												
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Age calculated is age as at the last birthday

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

Discontinuance

- a) On Discontinuance of Regular Premiums due during the first five (5) Policy years, the Policy will be converted immediately & automatically, to a Discontinued Life Policy (without any risk cover or any additional rider cover) at the end of the grace period, and the Regular Premium Fund Value less the Discontinuance/Surrender charge along with Top-up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund.
- l) A notice will be sent by the Insurance Company to you within three (3) months from the date of first unpaid premium, informing you of the status of the Policy and requesting to revive the Policy or, to communicate agreeing

- to revive the Policy within the revival period of three (3) years from the date of first unpaid premium, by paying all due Regular Premiums
- ii) If you have opted to revive the Policy but has not revived the Policy within the revival period, then immediately & automatically, the Discontinuance Value shall be payable as the Surrender Benefit at the end of lock-in period of five (5) Policy years or at the end of the revival period, whichever is later.
 - iii) If no communication is received from you, the Discontinuance Value shall be payable as the Surrender Benefit immediately & automatically, at the end of lock-in period of five (5) Policy years.
 - iv) At any time, you have the option to completely withdraw from the Policy without any risk cover or any additional rider cover and receive the Discontinuance Value (as Surrender Benefit) at the end of the lock-in period of five (5) Policy years or the date of surrender, whichever is later.
- b) On Discontinuance of Regular Premiums due after the lock-in period of five (5) Policy years, the Policy will be, immediately & automatically, converted to a Paid-up Policy at the end of the grace period, with risk cover under the base Policy to the extent of the Paid-up Sum Assured and without any rider cover. The Paid-up Sum Assured will be the Prevailing Sum Assured in the Policy multiplied by the proportion of the number of premiums paid to the number of premiums payable in the Policy. All charges as per the terms & conditions of the Policy will be deducted.
- i) A notice will be sent by the Insurance Company to you within three (3) months from the date of first unpaid premium, informing you of the status of the Policy and requesting you to exercise one of the options mentioned below.
 - (1) Option A: Revive the Policy or, communicate agreeing to revive the Policy within the revival period of three (3) years from the date of first unpaid premium, by paying all due Regular Premiums, OR
 - (2) Option B: Completely withdraw from the Policy without any risk cover or any additional rider cover and receive the Surrender Benefit under the Policy as on the date of receipt of such intimation.
 - ii) If you have chosen the Option A above but have not revived the Policy during the revival period, or the Insurance Company does not receive any communication from you, the Policy shall be treated as a Paid-up Policy, as mentioned in section b) above. At the end of the revival period, if the Policy has not been revived, the Surrender Benefit under the Policy as at the end of the revival period will be payable to you, immediately & automatically.
 - iii) If you decide to surrender the policy as per Option 2 above, the Surrender Benefit under the Policy as on the date of receipt of such intimation, will be payable to you.
- c) Notwithstanding anything mentioned above, on the death of the life assured,
- i) If the Policy is discontinued as per sub-section a) above, the Discontinuance Value as on the date of receipt of intimation at the Insurance Company's office, shall be payable as Death Benefit, and, then, the Policy will terminate.
 - ii) If the Policy is discontinued as per sub-section b) above, the higher of the [Paid up Sum Assured or Regular Premium Fund Value] plus higher of the [Top-up Sum Assured or Top-up Premium Fund Value], if any, subject to a minimum of the Guaranteed Death Benefit, all, as on the date of receipt of intimation, shall be payable as Death Benefit, and, then, the Policy will terminate.

Revival

A Discontinued Policy can only be revived subject to following conditions:

- The Insurance Company receives the request for revival from you within three (3) years from the date of first unpaid premium, provided the Policy is not terminated already.
- Such information and documentation as may be requested by the Insurance Company is submitted by you at your own expense.
- The Policy may be revived on the original Policy terms & conditions, revised terms & conditions or disallowed revival, based on board approved underwriting guidelines.
- On revival of the Discontinued Policy,
 1. The Policy will be revived restoring the risk cover and Additional Rider cover, if any.
 2. All the due but unpaid Premiums will be collected without charging any interest or fee
 3. If the Policy is a Discontinued Policy, the Discontinuance Value of the Policy together with the amount of Discontinuance Charge (without any interest) as deducted by the Insurance Company on the date of discontinuance of the Policy, shall be restored to the chosen Fund into Regular Premium Fund Value, as it existed on the Date of discontinuance, at their prevailing Unit Price.
 4. The premium allocation charge and policy administration charge, as applicable during the discontinuance period shall be deducted from Regular / Limited Premiums paid or from the fund at the time of revival.

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.

Force Ma'jure

- a) The Insurance Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Insurance Company may value the SFIN less frequently in extreme circumstances external to the Insurance Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Insurance Company may defer the valuation of assets for up to 30 days until the Insurance Company is certain that the valuation of SFIN can be resumed.
- b) The Insurance 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.
- c) The Insurance Company shall continue to invest as per the fund mandates. However, the Insurance 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 2(j) of IRDAI (Investment) Regulations, 2016] in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates shall be reinstated within reasonable timelines once the force majeure situation ends.
- d) 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 Insurance 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 Insurance Company.

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

Charges under the Plan

Charges	Details				
Premium Allocation Charge	Annualized Premium/ Policy Year	1	2	3 - 5	6 & above
	25,000 to 99,999	9.00%	3.50%	3.00%	0%
	100,000 to 199,999	2.50%	1.75%	1.75%	0%
	200,000 & above	0%	0%	0%	0%
All Top-ups have a premium allocation charge of 2%.					
Policy Administration Charge (PAC)	₹ 33.33 per month inflating at 5% per annum every month, subject to a max of ₹ 500 per month. The charge will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.				
Fund Management Charge (FMC)	Fund	Fund Management Charge per annum			
	Equity Growth Fund II	1.35%			
	Accelerator Mid Cap Fund II	1.35%			
	Pure Stock Fund	1.35%			
	Asset Allocation Fund II	1.25%			
	Bluechip Equity Fund	1.25%			
	Liquid Fund	0.95%			
	Bond Fund	0.95%			
	Discontinued Life Policy Fund	0.50%			
	Pure Stock Fund II	1.30%			
	Flexi Cap Fund	1.35%			
Sustainable Equity Fund	1.35%				
This charge would be adjusted in the unit price					
Miscellaneous Charge	Miscellaneous charge of ₹100/- This shall be levied by cancellation of units at the unit price as on the due day.				

Charges	Details																		
Discontinuance / Surrender Charge	<table border="1"> <thead> <tr> <th>Where the Policy is discontinued during the Policy year</th> <th>Discontinuance charge for the policies having annualized premium up to ₹ 50,000/-</th> <th>Discontinuance charge for the policies having annualized premium above ₹ 50,000/-</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Lower of 20% * (AP or FV) subject to maximum of ₹ 3,000</td> <td>Lower of 6% * (AP or FV) subject to maximum of ₹ 6,000</td> </tr> <tr> <td>2</td> <td>Lower of 15% * (AP or FV) subject to maximum of ₹ 2,000</td> <td>Lower of 4% * (AP or FV) subject to maximum of ₹ 5,000</td> </tr> <tr> <td>3</td> <td>Lower of 10% * (AP or FV) subject to maximum of ₹ 1,500</td> <td>Lower of 3% * (AP or FV) subject to maximum of ₹ 4,000</td> </tr> <tr> <td>4</td> <td>Lower of 5% * (AP or FV) subject to maximum of ₹ 1,000</td> <td>Lower of 2% * (AP or FV) subject to maximum of ₹ 2,000</td> </tr> <tr> <td>5 & above</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Where the Policy is discontinued during the Policy year	Discontinuance charge for the policies having annualized premium up to ₹ 50,000/-	Discontinuance charge for the policies having annualized premium above ₹ 50,000/-	1	Lower of 20% * (AP or FV) subject to maximum of ₹ 3,000	Lower of 6% * (AP or FV) subject to maximum of ₹ 6,000	2	Lower of 15% * (AP or FV) subject to maximum of ₹ 2,000	Lower of 4% * (AP or FV) subject to maximum of ₹ 5,000	3	Lower of 10% * (AP or FV) subject to maximum of ₹ 1,500	Lower of 3% * (AP or FV) subject to maximum of ₹ 4,000	4	Lower of 5% * (AP or FV) subject to maximum of ₹ 1,000	Lower of 2% * (AP or FV) subject to maximum of ₹ 2,000	5 & above	Nil	Nil
	Where the Policy is discontinued during the Policy year	Discontinuance charge for the policies having annualized premium up to ₹ 50,000/-	Discontinuance charge for the policies having annualized premium above ₹ 50,000/-																
	1	Lower of 20% * (AP or FV) subject to maximum of ₹ 3,000	Lower of 6% * (AP or FV) subject to maximum of ₹ 6,000																
	2	Lower of 15% * (AP or FV) subject to maximum of ₹ 2,000	Lower of 4% * (AP or FV) subject to maximum of ₹ 5,000																
	3	Lower of 10% * (AP or FV) subject to maximum of ₹ 1,500	Lower of 3% * (AP or FV) subject to maximum of ₹ 4,000																
	4	Lower of 5% * (AP or FV) subject to maximum of ₹ 1,000	Lower of 2% * (AP or FV) subject to maximum of ₹ 2,000																
5 & above	Nil	Nil																	
AP – Annualized Premium & FV – Regular Premium Fund Value Discontinuance Charge for Top-ups is Nil.																			
Mortality Charge	Mortality Charge will be deducted at each monthly anniversary by cancellation of units. Female life assured will be eligible for an age-set-back of 3 years. Female life attained age 1, 2 & 3 year, will have the mortality charge corresponding to male life of attained age 1 year. For sub-standard lives, including smokers, extra mortality charge will be applicable which will be deducted as charges by cancellation of units. Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:																		
	<table border="1"> <thead> <tr> <th>Age (yrs)</th> <th>20</th> <th>30</th> <th>40</th> <th>50</th> </tr> </thead> <tbody> <tr> <td>₹</td> <td>1.13</td> <td>1.34</td> <td>2.35</td> <td>6.52</td> </tr> </tbody> </table>	Age (yrs)	20	30	40	50	₹	1.13	1.34	2.35	6.52								
	Age (yrs)	20	30	40	50														
₹	1.13	1.34	2.35	6.52															
Sum at risk is equal to Maximum of [Death Benefit – Regular Premium Fund Value – Top-up Premium Fund Value, zero]																			
Rider Charge	Rider charges are governed by rider terms and conditions. The charges shall be will be deducted on each monthly due date throughout the rider term by cancellation of units.																		
Goods & Service Tax/ any other applicable tax levied, subject to changes in tax laws	As applicable on all Charges mentioned above																		

Revision of Charges

After taking due approval from the Insurance Regulatory and Development Authority of India, the Insurance Company reserves the right to revise the above mentioned charges, except the premium allocation charge and the mortality charge and the rider 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 ₹ 500 per month.
- Miscellaneous charge up to a maximum of ₹ 500/- per transaction
- Partial Withdrawal charge up to a maximum of ₹ 500/- per transaction
- Switching charge up to a maximum of ₹ 500/- per transaction

The Insurance Company shall give an advance notice of 3 months for any change in charges. In case you do not agree with the modified charges, you shall be allowed to surrender the Policy

Foreclosure

If premiums are discontinued after the first five (5) Policy years and if the Fund Value, including the Top-up Premium Fund Value, if any, becomes insufficient to deduct one month's charges, as applicable under the Policy, then, the Policy shall be foreclosed (after sufficient notice) and the Surrender Benefit, if any, as on date of such foreclosure will be paid.

The Insurance Company shall inform you of this probable situation at least one month in advance.

The Policy will not be foreclosed within the first five years.

Termination

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

- No communication is received by the Insurance Company for the notice sent on discontinuance of premium
- Upon death of the life assured or at the end of the settlement period if opted so
- Upon maturity or at the end of the settlement period if opted so.
- Upon payment of Surrender Benefit;
- On foreclosure.
- On free look cancellation

Days of Grace

A grace period of 15 days is available for monthly frequency and 30 days for other frequencies, from the due date of Regular Premium payment, without any 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 Insurance 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 NAVs 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 Future 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, Pure Stock Fund II, Flexi Cap Fund and Sustainable Equity Fund are the name of the funds offered currently with Bajaj Allianz Future 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, Pure Stock Fund II, Flexi Cap Fund and Sustainable Equity 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 Insurance Company is not necessarily an indication of the future performance of any of these funds.

Free Look Period

Within fifteen (15) days of the receipt of this Policy and thirty (30) days in case of electronic Policy and Policy obtained through distance mode, you 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 Insurance Company a written notice of cancellation along with reasons for the same, and return the Policy Document to the Insurance Company, subject to which the Insurance Company shall send you a refund comprising the Premium Allocation Charge plus Charges levied by cancellation of Units plus Regular Premium Fund Value as at the date of cancellation of Units less the proportionate risk premium for the period the Life Assured was on cover, expenses incurred on medical examination and stamp duty charges.



Suicide Exclusion

In case of death of the Life Assured due to suicide within 12 months from the date of commencement of the Policy or from the date of revival of the Policy, whichever is later, the Nominee or beneficiary of the Policyholder shall be entitled to Fund Value, 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.

Definitions

- **Regular Premium Fund Value:** is equal to the number of units pertaining to Regular/Limited 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:** The Fund Value is equal to the number of units under a Policy multiplied by the respective unit price on the relevant valuation date; i.e., equal to the total of the Regular Premium Fund Value & any Top-up Premium Fund value.
- **Paid-up Sum Assured:** Paid-up Sum Assured means a proportion of the Prevailing Sum Assured, where the proportion is the ratio of the total number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy. The benefit shall be reduced to the extent of the partial withdrawals made from the Regular/Limited Premium Fund during the two (2) year period immediately preceding the death of the life assured
- **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/revival/surrender/switch in/ switch out/ 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:** is the fund maintained by the Insurance Company that is set aside and is constituted by the discontinuance Fund Value of the Discontinued Policies determined in accordance with the "IRDAI (Unit Linked Insurance Products) Regulations, 2019".
- **Discontinued Life Policy Fund** Risk Profile – Low SFIN: ULIF07126/03/13DISCONPENS116)

On the discontinuance/surrender of the Policy before the lock-in period of five (5) Policy years, the Regular 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% to 40%
Government securities	60% - 100%

- **Discontinuance Value:**
 - 1) The Discontinuance Value of the Policy will be the higher of
 - a) The Regular Premium Fund Value, less the Discontinuance/Surrender charge, plus the Top-up Premium Fund Value, if any, all as on date of Discontinuance/Surrender accumulated at the rate of return earned on the Discontinued Policy Fund net of fund management charge (FMC) OR
 - b) The Regular Premium Fund Value, less the Discontinuance/Surrender charge, plus the Top-up Premium Fund Value, if any, all as on date of Discontinuance/Surrender accumulated at the guaranteed rate of investment return of 4% net of fund management charge (FMC). The current guaranteed rate of investment return is 4% p.a. for the Discontinuance Fund
 - 2) Currently, the FMC on the Discontinued Life Policy Fund is 0.50% per annum. As per the "IRDAI (Unit Linked Insurance Products) Regulation, 2019", 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, 1938

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, 1938

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

Prohibition of Rebate

Prohibition of Rebate should be in accordance with provisions of 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 provision of this section shall be liable for a penalty which may extend upto ten lakh rupees.”

Fraud & Misstatement

Fraud and Misstatement 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

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 Insurance 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 Insurance Company the customer's trust and market leadership in a very short time.

Bajaj Allianz Future Gain is 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 Future Gain are the names of the Insurance 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 Future Gain.

Contact Details:



Regd. Office Address

Bajaj Allianz Life Insurance Company Limited,
Bajaj Allianz House, Airport Road, Yerawada,
Pune - 411 006. Fax: (020) 6602 6789
Reg. No.: 116, CIN: U66010PN2001PLC015959



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Service: 1800 209 7272



Web Site

www.bajajallianzlife.com



Mail us

Mail us : customercare@bajajallianz.co.in



Product Name & UIN

Bajaj Allianz Future Gain - UIN: 116L124V03

Disclaimer

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.

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 Future Gain. Please ask for the same along with the quotation.

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.

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