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

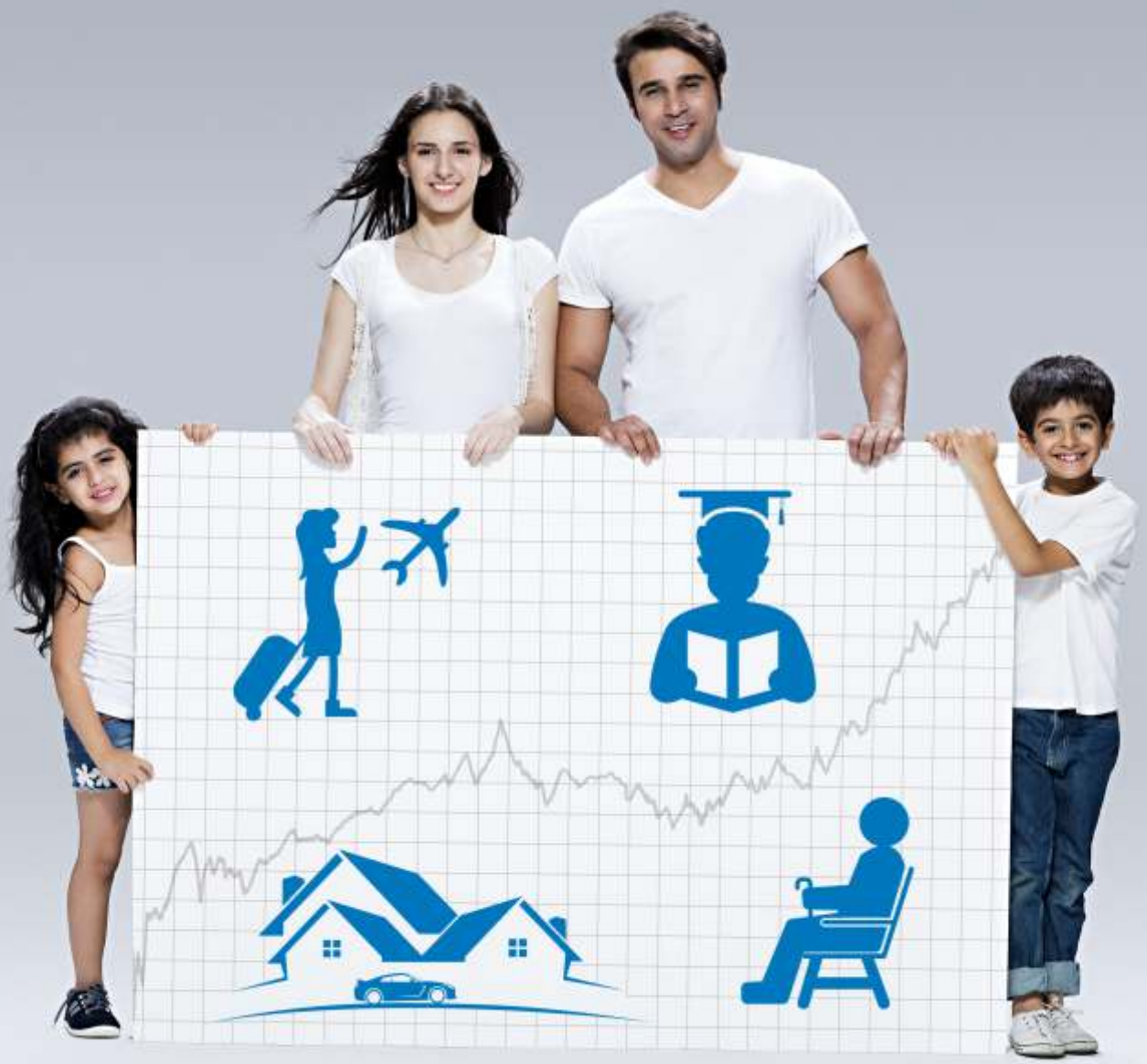
BAJAJ Allianz

LIFE GOALS. DONE.

Bajaj Allianz Life

Future Wealth Gain III

A Unit- linked Non- Participating Individual Life Savings Insurance Plan



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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 surrender or withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

About 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.
Bajaj Allianz Life Future Wealth Gain III 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 Future Wealth Gain III

"To realize your families long term financial goals, you need to carefully plan keeping in mind that it should not only provide the dual advantage of Protection and Growth, it should also allow the flexibility of saving in a range of options, give you the benefit of market upsides for staying invested even during periods of uncertainty and ultimately ensure that your family achieves all the financial goals you have planned for them.

Presenting Bajaj Allianz Life Future Wealth Gain III, is a non-participating, life, individual, Unit-Linked regular/limited premium payment plan.

Bajaj Allianz Life Future Wealth Gain III plan offers the dual benefit of protection and growth to fulfil the dreams of your loved ones.

Key Advantages

The key advantages are:

- Option to select high life insurance cover
- Choice of 2 investment portfolio strategies
- Loyalty Additions at each interval of 5 years from the 10th policy year onwards
- Fund Booster to enhance Fund Value at maturity
- Option to take death & maturity benefit in installments (Settlement Option)
- Option to choose from multiple policy terms
- Option to reduce regular/limited premium

Plan Working

Step 1: Choose the premium you want to pay
Step 2: Choose the sum assured multiplier to decide your life cover[1]
Step 3: Choose your policy term and premium payment term
Step 4: Choose the premium payment frequency
Step 5: Choose between the two portfolio strategies
Step 6: Choose the riders (optional and with rider charges applicable)

Note:
[1]Applicable as per the minimum/maximum sum assured criteria. Please refer to the Eligibility Parameters.

BENEFITS PAYABLE

Maturity Benefit

Fund Value will be payable on the survival of the life assured to the maturity date, provided the policy is in force.

Death Benefit

If all due premiums are paid, then, in case of unfortunate death of the life assured during the policy term, the death benefit payable will be, higher of:

Higher of (Prevailing Sum assured[2] or Regular Premium Fund Value) Plus

Higher of (Top up Sum Assured or Top up Premium Fund Value)

The death benefit is subject to the Guaranteed Death Benefit of 105% of the total premiums paid, till the date of death.

If the rider Waiver of Premium (WOP) has been taken under the policy and the WOP benefit has already been triggered under the policy, then, on termination of policy the present value of future WOP installments, discounted at 4% p.a., shall be payable.

The policy will terminate on the date of intimation of death of the life assured. All the above is paid as on date of receipt of intimation of death at the Insurance Company's office.

[2]Sum Assured shall be reduced to the extent of the partial withdrawals (non-systematic and systematic) made from the regular premium fund value during the two (2) year period immediately preceding the death of the life assured. Any partial withdrawal made from the Top up Premium Fund shall not be deducted for this purpose.

Loyalty Additions

Loyalty Additions will be added to the Regular Premium Fund Value, as a percentage of the average of the daily regular premium fund values during previous 3 years (including current year) at the end of every 5 policy year starting from the 10th policy year, provided all due regular premiums have been paid up to date.

The Loyalty Additions are as below:

Annualized Premium	50,000 – 99,999	1,00,000 – 1,99,999	2,00,000-4,99,999	5,00,000 & Above
Percentage	1.50%	2.50%	2.50%	2.50%

1) Amount of Loyalty Additions will be allocated in funds in the same proportion of the Regular premium Fund Value as at the date of addition. Unit Prices as on the date of Loyalty addition will be used for the unitisation.
2) There will not be any Loyalty Additions for Top-up premium paid.
3) Loyalty Additions will not be paid for a Discontinued / Paid-up policy
4) The Loyalty addition %-age will be applied as per the prevailing annualized premium at the time of Loyalty addition.

Fund Booster

Fund Booster[3](FB) will be added to the Regular Premium Fund Value at maturity, provided all due regular premiums have been paid up to the date and policy has not been terminated. The Fund Booster will be a percentage of the average of the daily regular premium fund value during the previous 3 years (including the current year).

The percentage of fund booster will be as mentioned below

Policy Term(in years)/Premium	50,000 – 99,999	1,00,000 – 1,99,999	2,00,000-4,99,999	5,00,000 & Above
10 Years	0%	0%	0%	0%
15 Years and Above	2%	3%	3%	3%

1) The amount of Fund Booster will be allocated in the funds in the same proportion of the fund values as at the date of addition. Unit Prices as on the date of Loyalty addition will be used for the unitisation.
2) There will not be any Fund Booster for Top-up premium paid.
3) No Fund Booster will be available on the discontinuance or paid-up of the policy.
4) The Fund Booster % will be applied as per the prevailing annualized premium at the time of addition of Fund Booster.

[3]Fund booster is based on prevailing Annualized Premium at the time of addition of fund booster

Family Benefit

If any of your family member is an existing policyholder of Bajaj Allianz Life Insurance Company Limited, you will be entitled to a family benefit.

- The benefit will be added into the regular premium fund value as a percentage of the average of your previous three years daily regular premium fund value
- The percentage of family benefit will depend upon the policy term opted by you:

Policy Term	%age family benefit
<20 years	0.5%
>=20 years	1%

- There will not be any family benefit for Top-up premiums paid.
- The amount of Family Benefit will be allocated in the funds in the same proportion of the fund values as at the date of addition. Unit Prices as on the date of Family Benefit addition will be used for the unitization.
- No Family Benefit will be available on the discontinuance or paid-up of the policy
- Family member shall mean spouse, children, brothers, sisters, grandchildren, parents, parents in-laws; and will be available to family members of existing customers including who have matured policies

Additional Rider Benefits

1. Bajaj Allianz Life Linked Accident Protection Rider II UIN: 116A057V01

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

Surrender Value/Discontinuance

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

i. On surrender during the lock-in period, 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 the risk cover under the policy shall cease. You will not have the option to revive such a surrendered policy. The discontinuance/surrender charge will be applicable only to the Regular Premium Fund Value. The discontinuance value as at the end of the lock-in period will be paid to you as surrender benefit.

ii. On surrender after the lock-in period, the surrender benefit available will be the Fund Value, as on the date of surrender and will be paid immediately.

iii. If Waiver of Premium (WOP) rider is opted and it has already been triggered under the policy, then, on termination of policy, the present value of future waiver of premium installments, discounted at 4% p.a., shall be paid.

iv. The policy shall thereafter terminate upon payment of the full surrender value by the company.

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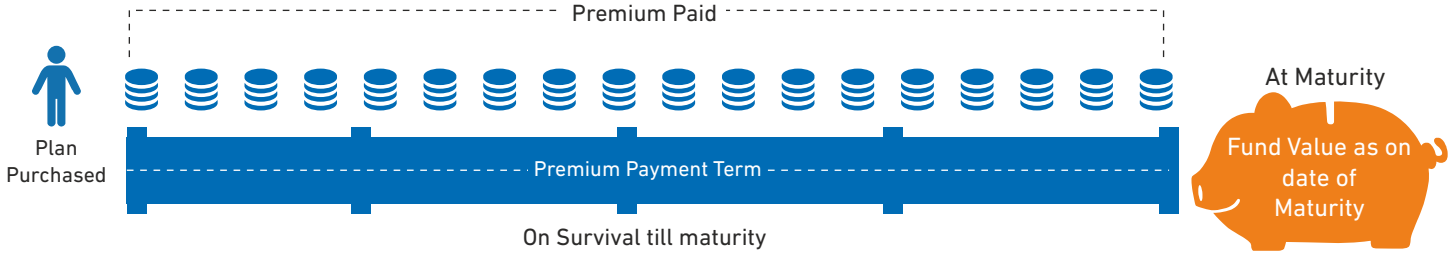
Sample Illustration

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain III policy for which he is paying a regular premium of Rs. 1,00,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. Rs. 10,00,000. The total premium paid by Anuj will be 15,00,000. Let's see the benefits available under the variant.

Maturity Benefit

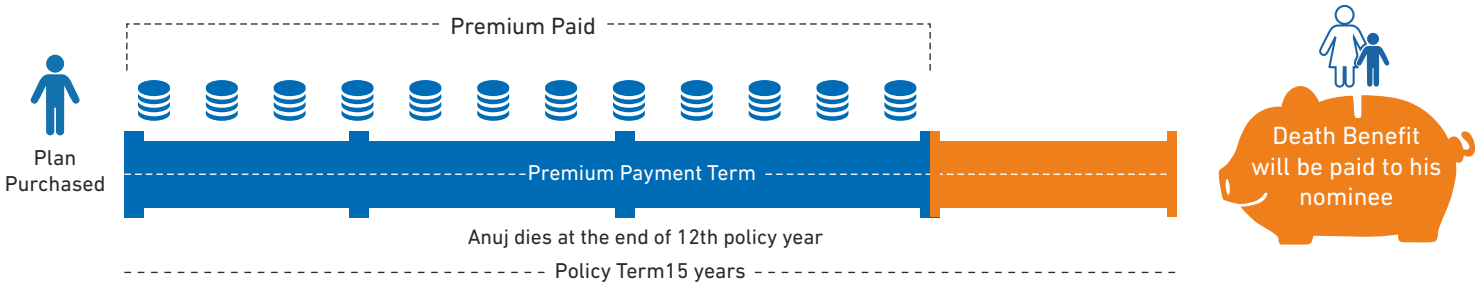
On the maturity date, Anuj's maturity benefit, based on the assumed investment returns, are as per the table given below:



At Assumed Returns*	Maturity Benefit (Fund Value)
of 8%	₹ 25,74,295##
of 4%	₹ 18,54,646##

Death Benefit

In case of Anuj's unfortunate death in the 12th policy year, the death benefit, based on the assumed investment returns, are as per the table given below.



At Assumed Returns*	Maturity Benefit (Fund Value)
of 8%	₹ 17,66,573##
of 4%	₹ 13,59,141##

The death benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

*This illustration is considering investment in "Pure Stock fund II" and Goods & Service tax of 18%.

##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.

FEATURES

Investment Options and Funds

Bajaj Allianz Life Future Wealth Gain III provides you with two unique portfolio strategies, which can be chosen at the inception of your policy or on any subsequent policy anniversary:

a) **Investor selectable Portfolio Strategy**

b) **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 seventeen 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[4]	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[4]	0% to 40%

iii. **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.

Portfolio Allocation:

Equity	Not less than 75%
Money market instruments Cash, Fixed Deposits, Mutual funds[4]	0% to 25%

iv. **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[4]	0% to 40%

v. **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%

vi. 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[4]	0% to 40%

vii. 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[4]	0% to 60%

viii. 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%

xi. 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%

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 & Equity related instruments	65% - 100%
Cash, Bank deposits, Liquid Mutual funds, money market instruments	0% - 35%

xi. Small Cap Fund **Risk Profile- Very High** **(SFIN: ULIF08717/01/23SMALLCAPFU116)**

To achieve capital appreciation by investing in a diversified basket of predominantly* small cap stocks.

Portfolio Allocation:

Equity	65%- 100%
Bank deposits, money market instrument and mutual funds[4]	0%- 35%

xii. Dynamic Asset Allocation Fund **Risk Profile- High** **(SFIN: ULIF08617/01/23DYNASALLOC116)**

The investment objective of this fund will be to realize a steady stream of current income and as well as generate capital appreciation with appropriate risk and return expectations of the asset classes. The investment strategy would involve a flexible asset allocation among fixed income and equity securities based on the outlook for each of these asset classes.

Portfolio Allocation:

Equity and Equity related instrument	10% - 90%
Debt and Debt related instrument	10% to 90%
Money Market Instrument	0% - 80%

xiii. Individual Short Term Debt Fund Risk Profile- Moderate (SFIN: ULIF08817/01/23INDSTRMDBT116)

To provide stable returns through investment in various fixed income securities

Portfolio Allocation:

Debt and Debt related instruments	40% - 100%
Money Market instruments	0% - 60%

xiv. Midcap Index Fund Risk[5] Profile- Very High (SFIN: ULIF08919/10/23MIDCPINDFD116)

To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index

Portfolio Allocation:

Equity & Equity related instruments	65% - 100%
Cash, Bank deposits, Liquid Mutual funds, money market instruments	0% - 35%

xv. SmallCap Quality Index Fund[5] Risk Profile- Very High (SFIN: ULIF09103/01/24SMCPQYINDF116)

To provide capital appreciation through investment in equities forming part of Nifty SmallCap 250 Quality 50 Index.

Portfolio Allocation:

Equity & Equity related instruments	65% - 100%
Cash, Bank deposits, Liquid Mutual funds, money market instruments	0% - 35%

xvi. Nifty Alpha 50 Index Fund[5] 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:

Equity & Equity related instruments	65% - 100%
Cash, Bank deposits, Liquid Mutual funds, money market instruments	0% - 35%

xvii. Nifty 200 Alpha 30 Index Fund[5] 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:

Equity & Equity related instruments	65% - 100%
Cash, Bank deposits, Liquid Mutual funds, money market instruments	0% - 35%

[4]The maximum investment in mutual funds shall be governed by the relevant IRDAI guidelines.

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

- 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.
- After taking prior approval from IRDAI, the Company may carry out addition, closure, or merger of the Funds available under this Policy. "Liquid Fund" will be the default fund in case of closure or modification of any fund in future.

b) Wheel of Life Portfolio Strategy:

- This provides you with a "Years to maturity" based portfolio management.
- You can opt for this Portfolio Strategy at the commencement of the policy or can switch to this Portfolio Strategy at any subsequent policy anniversary by giving a written notice to the Insurance Company 30 days in advance.
- If this Portfolio Strategy is opted, your regular premium and the top up premium, if any, would be allocated in the Funds mentioned (namely Bluechip Equity Fund, Equity Growth Fund II, Accelerator Mid-Cap Fund II, Bond Fund & Liquid Fund) in the proportion as mentioned in the table below, depending on the outstanding years to maturity.
- All allocation & de-allocations of units shall be based on the prevailing unit price.
- If you have switched to this Portfolio Strategy at any subsequent Policy Anniversary: The company will reallocate the regular premium fund value and Top Up premium fund value, if any, among various funds in the proportion mentioned in the table below depending on the outstanding years to maturity of the policy.
- The regular premium and top up premium, if any, paid 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 Regular 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 at any policy anniversary by giving a written notice to the 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.

Option to Switch 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 giving written notice to the Insurance 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
- If the policyholder has chosen Wheel of Life Portfolio Strategy, then no switching between the funds is not allowed
- The Insurance Company shall effect 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

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 regular premium and top up premium into the various funds in a proportion that suits your investment needs. The premium apportionment to any fund must be at least 5% of the premium
- You may, at any time, change the proportion of regular premium and top up premium to the funds you wish to pay
- Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for change in premium apportionment
- 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
- Under the Wheel of Life Portfolio Strategy, you will not have the option to choose the proportion. The apportionment of the allocated regular premium and top up premium will be as per the Wheel of Life Portfolio Strategy table

Option to 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 in to 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 on the Wheel of Life portfolio Strategy mentioned above under the header "Investments".
- Miscellaneous charge as mentioned in the Table of Charges will be applicable

Option to reduce the Regular/Limited Premium

- You will have the option to reduce the prevailing Regular Premium under the Policy after the first five (5) Policy Years.
- The reduction of the Regular Premium can be up to 50% of the Regular Premium payable at the inception of the Policy subject to minimum Annual premium as mentioned above
- Once reduced, the same cannot be increased, even to the Regular Premium at inception of the Policy.
- On receipt of the reduced premium the prevailing Sum Assured under the Policy will be correspondingly reduced such that the sum assured multiplier before reduction of premium is the same as after reduction of premium
- 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 change the premium payment term (PPT)

- You have an option to change the premium payment term
- The change in premium payment term will be applicable only after a period of 5 years

- The increase or decrease in PPT is subject to the premium payment term and policy term combination available under the plan. The option must be exercised before the expiry of the prevailing premium payment term.
- The option to change PPT can be exercised provided all due premiums have been paid till date
- The change will be subject to the prevailing Board Approved Underwriting Policy (BAUP).

Option to Change Premium Payment Frequency

You can opt to change your prevailing regular/limited premium payment frequency at any policy anniversary, to the other frequency (i.e., yearly, half yearly, quarterly or monthly) as long as the existing and requested frequencies can be aligned and subject to minimum premium under the plan on the date of receipt of such request.

The premium payment frequency factors are as given in the table:

Mode	Yearly	Half Yearly	Quarterly	Monthly
Premium Frequency Factor	1	1/2	1/4	1/12

Miscellaneous charge, as mentioned in the Table of Charges, will be applicable for this alteration. This shall be levied by cancellation of units at the unit price as on the due day.

Option to Pay Top Up Premium

- You can make lump sum savings any time during the policy term 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 to date.
- Top up premiums would be treated as a single premium
- The minimum Top up premium is Rs. 5,000 subject always to the company's right to increase this minimum payable from time to time subject to approval from the IRDAI.
- The amount of Top up premium paid by you would determine your Top up Sum Assured on your life.
- Each Top up premium paid by you will have a lock-in period of 5 years, except in case of complete surrender of 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

Partial Withdrawal (Non-Systematic)

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

- On partial withdrawals, eligible Top Up Units (if any) would be en-cashed first on First in First out (FIFO) basis before allowing partial withdrawals from the Regular Premium Fund Value. For the purpose of partial withdrawals, each payment of Top Up premium, if any shall have a lock-in period of five (5) years, from the date of payment of each Top Up premium.
- The regular premium fund value should not fall below two (2) times of the Annualized premium, after a partial withdrawal.
- The minimum amount of withdrawal at any one time is Rs. 5,000/-.
- The maximum amount of partial withdrawal at any one time is 50% of the Regular Premium Fund Value, as on the withdrawal request date.
- The Company shall affect the partial withdrawal by redeeming Units from the Fund/s at their respective Unit Price/NAV.
- A partial withdrawal shall not be allowed if it will result in Foreclosure of the Policy.
- If You have chosen Wheel of Life Portfolio Strategy, the amount to be withdrawn will be withdrawn from each Fund in the same proportion as the value of the Units held in each Fund as on date of withdrawal of Units. You will not have any choice to opt the fund from which the partial withdrawal of units is to be made.
- In the Investor Selectable Portfolio Strategy, You will have the option to choose the Fund he wants to do partial withdrawals from.

- No Charges would be levied for partial withdrawal.
- In case of Minor life policy, partial withdrawal is allowed after attaining Age 18 years.
- The Company reserves the right at any time and from time to time to vary the conditions, by giving written notice of three months in advance, subject to prior approval from IRDAI.

Systematic Partial Withdrawal (SPW)

- You will have the option to choose SPW any time during the policy term, provided policy terms is 15 years or more.
- You can opt to receive SPW on any specified date of your choice
- You will have an option to take these systematic partial withdrawals in yearly, half yearly, quarterly or monthly frequencies.
- Partial withdrawal conditions with respect to age criteria or minimum and maximum withdrawal amount etc. will be applicable for SPW as well
- Systematic Partial withdrawals will also be allowed any-time after the end of 5 years, as per the partial withdrawal conditions

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 or the date of intimation of death, as applicable
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 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 (Systematic and Non-Systematic) 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 (Systematic and Non-Systematic) 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 Benefit

Premium paid, maturity benefit, death benefit and surrender benefit are eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein and as amended from time to time.

You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

PRODUCT TERMS AND CONDITIONS

Eligibility Table

Parameter	Details
Minimum Age at Entry	0 years 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 Age at Entry	For Premium Payment Term 5: 55 Years For Premium Payment Term 7,10 and 15 Years: 60 Years
Minimum Age at Maturity	18 years
Maximum Age at Maturity	75 years
Policy Term	Policy Term (in yrs): 10 — 15 to 25 Premium Payment Term (in yrs): 5, 7, 10 — 5, 7, 10, 15
Premium Payment Frequency	Yearly, Half Yearly, Quarterly & Monthly
Premium	Minimum: Annual Premium: ₹ 50,000 Half Yearly Premium: ₹ 30,000 QuarterlyPremium: ₹ 15,000 Monthly Premium: ₹ 5,000 Maximum: As per Board approved underwriting policy Minimum Top up premium is ₹ 5,000
Minimum Sum Assured	Age at entry less than 50 years: 7 times Annualized Premium Age at entry 50 years and above: 5 times Annualized Premium
Maximum Sum Assured	Age — Multiplier (Times Annualized Premium) 0-25 years — 40 26-35 years — 30 36-40 years — 20 41-44 years — 15 45 years & Above — 10
Minimum/ Maximum Top up Sum Assured	**Minimum Top Up Sum Assured** Age at entry less than 50 years: 1.25 times Top Up Premium Age at entry 50 years and above: 1.10 times Top Up Premium **Maximum Top Up Sum Assured** 1.25 times of Top up premium

Age calculated is age as at the last birthday
Maximum Sum Assured will be subject to prevailing Board Approved Underwriting Policy(BAUP) of the company.
Maximum premium in a policy will be as per prevailing Board Approved Underwriting Policy (BAUP)

Non-Payment of Premiums

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, Guaranteed Death Benefit, Loyalty Addition or Fund Booster) 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.

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 to revive the policy or, communicate to the company 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 have not revived the policy within the revival period, then immediately & automatically, the discontinuance value shall be payable as the surrender value 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 with respect to the revival of the policy, the discontinuance value shall be payable as the surrender value 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, Guaranteed Death Benefit, Loyalty Addition or Fund Booster and receive the discontinuance value (as surrender value) 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 Guaranteed Benefit and without any Loyalty Addition or Fund Booster. The paid-up sum assured will be the prevailing sum assured in the policy multiplied by the proportion of the number of Regular Premiums paid to the number of Regular 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 to the company 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 and receive the surrender value 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 value 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 value 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 policy which has been discontinued due to non-payment of premiums can only be revived subject to following conditions:

a. The Insurance Company receives the request for revival from you within 3 years from the date of first unpaid premium provided the policy is not terminated already

b. You submit such information and documentation as may be requested by the Insurance Company at your own expense.

c. The policy may be revived on the original policy terms & conditions, revised terms & conditions or disallowed revival, based on Board approved underwriting guidelines.

d. On revival of the discontinued policy,
   - The policy will be revived restoring the risk cover, rider cover, Guaranteed Death Benefit, Loyalty Addition and Fund Booster.
   - All the due but unpaid premiums will be collected from you without charging any interest or fee.
   - The Discontinuance Value of the policy together with the amount of discontinuance/ surrender 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 split into to the applicable Fund/s available as on the date of discontinuance, at their prevailing unit price
   - The Premium Allocation Charge and Policy Administration Charge, as applicable, during the discontinuance period shall be deducted as applicable from regular premiums paid or from the fund at the time of revival.
   - The Loyalty Additions due-but-not-allotted during the period the Policy was in Discontinuance shall be added to the Regular Premium Fund Value.

Computation of Unit Price

The Unit Price of the fund shall be computed as the market value of the existing investment held in the fund plus value of current assets less value of current liabilities and provisions, if any, divided by the number of units existing on the valuation date. This calculation will be done before creation/redemption of units.

Force Ma'jure

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 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.

d) 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.

e) 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 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 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 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.

g) 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

Yearly Mode					
Annualized Premium / Policy Year	1	2	3	4-5	6 to PPT
50,000 to 99,999	12%	8%	4%	4%	0%
1,00,000 to 1,99,999	6%	3%	3%	3%	0%
2,00,000 to 4,99,999	3%	2%	2%	1%	0%
5,00,000 & Above	0%	0%	0%	0%	0%

From 6th year onwards premium allocation charges are nil.

Half Yearly / Quarterly /Monthly Mode					
Annualized Premium / Policy Year	1	2	3	4-5	6 to PPT
50,000 to 99,999	12%	4%	4%	4%	0%
1,00,000 to 1,99,999	6%	2%	2%	2%	0%
2,00,000 to 4,99,999	2.25%	1.5%	1.5%	0.75%	0%
5,00,000 & Above	0%	0%	0%	0%	0%

From 6th year onwards premium allocation charges are nil.
All Top ups have a premium allocation charge of 2%

Policy Administration Charge

Annualized Premium / Policy Year	1 - 5	6 to PT
50,000 to 99,999	0.00%	2.40%
1,00,000 to 1,99,999	2.40%	2.40%
2,00,000 to 4,99,999	2.40%	2.40%
5,00,000 & Above	2.40%	2.40%

The above mentioned policy administration charge is a % of the Annualized premium
The policy administration charge will be subject to maximum of Rs.500 in any month.
The charge is applicable during and after the premium payment term and will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.

Fund Management Charge

Fund	Fund Management Charge per annum
Equity Growth Fund II	1.35%
Accelerator Mid Cap Fund II	1.35%
Pure Stock Fund	1.35%
Pure Stock Fund II	1.30%
Asset Allocation Fund II	1.25%
Bluechip Equity Fund	1.25%
Flexi Cap Fund	1.35%
Sustainable Equity Fund	1.35%
Bond Fund	0.95%
Small Cap Fund	1.35%
Dynamic Asset Allocation Fund	1.35%
Individual Short Term Debt Fund	0.95%
Midcap Index Fund	1.35%
Smallcap Quality Index Fund	1.35%
Nifty Alpha 50 Index Fund	1.35%
Nifty 200 Alpha 30 Index Fund	1.35%
Discontinued Life Policy Fund	0.50%

This charge would be adjusted in the unit price

Miscellaneous Charge

A miscellaneous charge of Rs. 100 per transaction
This shall be levied by cancellation of units at the unit price as on the due day.

Discontinuance/ Surrender Charge

Where the policy is discontinued during the policy year	Discontinuance/ Surrender charge for the policies having annualized premium up to ₹ 50,000	Discontinuance/ Surrender 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

Charges	Details
	<table><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 colspan="2">Nil</td></tr></table> AP –Annualized Premium & FV–Regular Premium fund value *Discontinuance charge for Top-up Fund Value is Nil*
Mortality Charge	Mortality / Morbidity Charge will be deducted at each monthly anniversary by cancellation of units at the prevailing unit price from the Regular Premium Fund Value. Premium for female life assured will be based on 3 years younger male.
Goods & Service Tax/ any other applicable tax levied, subject to changes in tax laws	As applicable on all charges mentioned above
Rider Charge (applicable for riders except Accident Protection Rider)	Applicable rider charge will be deducted from the fund value on a monthly basis, if rider(s) are opted for. Please refer to respective rider sales literature(s) for more details

Revision of Charges

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

- Fund Management Charge up to a maximum of 1.35% per annum will be adjusted in the unit price for the 17 funds and 0.50% per annum for the Discontinued Life Policy Fund
- Policy Administration Charge up to a maximum of Rs. 500 per month
- Miscellaneous charge up to a maximum of Rs. 500 per transaction
- Partial Withdrawal charge up to a maximum of Rs. 500/- per transaction
- Switching charge up to a maximum of Rs. 500/- per transaction
- Rider charge will be as per the Rider terms and condition
- The Insurance Company shall give a notice of 3 months for any change in charges. In case you do not agree with the modified charges you will be allowed to surrender the policy at the then prevailing unit value. Discontinuance/ Surrender charge will be applicable if you surrender during the lock-in period, otherwise, not.

Termination

This policy (and the risk cover, in cases specifically mentioned) shall terminate on the earlier occurrence of either of the following events:

- On the foreclosure of the policy
- On the date of intimation of death of the life assured (unless the settlement option has been opted for)
- On payment of discontinuance or Surrender value
- On maturity date, unless settlement option has been opted
- On expiry of the period of settlement option, if opted
- On free look cancellation
- On date of receipt of intimation of suicide of Life assured
- On expiry of the period of settlement option, if settlement option has been opted
- On date of receipt of intimation of suicide of Life Assured

Grace Period

A grace period of 30 days for yearly, half-yearly & quarterly premium payment frequencies and 15 days is available for monthly premium payment frequency from the due date of Regular 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.

Free Look Period

- You will be provided a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy, except for those policies with tenure of less than a year
- In case you disagree to any of the policy terms or conditions, or otherwise and has not made any claim, you will have the option to return the policy to the insurer for cancellation, stating the reasons for the same.
- Irrespective of the reasons mentioned, You will be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.
- In addition to the deductions mentioned above, the company shall also be entitled to repurchase the units at the price of the units on the date of cancellation.
- The request for cancellation of the policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request.

Foreclosure

If the fund value at any time is lower than the sum of the applicable charges, including mortality & morbidity charges (as applicable), the policy will be foreclosed and any discontinuance value / surrender value shall be paid to the policyholder, as per the conditions in the surrender benefit section above.

If the Rider, Waiver of Premium (WOP), has been taken under the Policy and the WOP benefit has already been triggered, then, on termination of Policy, the present value of all future WOP installments, discounted at 4% p.a., shall be payable additionally.

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

Suicide Claim Provision

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.

There is no other exclusion applicable with respect to death benefit other than suicide clause.

Definitions

a. **Fund Value:** means sum total of the Regular Premium Fund Value and the Top up Premium Fund Value, if any
b. **Regular Premium Fund Value:** Regular Premium Fund Value is equal to the total units in respect of regular/limited premiums paid under this policy multiplied by the respective unit price on the relevant valuation date
c. **Top-up Premium Fund Value:** Top up Premium Fund Value is equal to the total Units in respect of Top-up premium under this policy multiplied by the respective unit price on the relevant valuation date.
d. **Paid-up Sum Assured:** Paid-up Sum Assured means a proportion of the prevailing Sum Assured4, 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
e. **Unit Price:** Market value of investment held by the fund plus value of current assets less value of current liabilities and provisions, if any, divided by number of units existing on Valuation Date. This calculation will be done before creation / redemption of units.

f. **Discontinued Life Policy Fund:** means a segregated fund, constituted by the Fund Value of all the Discontinued Life Policies, and is maintained by the Company, if any, in accordance with the "IRDAI (Unit Linked Insurance Products) Regulations, 2024" and any subsequent modification made therein by the IRDAI.

Discontinued Life Policy Fund: **Risk Profile – Low** **SFIN: ULIF07026/03/13DISCONLIFE116**

On the date of discontinuance/surrender of the policy before the lock-in period of 5 policy years, the Fund Valueless the discontinuance/ surrender charge as on the date of discontinuance/ surrender 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%

g. **Discontinuance Value:**

1. The Discontinuance Value of the policy will be higher of:
   a) The Fund Value less the discontinuance/surrender, as on date of discontinuance/surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of fund management charge
   b) The Fund Value less the discontinuance/surrender charge, as on date of discontinuance/surrender accumulated at the guaranteed rates of investment return net of fund management charge. The current guaranteed rate of investment return is 4% p.a.
2. The current cap on Fund Management Charge on the Discontinued Life Policy Fund is 0.50% per annum, as per the "IRDAI (Insurance Products) Regulations, 2024".
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.

h. **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: 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 liable for a penalty that may extend up to ten lakh rupees."

Fraud & Misstatement: Section 45 of the Insurance Act, 1938

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 Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.

The Product is also available for sale through online mode

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 savings risks associated with capital markets and the NAV of the units may go up or down based on the performance of the fund and factors influencing the capital market and you will be responsible for your decisions.
- Bajaj Allianz Life Insurance is only the name of the insurance company and Bajaj Allianz Life Future Wealth Gain III is only the name of the plan and does not in any way indicate the quality of the policy, its future prospects or returns.
- Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Flexi Cap Fund, Sustainable Equity Fund, , Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Midcap Index Fund, SmallCap Quality Index Fund, Liquid Fund, Bond 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 Future Wealth Gain III and in any manner does not indicate the quality of the fund and its future prospects or returns.
- Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Midcap Index Fund, SmallCap Quality Index Fund, Liquid Fund, Bond Fund, Nifty Alpha 50 Index Fund and Nifty 200 Alpha 30 Index Fund do not offer a guaranteed or assured return.
- The investment in the units are subject to market and other risks.
- The past performance of the funds of the Insurance Company is not necessarily an indication of the future performance of any of these funds.
- All benefits payable under the policy are subject to the tax laws and other financial enactments, as they exist from time to time.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.

BAJAJ Allianz
LIFE GOALS. DONE.

Contact Details

Bajaj Allianz Life Insurance Co. Ltd., Bajaj Allianz House , Airport Road, Yerawada, Pune - 411 006
IRDAI Reg No.: 116| BALIC CIN: U66010PN2001PLC015959

For any queries please contact:

Sales: 1800 209 4040 | **Service: 1800 209 7272**

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

Bajaj Allianz Life Future Wealth Gain III | **UIN : 116L195V01**

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.

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 Future Wealth Gain III. 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-09604/24

BAJAJ Allianz
LIFE GOALS. DONE.

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Bajaj Allianz Life Future Wealth Gain III

A Unit-linked Non-Participating Individual Life Savings Insurance Plan

Name of the Prospect/ Policyholder:	Valued Customer
Age (Years):	30
Gender	Male
Name of the Life Assured:	Valued Customer
Age (Years):	30
Gender	Male
Sum Assured (Rs.):	1000000
Policy Term (Years):	15
Premium Payment Term (Years):	15
Amount of Instalment Premium (Rs.):	100000
Mode of payment of Premium:	Annual

Name of the Product:	Bajaj Allianz Life Future Wealth Gain III		
Tag Line:	A Unit-linked Non-Participating Individual Life Savings Insurance Plan		
Unique Identification Number:	116L195V01		
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 II - ULIF07709/01/17PURSTKFUN2116	100%	1.30%	Very High
Pure Stock Fund - ULIF02721/07/06PURESTKFUN116	0%	1.35%	Very High
Asset Allocation Fund II - ULIF07205/12/13ASSETALL02116	0%	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
Flexi Cap Fund - ULIF07917/11/21FLXCAPFUND116	0%	1.35%	Very High
Sustainable Equity Fund - ULIF08017/11/21SUSEQUFUND116	0%	1.35%	Very High
Small Cap Fund - ULIF08717/01/23SMALLCAPFU116	0%	1.35%	Very High
Dynamic Asset Allocation Fund - ULIF08617/01/23DYNASALLOC116	0%	1.35%	High
Individual Short Term Debt Fund - ULIF08817/01/23INDSTRMDBT116	0%	0.95%	Moderate
Midcap Index Fund - ULIF08919/10/23MIDCPINDFD116	0%	1.35%	Very High
Smallcap Quality Index Fund - ULIF09103/01/24SMCPQYINDF116	0%	1.35%	Very High
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

Product / RIders Details

Base Plan / Rider	Name of Product / Rider	Option Chosen	UIN	Sum Assured	Policy Term (Years)	Premium Payment Term (Years)	Premium Payment Mode	Instalment Premium Without GST	GST Rate	Instalment Premium with GST
Base Plan	Bajaj Allianz Life Future Wealth Gain III	Not Applicable	116L195V01	10,00,000	15	15	Annual	1,00,000	18% on Charges	1,00,000
							Total	1,00,000		1,00,000

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						
Policy Year	Annualised Premium	Mortality / Morbidity Charge	Other Charges#	GST	Fund Value (at Year End)	Surrender Value (at year end)	Death Benefit	Mortality / Morbidity Charge	Other Charges#	GST	Fund Value (at Year End)	Surrender Value (at year end)	Death or Accelerated Cancer Benefit	Commission
1	1,00,000	681	9,599	1,850	91,483	85,994	10,00,000	680	9,624	1,855	95,068	89,364	10,00,000	5,000
2	1,00,000	625	7,852	1,526	1,88,869	1,84,869	10,00,000	620	7,951	1,543	2,00,016	1,96,016	10,00,000	1,000
3	1,00,000	571	9,136	1,747	2,88,673	2,85,673	10,00,000	557	9,363	1,786	3,11,711	3,08,711	10,00,000	1,000
4	1,00,000	508	10,451	1,973	3,90,964	3,88,964	10,00,000	483	10,867	2,043	4,30,595	4,28,595	10,00,000	1,000
5	1,00,000	443	11,800	2,204	4,95,805	4,95,805	10,00,000	400	12,467	2,316	5,57,137	5,57,137	10,00,000	1,000
6	1,00,000	367	10,229	1,907	6,06,896	6,06,896	10,00,000	299	11,218	2,073	6,95,609	6,95,609	10,00,000	0
7	1,00,000	281	11,694	2,156	7,20,774	7,20,774	10,00,000	179	13,082	2,387	8,43,028	8,43,028	10,00,000	0
8	1,00,000	178	13,196	2,407	8,37,527	8,37,527	10,00,000	32	15,066	2,718	9,99,996	9,99,996	10,00,000	0
9	1,00,000	59	14,735	2,663	9,57,243	9,57,243	10,00,000	0	17,178	3,092	11,66,980	11,66,980	11,66,980	0
10	1,00,000	0	16,314	2,936	11,03,653	11,03,653	11,03,653	0	19,425	3,496	13,73,062	13,73,062	13,73,062	0
11	1,00,000	0	18,243	3,284	12,29,872	12,29,872	12,29,872	0	22,197	3,996	15,63,757	15,63,757	15,63,757	0
12	1,00,000	0	19,907	3,583	13,59,141	13,59,141	13,59,141	0	24,763	4,457	17,66,573	17,66,573	17,66,573	0
13	1,00,000	0	21,611	3,890	14,91,534	14,91,534	14,91,534	0	27,491	4,948	19,82,279	19,82,279	19,82,279	0
14	1,00,000	0	23,355	4,204	16,27,127	16,27,127	16,27,127	0	30,393	5,471	22,11,694	22,11,694	22,11,694	0
15	1,00,000	0	25,143	4,526	18,54,646	18,54,646	18,54,646	0	33,480	6,026	25,74,295	25,74,295	25,74,295	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 Yield	8%	Net Yield	6.87 %	(Amount in Rupees)		
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Administration Charge	Guarantee Charge	Other Charges	Additions to Fund (Loyalty Addition + Fund Booster + Family Benefit*)	Fund Before FMC	Fund Management Charge Incl GST	Fund Value (at Year End)	Surrender Value (at Year End)	Death or Accelerated Cancer Benefit
1	1,00,000	6,000	94,000	680	1,634	2,400	0	0	0	96,512	1,444	95,068	89,364	10,00,000
2	1,00,000	3,000	97,000	620	1,084	2,400	0	0	0	2,03,026	3,010	2,00,016	1,96,016	10,00,000
3	1,00,000	3,000	97,000	557	1,072	2,400	0	0	0	3,16,388	4,677	3,11,711	3,08,711	10,00,000
4	1,00,000	3,000	97,000	483	1,059	2,400	0	0	0	4,37,046	6,451	4,30,595	4,28,595	10,00,000
5	1,00,000	3,000	97,000	400	1,044	2,400	0	0	0	5,65,476	8,339	5,57,137	5,57,137	10,00,000
6	1,00,000	0	1,00,000	299	486	2,400	0	0	0	7,06,014	10,405	6,95,609	6,95,609	10,00,000
7	1,00,000	0	1,00,000	179	464	2,400	0	0	0	8,55,632	12,604	8,43,028	8,43,028	10,00,000
8	1,00,000	0	1,00,000	32	438	2,400	0	0	0	10,14,942	14,946	9,99,996	9,99,996	10,00,000
9	1,00,000	0	1,00,000	0	432	2,400	0	0	0	11,84,419	17,438	11,66,980	11,66,980	11,66,980
10	1,00,000	0	1,00,000	0	432	2,400	0	0	28,485	13,64,667	20,089	13,73,062	13,73,062	13,73,062
11	1,00,000	0	1,00,000	0	432	2,400	0	0	0	15,87,118	23,361	15,63,757	15,63,757	15,63,757
12	1,00,000	0	1,00,000	0	432	2,400	0	0	0	17,92,961	26,388	17,66,573	17,66,573	17,66,573
13	1,00,000	0	1,00,000	0	432	2,400	0	0	0	20,11,887	29,608	19,82,279	19,82,279	19,82,279
14	1,00,000	0	1,00,000	0	432	2,400	0	0	0	22,44,726	33,032	22,11,694	22,11,694	22,11,694
15	1,00,000	0	1,00,000	0	432	2,400	0	0	1,18,604	24,92,365	36,674	25,74,295	25,74,295	25,74,295

								Gross Yield	4%			(Amount in Rupees)		
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Administration Charge	Guarantee Charge	Other Charges	Additions to Fund (Loyalty Addition + Fund Booster + Family Benefit*)	Fund Before FMC	Fund Management Charge Incl GST	Fund Value (at Year End)	Surrender Value (at Year End)	Death or Accelerated Cancer Benefit
1	1,00,000	6,000	94,000	681	1,635	2,400	0	0	0	92,897	1,415	91,483	85,994	10,00,000
2	1,00,000	3,000	97,000	625	1,084	2,400	0	0	0	1,91,762	2,893	1,88,869	1,84,869	10,00,000
3	1,00,000	3,000	97,000	571	1,075	2,400	0	0	0	2,93,081	4,408	2,88,673	2,85,673	10,00,000
4	1,00,000	3,000	97,000	508	1,063	2,400	0	0	0	3,96,925	5,961	3,90,964	3,88,964	10,00,000
5	1,00,000	3,000	97,000	443	1,052	2,400	0	0	0	5,03,357	7,552	4,95,805	4,95,805	10,00,000
6	1,00,000	0	1,00,000	367	498	2,400	0	0	0	6,16,134	9,238	6,06,896	6,06,896	10,00,000
7	1,00,000	0	1,00,000	281	483	2,400	0	0	0	7,31,741	10,967	7,20,774	7,20,774	10,00,000
8	1,00,000	0	1,00,000	178	464	2,400	0	0	0	8,50,266	12,739	8,37,527	8,37,527	10,00,000
9	1,00,000	0	1,00,000	59	443	2,400	0	0	0	9,71,799	14,556	9,57,243	9,57,243	10,00,000
10	1,00,000	0	1,00,000	0	432	2,400	0	0	23,729	10,96,342	16,418	11,03,653	11,03,653	11,03,653
11	1,00,000	0	1,00,000	0	432	2,400	0	0	0	12,48,567	18,695	12,29,872	12,29,872	12,29,872
12	1,00,000	0	1,00,000	0	432	2,400	0	0	0	13,79,799	20,658	13,59,141	13,59,141	13,59,141
13	1,00,000	0	1,00,000	0	432	2,400	0	0	0	15,14,203	22,669	14,91,534	14,91,534	14,91,534
14	1,00,000	0	1,00,000	0	432	2,400	0	0	0	16,51,854	24,727	16,27,127	16,27,127	16,27,127
15	1,00,000	0	1,00,000	0	432	2,400	0	0	88,650	17,92,832	26,836	18,54,646	18,54,646	18,54,646

Family Benefit		
	Benefit @8%	Benefit @4%
Fund value at the end of year-with family benefit	25,85,077	18,62,706
Fund value at the end of year-without family benefit	25,74,295	18,54,646

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. The company declares that it may charge extra premium subject to underwriting of proposal before issuance of the policy.
4. 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.
5. Other charges include morbidity & rider 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, __ Valued Customer _____ (name), • have understood the above statements 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 the 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, if any, paid 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 Future Wealth Gain III is only the name of the Insurance plan and does in no way indicate the quality of the policy, its future prospects or returns.

6. Death Benefit :
Higher of (Prevailing Sum assured or Regular Premium Fund Value Plus Higher of (Top up Sum Assured or Top up Premium Fund Value as on date of intimation of death. If the rider Waiver of Premium (WOP) has been taken under the policy and the WOP benefit has already been triggered under the policy, then, on termination of policy the present value of future WOP instalments, discounted at 4% p.a., shall be payable.

7. Loyalty Addition: The Insurance Company shall allocate Loyalty Additions to the Regular Premium Fund Value2 as a percentage of the average of the daily regular premium fund values2 during previous 3 years (including current year) at the end of every 5th policy year starting from the 10th policy year, provided all due regular premiums have been paid up to date. The Loyalty Additions are below

Annualized Premium	50,000 – 99,999	1,00,000 – 1,99,999	2,00,000-4,99,999	5,00,000 & Above
Percentage	1.50%	2.50%	2.50%	2.50%

8. Fund Booster: Fund Booster will be added to the Regular Premium Fund Value at maturity, provided all due regular premiums have been paid up to the date of the allocation of Fund Booster. The Fund Booster will be a percentage of the average of the daily regular premium fund value during the previous 3 years (including the current year) as mentioned below

Policy Term (in years)/Premium	50,000 – 99,999	1,00,000 – 1,99,999	2,00,000-4,99,999	5,00,000 & Above
10 Years	0%	0%	0%	0%
15 years and above	2%	3%	3%	3%

9. 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.

10. The mortality charges & policy administration charges, if any, are deducted through cancellation of units.
Policy Administration Charge

Annualized Premium/ Policy Year	1 to 5	6 to PT
50,000 – 99,999	0.00%	2.40%
1,00,000 – 1,99,999	2.40%	2.40%
2,00,000-4,99,999	2.40%	2.40%

5,00,000 & Above	2.40%	2.40%

11. 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, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Midcap Index Fund, SmallCap Quality Index Fund,Nifty Alpha 50 Index Fund,Nifty 200 Alpha 30 Index Fund. 1.30% for Pure Stock Fund II. 1.25% for Asset Allocation Fund II, Bluechip Equity Fund. 0.95% for Liquid Fund and Bond Fund. 0.50% for Discontinuance Life Policy Fund.

12. Equity Growth Fund II,Accelerator Mid Cap Fund II , Pure Stock Fund , Asset Allocation Fund II,Bluechip Equity Fund , Liquid Fund , Bond Fund , Flexi CapFund , Sustainable Equity Fund , Pure Stock Fund II, Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Midcap Index Fund, SmallCap Quality Index 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 Future Wealth Gain III and in any manner does not indicate the quality of the Fund, their future prospects or returns.

13. Segregated Fund Identification Number (SFIN) of the funds offered with this product are given below:

Fund	SFIN No
Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116
Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116
Pure Stock Fund	ULIF02721/07/06PURESTKFUN116
Pure Stock Fund II	ULIF07709/01/17PURSTKFUN2116
Asset Allocation Fund II	ULIF07205/12/13ASSETALL02116
Bluechip Equity Fund	ULIF06026/10/10BLUECHIPEQ116
Liquid Fund	ULIF02510/07/06LIQUIDFUND116
Bond Fund	ULIF02610/07/06BONDFUNDLI116
Discontinuance Life Policy Fund	ULIF07026/03/13DISCONLIFE116
Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116
Sustainable Equity Fund	ULIF08017/11/21SUSEQUFUND116
Small Cap Fund	ULIF08717/01/23SMALLCAPFU116
Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALLOC116
Individual Short Term Debt Fund	ULIF08817/01/23INDSTRMDBT116
Midcap Index fund	ULIF08919/10/23MIDCPINDFD116
SmallCap Quality Index Fund	ULIF09103/01/24SMCPQYINDF116
Nifty Alpha 50 Index Fund	ULIF09221/05/24NYAPA50IND116
Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116

14. The past performance of any of the funds of the company is not indicative of the future performance of the fund.

15. Discontinuance/ Surrender Charge as applicable in Regular Premium Units in this policy is given below. It is applicable when regular premium under the policy is discontinued or the policy is surrendered.

Where the policy is discontinued during the policy year	Discontinuance charge for the policies having annualized premium up to Rs. 50000/-	Discontinuance charge for the policies having annualized premium above Rs. 50000/-
1	Lower of 20% * (AP or FV) subject to maximum of Rs. 3,000	Lower of 6% * (AP or FV) subject to maximum of Rs. 6,000
2	Lower of 15% * (AP or FV) subject to maximum of Rs. 2,000	Lower of 4% * (AP or FV) subject to maximum of Rs. 5,000
3	Lower of 10% * (AP or FV) subject to maximum of Rs. 1,500	Lower of 3% * (AP or FV) subject to maximum of Rs. 4,000
4	Lower of 5% * (AP or FV) subject to maximum of Rs. 1,000	Lower of 2% * (AP or FV) subject to maximum of Rs. 2,000
5 & above	Nil	Nil

16. The policyholder may, at any time, surrender the policy. On surrender during the lock-in period, fund value, less the applicable discontinuance/surrender charge as on the date of surrender, will be transferred to the Discontinued Life Policy Fund, and all risk cover will be terminated immediately. The option to revive the policy will not be available to such a surrendered policy. The discontinuance will be applicable only to the Regular Premium Fund Value.

17. There is no surrender charge on surrender of Top Up Premium Units.

18. Indicated Surrender value is not Guaranteed.

19. Charges under the policy are subject to applicable Goods & Service Tax, and will be deducted by cancellation of units.

20. Addition to Fund implies Guaranteed Addition, if any.

21. The rate of return illustrated for various funds are shown at 4% and 8% in confirmation 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 brochure for details about the product including the exclusions under the plan
Please see the product brochure for details about the product.

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