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

BAJAJ Allianz

LIFE GOALS. DONE.

Bajaj Allianz Life

INVEST PROTECT GOAL II

A High Insurance Cover Savings Plan

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

Bajaj Allianz Life

Invest Protect Goal II

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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. Competitive pricing and quick honest response have earned the Company the customer's trust and market leadership in a very short time.

- Bajaj Allianz Life Invest Protect Goal II 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.

Introduction

We plan to provide a life full of happiness and comfort to our loved ones. However, life is full of uncertainties. It is important not just to protect your family against these uncertainties but also to create a savings kitty for fulfilling your own life goals.

Introducing Bajaj Allianz Life Invest Protect Goal II, a Unit Linked Life Insurance product that helps you secure the financial future of your loved ones while providing life cover throughout the policy term along with market-linked returns on your invested premiums.

Reasons to buy this product

- Lump sum payout for your loved ones in your absence
- Helps to grow your invested corpus through market linked returns
- Return of Charges to help boost your fund value
- Loyalty additions as a reward for staying invested
- Fund Maintenance Booster to ensure you remain protected throughout your chosen policy term
- Riders will be available to provide enhanced protection
- Tax benefit as per applicable laws

Product at a glance

Age at Entry for Life Assured (in years)	
Minimum	18 years
Maximum	60 years

Age at Maturity (in years)	
Minimum	38 years
Maximum	100 years

Policy Term (in years)	
Minimum	20 years
Maximum	40 years

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Premium Payment Term (in years)	
Limited Pay	5,6,7,8,9,10,11,12
Regular Pay	Equal to Policy Term

Premium Mode						
	PPT (in years)	Yearly	Half Yearly	Quarterly	Monthly	Top-Up
Minimum	5 to 7	₹48,000	₹24,000	₹12,000	₹4,000	₹5,000
	8 and above	₹18,000	₹9,000	₹4,500	₹1,500	
Maximum	All	No Limit, subject to Board Approved Underwriting Policy (BAUP)				

Sum Assured	
Minimum	7 X Annualised Premium
Maximum	As per maximum Sum Assured (SA) multiple allowed
Top-up	1.25 X Top-Up Premium

All ages mentioned above are as per age on last birthday

Minimum and Maximum Sum Assured will be subject to prevailing Board Approved Underwriting Policy (BAUP)

How does the product work?

Step 1 – Select the Premium Payment Term and the Policy Term for which you wish to remain protected.
Step 2 – Select the level of protection you wish to get
Step 3 – Decide the portfolio strategy and the funds you want to stay invested in
On Maturity, get the Total Fund Value or in case of unfortunate death, nominee will receive the Death Benefit.

Benefits

Death Benefit

On death of the Life Assured during the policy term, the following shall be payable –
Higher of Prevailing Sum Assured* or Regular Premium Fund Value Plus
Higher of Top-up Premium fund value or Top-up premium Sum Assured, if any
The total death benefit shall not be less than Guaranteed Benefit of 105% of the total premiums including Top-Up premiums, if any, received up to the date of death

Note -

- All the above are as on date of intimation of death of the Life Assured
- Benefit is payable if premiums are paid up to date and policy is in-force

*The Sum Assured chosen by the policyholder will be reduced to the extent of the partial withdrawals made from the Regular Premium Fund during the 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 calculating this Sum Assured.

Maturity Benefit

On survival of Life Assured to the maturity date, %Fund Value as on the date of Maturity, shall be payable.

Loyalty Advantage

As a reward for paying premiums regularly, we will contribute to your fund by allocating extra units, at the end of specific policy years, as mentioned below -

- **Return of Premium Allocation Charge (ROAC)** – At the end of 20th Policy year, we will add back all the premium allocation charges with respect to your Regular/Limited premiums to your fund. This will exclude any GST and cess deducted with respect to these charges. There will not be any return of premium allocation charges with respect to the Top-Up Premiums paid, and Surrendered/Discontinued/Paid-up policies. The total amount of premium allocation charges added into each fund available in the policy will be in the same proportion of the Fund Value as at the date of addition. Unit Price/NAV as on the date of ROAC addition will be used for the unitization.

- **Return of Mortality Charge (ROMC)** – Mortality charge deducted during the policy term shall be added back to your fund as per the table given below –

At the end of Policy Year	Return of Mortality Charges
7	25% of the Mortality charge deducted till 7th year
15	50% of the total Mortality charge deducted till end of the 15th year Less Mortality charge already returned
20	100% of Mortality charges deducted till the end of the 20th Policy Year Less Mortality charge already returned
25 or at Maturity whichever is earlier	100% of Mortality charges deducted from 21st Policy Year to (end of the 25th Policy Year or till Maturity, whichever is earlier)
30 or at Maturity whichever is earlier	100% of Mortality charges deducted from 26th Policy Year to (end of the 30th Policy Year or till Maturity, whichever is earlier)
35 or at Maturity whichever is earlier	100% of Mortality charges deducted from 31st Policy Year to (end of the 35th Policy Year or till Maturity, whichever is earlier)
40 or at Maturity whichever is earlier	100% of Mortality charges deducted from 36th Policy Year to (end of the 40th Policy Year or till Maturity, whichever is earlier)

- This above addition will be done to the Regular Premium Fund Value and will exclude, Top-Up Premium Fund Value, any extra mortality charge and/or any GST and cess with respect to the mortality charges deducted.
- Return of mortality charges will not be offered in case the policy is terminated, surrendered, discontinued or paid up. There will not be any ROMC w.r.t. any Top-Up Premiums paid
- The amount of ROMC will be added into the Funds in the same proportion as the value of those Funds as at the date of the ROMC addition. Unit Price/NAV as on the date of ROMC addition will be used for the unitization.

Loyalty Addition - We will contribute to your fund by adding a specific percentage of the average of your previous Three years' daily Regular Premium Fund Value as mentioned below –

End of Policy Year	20th year	25th year	30th year	35th year	40th year
LA %-ages	2.50%	2.50%	3.00%	4.00%	4.50%

- The Three years in consideration will include the current year
- The Top-Up premium Fund Value will not be considered for this addition
- Loyalty addition will not be offered in case the policy is terminated, surrendered, discontinued or paid up.
- The amount of LAs will be added into each fund available in the policy will be in the same proportion of the Regular Premium Fund Value (as applicable in the policy) as at the date of Loyalty Addition. Unit Price as on the date of Loyalty Addition will be used for the unitisation.

Fund Maintenance Booster (FMB) – From the 4th policy year, at the start of any policy month, after premium payment (if any) and before any due charges are deducted, if your Total Fund Value falls below one Annualized Premium, then, we shall add FMB to your Regular Premium Fund Value

o FMB = One Annualized Premium – Total Fund Value

- No FMB will be available in a surrendered Policy (after the date of surrender), a Discontinued Policy or a Policy converted to paid-up
- FMB will only be added to the Regular Premium Fund Value and not to Top-Up Premium Fund Value.
- The amount of FMB that will be added into each fund available in the policy will be in the same proportion of the Regular Premium Fund Value (as applicable in the policy) as at the date of addition of FMB. Unit Price as on the date of FMB will be used for the unitization.

Family Benefit

At the inception of the policy, 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 paid to you on Maturity and will be added into the Regular Premium Fund Value. Family Benefit will be 1% of the average of your previous Three years' daily Regular Premium Fund Value.

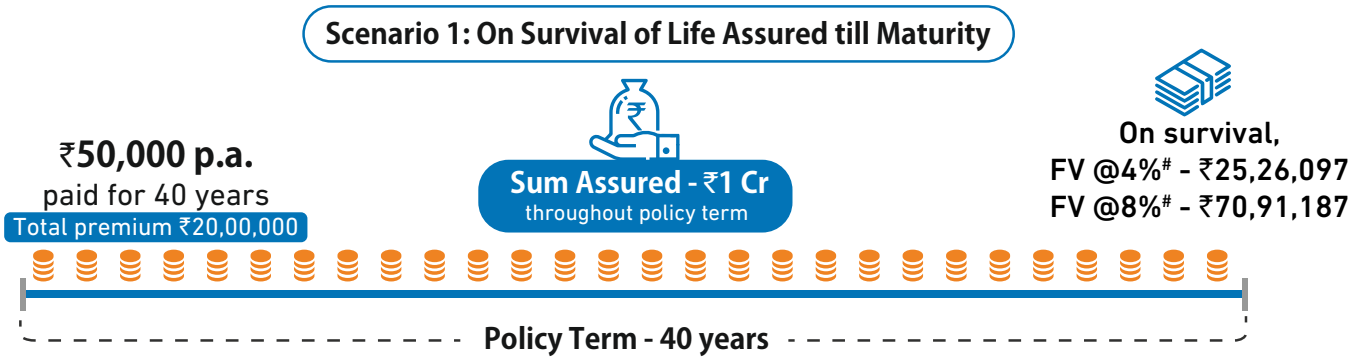
Policy Term	Family Benefit %
PT >= 20 years	1.00%

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.
There will not be any Family Benefit with respect to the Top-Up premiums paid.
Family benefit will not be offered in case the policy is terminated, surrendered, discontinued or paid up.
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

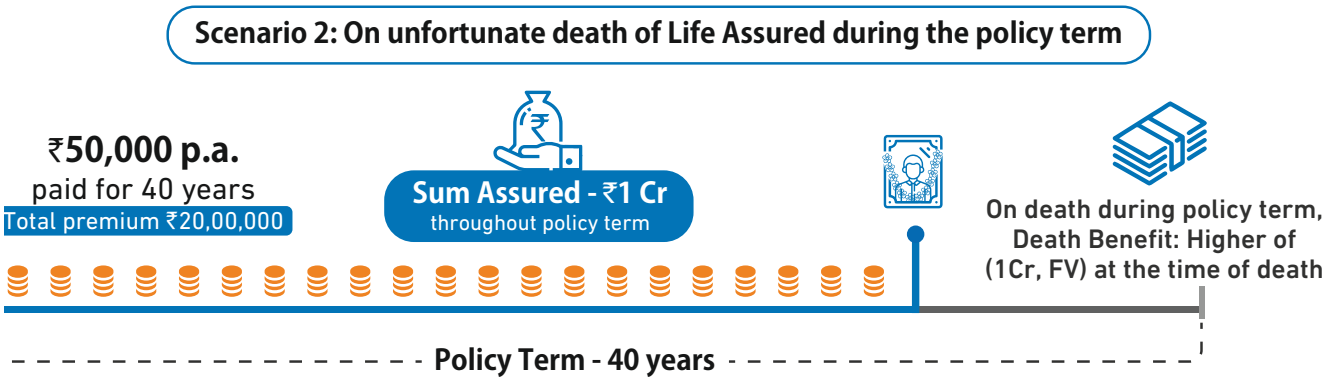
Illustration

- **For a customer of age 35 years, with Policy term and PPT of 40 years, who buys Bajaj Allianz Life Invest Protect Goal II for Sum Assured of 1 Cr. The total premiums paid is Rs. 20 Lakhs**

o **On Survival of Life Assured till Maturity -**



o **On unfortunate death of Life Assured during the policy term -**



- **For the same customer aged 35 years, with Policy term of 40 years, who buys Bajaj Allianz Life Invest Protect Goal II for Sum Assured of 1 Cr –**

PPT (in years)	Annual Premium (₹)	Total Premium	FV @4%# (₹)	FV@8%# (₹)
7	1,33,334	9,33,338	12,52,249	65,87,430
10	83,334	8,33,340	12,13,140	50,59,302
12	71,429	8,57,148	11,98,437	49,45,534

The above illustrations are considering investment is in the "Pure Stock Fund II and Goods & Service Tax of 18%". All figures are in rupees. The premiums are paid annually. The assumed rate of 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.

Rider Available

You have an option to enhance your protection by opting for rider available in the product.
1. Bajaj Allianz Life Linked Accident Protection Rider UIN: 116A055V02

Please refer to respective rider sales literature or visit the insurance company's website or consult your insurance consultant for more details and eligibility condition.

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Investment Strategies

At policy inception, customer can choose any one of the below two mentioned portfolio strategies -

- **Investor Selectable Portfolio Strategy**

In this strategy, you can choose to invest your premiums in any one or more of the below mentioned funds –

Sr. No	Fund name and objective	Asset Allocation	Risk profile
1	**Equity Growth Fund II** The investment objective of this fund is to provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation. SFIN: ULIF05106/01/10EQTYGROW02116	Equity: Not less than 60% Bank deposits: 0% to 40% Money market instruments, Cash, Mutual funds^: 0% to 40%	Very High
2	**Accelerator Mid-Cap Fund II** 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. SFIN: ULIF05206/01/10ACCMIDCA02116	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%	Very High
3	**Pure Stock Fund** 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 SFIN: ULIF02721/07/06PURESTKFUN116	Equity: Not less than 60% Bank deposits: 0% to 40% Money market instruments, Cash, Mutual funds^: 0% to 40%	Very High
4	**Pure Stock Fund II** The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions SFIN: ULIF07709/01/17PURSTKFUN2116	Equity: Not less than 75% Money market instruments, Cash, Fixed deposits, Mutual funds^: 0% to 25%	Very High
5	**Bluechip Equity Fund** The investment objective of this fund is to provide capital appreciation through investment in equities forming part of NSE NIFTY. SFIN: ULIF06026/10/10BLUECHIPEQ116	Equity: Not less than 60% Bank deposits: 0% to 40% Money market instruments, Cash, Mutual funds^: 0% to 40%	High
6	**Asset Allocation Fund II** 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 SFIN: ULIF07205/12/13ASSETALL02116	Equity: 40% - 90% Debt, Bank deposits & Fixed Income Securities: 0% - 60% Money market instruments: 0% - 50%	High
7	**Flexi Cap Fund** To achieve capital appreciation by investing in a diversified basket of stocks across market capitalization i.e. Large cap, mid cap and small cap SFIN: ULIF07917/11/21FLXCAPFUND116	Equity and equity related instruments: 65%- 100% Cash, bank deposits, liquid mutual funds and money market instruments: 0%- 35%	Very High
8	**Sustainable Equity Fund** To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards SFIN: ULIF08017/11/21SUSEQUFUND116	Equity and equity related instruments: 65%- 100% Cash, bank deposits, liquid mutual funds and money market instruments: 0%- 35%	Very High

9	**Small Cap Fund** To achieve capital appreciation by investing in a diversified basket of predominantly small cap stocks. SFIN: ULIF08717/01/23SMALLCAPFU116	Equity : 65%-100% Bank deposits, money market instrument and mutual funds^: 0%-35%	Very High
10	**Dynamic Asset Allocation Fund** 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. SFIN: ULIF08617/01/23DYNASALLOC116	Equity and Equity related instrument: 10%-90% Debt and Debt related instrument: 10%-90% Money market instrument: 0% -80%	High
11	**Individual Short Term Debt Fund** To provide stable returns through investment in various fixed income securities SFIN: ULIF08817/01/23INDSTRMDBT116	Debt and Debt related instrument: 40%-100% Money Market Instrument: 0%-60%	Moder-ate
12	**Bond Fund** The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities SFIN: ULIF02610/07/06BONDFUNDLI116	Debt and debt related securities incl. Fixed deposits: 40% to 100% Money market instruments, Cash, Mutual funds^: 0% to 60%	Moder-ate
13	**Liquid Fund** 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 SFIN: ULIF02510/07/06LIQUIDFUND116	Bank deposits and Money Market Instruments: 100%	Low
14	**Midcap Index Fund#** To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index SFIN: ULIF08919/10/23MIDCPINDFD116	Equity and Equity related instrument: 65%-100% Cash, Bank deposits, Liquid Mutual funds, money market instruments: 0%- 35%	Very High
15	**SmallCap Quality Index Fund#** To provide capital appreciation through investment in equities forming part of Nifty SmallCap 250 Quality 50 Index SFIN: ULIF09103/01/24SMCPQYINDF116	Equity & Equity related instruments: 65-100% Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments: 0-35%	Very High
16	**Nifty Alpha 50 Index Fund#** To provide capital appreciation through investment in equities forming part of Nifty Alpha 50 Index SFIN: ULIF09221/05/24NYAPA50IND116	Equity & Equity related instruments: 65-100%. Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments: 0-35%	Very High
17	**Nifty 200 Alpha 30 Index Fund#** To provide capital appreciation through investment in equities forming part of Nifty 200 Alpha 30 Index SFIN: ULIF09321/05/24N200AP30IN116	Equity & Equity related instruments: 65-100%. Cash, Bank Deposits, Liquid Mutual Funds and Money Market Instruments: 0-35%	Very High

^The maximum investment in mutual funds shall be governed by the relevant IRDAI guidelines.
#Please note that the fund aims to replicate the performance of benchmark index, subject to tracking error.
You have the option to switch units from one fund to another, by giving written notice to the company. You can switch out of this Portfolio Strategy at any Policy Anniversary by giving a written notice to the 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.

Automatic Transfer Strategy

This strategy allows you to manage your exposure to equity markets by systematically transferring your money from a lower risk Fund to higher risk Fund(s).

This is how the strategy works -

- Premiums (Regular/limited and top-up premiums if any, post deduction of premium allocation charges) received will be allocated either in Bond Fund or Liquid Fund, as per your choice
- At the start of every monthly anniversary of the policy, a proportion (as mentioned in the table below) of Total Fund Value, shall be switched to the other Fund(s) as selected by you
- The proportion to be switched shall be

Outstanding no. of months till the next premium due date	11	10	9	8	7	6	5	4	3	2	1
Proportion of Fund Value	1/11	1/10	1/9	1/8	1/7	1/6	1/5	1/4	1/3	1/2	1

- This strategy will not be applicable for monthly mode of premium payment
- You can choose to switch out of the strategy at any Policy Anniversary by giving written notice to the Company 30 days in advance.

Charges

Mortality Charge

Mortality Charge is applied on the Sum At Risk under the policy and is deducted at the rate as applicable on a monthly basis.

Fund Management Charge

Sr. No.	Fund	Fund Management Charge per annum
1	Accelerator Mid Cap Fund II	1.35%
2	Asset Allocation Fund II	1.25%
3	Bluechip Equity Fund	1.25%
4	Bond Fund	0.95%
5	Equity Growth Fund II	1.35%
6	Liquid Fund	0.95%
7	Pure Stock Fund	1.35%
8	Pure Stock Fund II	1.30%
9	Flexi Cap Fund	1.35%
10	Sustainable Equity Fund	1.35%
11	Small Cap Fund	1.35%
12	Dynamic Asset Allocation Fund	1.35%
13	Individual Short Term Debt Fund	0.95%
14	Midcap Index Fund	1.35%
15	SmallCap Quality Index Fund	1.35%
16	Nifty Alpha 50 Index Fund	1.35%
17	Nifty 200 Alpha 30 Index Fund	1.35%
18	Discontinued Life Policy Fund	0.50%

This charge would be adjusted in Unit Price/NAV.

Policy Administration Charge

For the first five Policy Years – 1.08% of the Annualized Premium (capped to a maximum of Rs. 500 per month)
6th year to the end of Policy Term – 4.50% p.a. of Annualized Premium (capped to a maximum of Rs. 500 per month)

Premium Allocation Charge

The premium allocation charge is deducted from the premium amount at the time of premium payment and units are allocated in the chosen fund thereafter.

Premium Mode	Policy Year			
	1	2	3-5	6 to PPT
Yearly Mode	6%	6%	6%	0.0%
Other than Yearly Mode	5%	5%	5%	0.0%

Top -Ups have a premium allocation charge of 2.0%

Miscellaneous Charge

The Miscellaneous Charge will be of Rs.100 per applicable incidence except for switching between fund/portfolio-strategies, partial withdrawals, Top Ups which shall be free. This will be deducted as charges by cancellation of units.

Discontinuance / Surrender Charge

Under a Regular/Limited Premium Policy, the Discontinuance Charge, as per table below, shall be applicable to the Regular Premium Fund Value only, on the Date of Discontinuance of the Policy.

Where the Policy is discontinued during the Policy Year	Discontinuance charge for the policies having anualized premium up to ₹50000/-	Discontinuance charge for the policies having annualized premium above ₹ 50000/-
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

Here, AP = Annualized Premium & FV = Regular Premium Fund Value
No Discontinuance/ Surrender Charge will be applied on Units in respect of Top-Up Premium.

Other facilities

Can I switch between funds?

Yes, you can switch units between funds only if Investor Selectable Portfolio Strategy has been chosen. 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.

Can I change the Portfolio Strategy?

Yes, you may change your Portfolio Strategy by giving a written notice to the Company at least 30 days prior to any Policy Anniversary. On switching into the Investor Selectable Portfolio Strategy, the existing funds and the new premiums paid will be allocated into the Funds of your choice. On switching into the Automatic Transfer Strategy, the existing funds and the new premiums paid will be allocated as per respective strategy.
Miscellaneous charge will be applicable

Can I change the premium apportioned to the Funds?

Yes. You may choose to change the proportion of premiums invested in a Fund under Investor Selectable Portfolio Strategy. The premium proportion to any Fund must be at least 5% of the premiums. The 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.
Miscellaneous charges shall be applicable.

Can I change the premium payment frequency?

You can opt to change your Prevailing premium payment frequency at Policy Anniversary, by giving 30 days prior notice, to any other frequency (i.e., yearly, half yearly, quarterly or monthly), subject to applicable minimum Premium under the product on date of receipt of such request.
Miscellaneous charge, will be applicable for this alteration.

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Is Partial Withdrawal allowed?

Yes. You will have an option to partially withdraw the funds after the Lock-in Period i.e. from the 6th policy year onwards.

- On partial withdrawals, eligible Top-Up Premium Fund Value would be taken out 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 shall have a Lock-in Period of five (5) years from the date of payment of each Top Up premium.
- However, the Regular Premium Fund Value should not fall below three times of the Annualized Premium, across all Funds, after a partial withdrawal.
- Minimum Amount of partial withdrawal at any one time is INR 5,000.
- 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 leads to foreclosure of policy.
- No charges shall be levied for partial withdrawal.
- In the Investor Selectable Portfolio Strategy, you will have the option to choose the fund you want to do partial withdrawals from. In the Automatic Transfer 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 Company reserves the right at any time and from time to time to vary the minimum/maximum value of units to be withdrawn, charge on partial withdrawal, and/or the minimum balance of value of units to be maintained after such partial withdrawals, by giving written notice of three months in advance, subject to prior approval from IRDAI.

Do I have an option to increase or decrease the Sum Assured?

Yes. You can increase the Sum Assured at any policy anniversary as per the prevailing Board Approved Underwriting Policy. You can decrease the Sum Assured subject to the minimum Sum Assured limits as permitted at the point of such change request. Increase or decrease in Sum Assured will not change the premium payable under the policy. Once revised, the death benefit payable will be based on the revised Sum Assured under the Policy. This will be referred to as the prevailing Sum Assured. The Sum Assured can be increased or decreased provided all due premiums till date have been paid and the payment of premiums under the policy has not been discontinued Mortality charges shall be revised accordingly and Miscellaneous Charge will be applicable.

Do I have an option to pay Top Up Premiums?

- You have an option to pay Top Up premiums at any time during the Policy Term, except during the last five (5) policy years, over and above the regular/limited premiums payable, provided all due regular/limited premiums have been paid. The Top Up premiums would be treated as a single premium.
- The amount of Top Up premium paid shall determine the Top Up sum assured. The Top Up Sum Assured will be as allowed in the product.
- The minimum Top Up premium payable is ₹5,000, subject always to the company's right to alter this minimum amount payable from time to time subject to prior approval from the IRDAI.
- The Company reserves the right to disallow a Top Up premium based on the prevailing board approved underwriting policy.
- Top Up premiums once paid cannot be withdrawn from the fund for a period of five (5) years from the date of payment of the Top Up premium, except in case of complete surrender of the policy.
- Once death claim has been triggered, no Top Up premium would be allowed in the policy after date of intimation of death of the Life Assured.

Is the product available through online mode?

The policy is also available for sale through online mode

What is the Tax Benefit available under this plan?

As per applicable tax laws 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

Please Note - The charges for all these options shall be levied by cancellation of units at the unit price as on the due day.

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Other Benefits, Terms & Conditions under the product

Is there any Surrender benefit?

Yes, you get an option to surrender the policy.

- During the lock-in period of first 5 policy years in case the customer wants to surrender the policy:
  - The Regular Premium Fund Value less the discontinuance/ surrender charge, along with the Top-Up Premium Fund Value, if any, as on the date of surrender, will be credited to the Discontinued Life Policy Fund (maintained by the Insurance Company), and the risk cover under the policy will cease.
  - You will not have the option to revive such a surrendered policy.
  - The Discontinuance Value, at the end of the Lock-in Period will be payable as Surrender Value.
- On surrender after the lock-in period, the surrender value available will be the Total Fund Value as on the date of surrender.
- The policy shall thereafter terminate upon payment of the surrender value by the Company.

What is the Free Look period available under this plan?

- You will have 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.
- In the event You disagree to any of the policy terms or conditions, or otherwise and has not made any claim, you 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.

Can I assign or nominate the policy?

Assignment as in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time can be done. Nomination as in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time can be done.

What is the Grace period under this plan?

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

Can I revive the policy?

A policy which has been discontinued or is Paid-up due to non-payment of premiums can only be revived subject to following conditions:

- 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.
- Such information and documentation as per the prevailing board approved underwriting policy 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 prevailing Board Approved Underwriting Policy.
- On revival of the Policy,
  1. All the due but unpaid Premiums collected, without charging any interest or fee, will be unitized.
  2. The Discontinuance Value of the Policy together with the amount of Discontinuance/Surrender Charge (without any interest) as deducted by the Company shall be restored to the applicable Fund(s) available at the time of discontinuance, at their prevailing Unit Price.
  3. The Premium Allocation Charge and Policy Administration Charge due during the discontinuance period shall be deducted from the Premiums paid or from the Fund(s) at the time of revival.

4. The Policy will be revived restoring the risk cover and Guaranteed Benefit
5. Fund Maintenance Booster will be assessed from the next policy month.
6. The Loyalty Advantages – ROAC, ROMC and Loyalty Additions – due but not allocated during the period the Policy was in paid-up shall be added to the Regular Premium Fund Value[1] at revival date.

Are there any other Terms & Conditions?

- **Non-Forfeiture**

a) On Discontinuance of Regular Premiums due during the first five (5) Policy years, the Policy will be converted to a Discontinued Life Policy (without any risk cover, any additional rider cover, Guaranteed 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, in writing, agree 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, 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 with respect to the revival of the Policy, the Discontinuance Value shall be payable as the Surrender Benefit 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, any additional rider cover, Guaranteed Benefit, Loyalty Addition or Fund Booster 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, Guaranteed Benefit, Loyalty Addition, Return of Mortality Charge or Fund Booster. The Paid-up Sum Assured will be the 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, in writing, agree 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: Intimate the Insurance Company to 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 does not revive the Policy during the revival period, or the Insurance Company does not receive any intimation in writing 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.
   iii) If you do not exercise any option [as mentioned in Sub-Section b)i) above], the policy shall continue 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.
   iv) If you decide to surrender the Policy as per Option B 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.

- **Computation of Unit Price/NAV**
- Unit Price or NAV means the value per unit calculated in Rupees as follows:
- Unit Price = [Market value of investment held by the Fund + value of current assets – (value of current liabilities and provisions, if any)]/Number of units existing on valuation date (before creation/redemption of units)

- **Suicide exclusion**
  In case of death due to suicide within 12 months from the Date of Commencement of the policy or from the date of latest revival of the policy, whichever is later, the nominee or beneficiary of the policy shall be entitled to the Total Fund Value, as available on the date of intimation of death. Any charges other than the Fund Management Charges recovered subsequent to the date of death shall be added to the Total Fund Value as at the date of intimation of death. There is no other exclusion applicable w.r.t death, other than suicide clause.

- **Foreclosure**
  Any time after three (3) policy years for a policy which has discontinued paying its due premium and if the Fund Value is lower than one (1) Annualized Premium, the policy shall be foreclosed, and any Surrender Value shall be paid, as per the conditions in the Surrender Value Section above. Before foreclosure of the Policy, you will be given the option to pay any Limited/Regular Premiums due under the Policy or to pay Top Up Premium, as applicable.
  For an in-force policy, after three policy years, fund is protected through Fund Maintenance Booster (FMB). Through FMB, total Fund Value is protected to not go below One Annualized Premium.

- **Force Ma'jeure**

i) As per IRDAI (Insurance Product) Regulations 2024, the Company will declare a 'Single' Unit Price or Net Asset Value (NAV) for each segregated fund on a day-to-day basis.
ii) 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])
iii) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
iv) The Company shall inform the 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.
v) The Company shall continue to invest as per the Fund mandates as described in section 'Investment Strategies' above. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 1(8) of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024] in circumstances mentioned under sub-section iii) and sub-section iv) above. The exposure of the Fund as per the Fund mandates as described in section 'Investment Strategies' above shall be re-instated within reasonable timelines once the force majeure situation ends.
vi) Some examples of such circumstances [in sub-section iii) & sub-section iv) above] are:
   (1) 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.
   (2) When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the continuing Policyholders.
   (3) In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
   (4) In the event of any force majeure or disaster that affects the normal functioning of the Company.
vii) In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

- **Revision of Charges**

After taking due approval from the IRDAI, the Insurance Company reserves the right to revise the charges except the Premium Allocation Charge and Mortality Charge which are guaranteed throughout the policy term

- Fund Management Charge up to a maximum of 1.35% per annum will be adjusted in the unit price/NAV for Accelerator Mid Cap Fund II, Asset Allocation Fund II, Bluechip Equity Fund, Bond Fund, Equity Growth Fund II, Liquid Fund, Pure Stock Fund, Pure Stock Fund II, Flexi Cap Fund , Sustainable Equity Fund , Small Cap Fund, Dynamic Asset

Allocation Fund, Midcap Index Fund, Individual Short Term Debt Fund, SmallCap Quality Index Fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund 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
- 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 terminate the policy and take the surrender value, as applicable.

- **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.

- **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.

- **Prohibition of Rebate: Section 41 of the Insurance Act 1938**
  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 provisions of this section shall be liable for a penalty that may extend up to ten lakh rupees."

- **Applicability of Goods and 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.

- **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 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 Invest Protect Goal II is only the name of the product and does not in any way indicate the quality of the policy, its future prospects or returns.
- Accelerator Mid Cap Fund II, Asset Allocation Fund II, Bluechip Equity Fund, Bond Fund, Equity Growth Fund II, Liquid Fund, Pure Stock Fund, Pure Stock Fund II, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, SmallCap Quality Index Fund, Midcap Index Fund, Individual Short Term Debt 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 Invest Protect Goal II and in any manner does not indicate the quality of the fund and its future prospects or returns.
- Accelerator Mid Cap Fund II, Asset Allocation Fund II, Bluechip Equity Fund, Bond Fund, Equity Growth Fund II, Liquid Fund, Pure Stock Fund, Pure Stock Fund II, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Midcap Index Fund, Individual Short Term Debt Fund, SmallCap Quality Index Fund, Nifty Alpha 50

Index Fund and Nifty 200 Alpha 30 Index Fund do not offer a guaranteed or assured return.

- The investments in the units are subject to market and other risks.
- 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.

Contact Details

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

For any queries please contact:

Sales: 1800 209 0144	Service: 1800 209 7272	
Mail us: customercare@bajajallianz.co.in	Visit us at: www.bajajallianzlife.com	UIN: 116L192V01

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

Disclaimer

- All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The Policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Invest Protect Goal II. 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.
- Insurance is the subject matter of solicitation

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.

Definitions:
You / Your – shall mean the Policyholder / Life Assured, as applicable
%**Fund Value -** is the sum total of the Regular Premium Fund Value(1) and Top-up Premium Fund Value(2)
Where
(1)**Regular Premium Fund Value** is equal to the total Units in respect of Limited/Regular Premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and
(2)**Top-Up Premium Fund Value** is equal to the total Units in respect of Top-Up premium multiplied by the respective unit price on the relevant valuation date.

BJAZ-BR-EC-09191/24

Bajaj Allianz Life Invest Protect Goal II

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

Customer Details	
Name of the Prospect / Policyholder	Valued Customer
Age (in years)	35
Gender of the Prospect / Policyholder	M
Name of the Life Assured	Valued Customer
Age (in years)	35
Gender of the Life Assured	M

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 Invest Protect Goal II	Not Applicable	116L192V01	1,00,00,000	40	40	Annual	50,000	18% on Charges	50,000
Rider	Bajaj Allianz Life Linked Accident Protection Rider	Accidental Death Benefit	116A055V02	2,00,00,000	36	36	Annual	9,400	18% on Premium	11,092
Rider	Bajaj Allianz Life Linked Accident Protection Rider	Accidental Total Permanent Disability Benefit	116A055V02	1,00,00,000	36	36	Annual	2,500	18% on Premium	2,950
							Total	61,900		64,042

Investment Strategy Opted for			Investor Selectable Portfolio Strategy		
Fund opted for along with risk levels					
Sr.No	Fund Name	SFIN	Risk Level	Fund Management Charge	Investment%
1	Liquid Fund	ULIF02510/07/06LIQUIDFUND116	Low	0.95%	0%
2	Bond Fund	ULIF02610/07/06BONDFUNDLI116	Moderate	0.95%	0%
3	Individual Short Term Debt Fund	ULIF08817/01/23INDSTRMDBT116	Moderate	0.95%	0%
4	Asset Allocation Fund II	ULIF07205/12/13ASSETALL02116	High	1.25%	0%
5	Bluechip Equity Fund	ULIF06026/10/10BLUECHIPEQ116	High	1.25%	0%
6	Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALLOC116	High	1.35%	0%
7	Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116	Very High	1.35%	0%
8	Accelerator Mid-Cap Fund II	ULIF05206/01/10ACCMIDCA02116	Very High	1.35%	0%
9	Pure Stock Fund II	ULIF07709/01/17PURSTKFUN2116	Very High	1.30%	100%
10	Pure Stock Fund	ULIF02721/07/06PURESTKFUN116	Very High	1.35%	0%
11	Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116	Very High	1.35%	0%
12	Sustainable Equity Fund	ULIF08017/11/21SUSEQUFUND116	Very High	1.35%	0%
13	Small Cap Fund	ULIF08717/01/23SMALLCAPFU116	Very High	1.35%	0%
14	Midcap Index Fund	ULIF08919/10/23MIDCPINDFD116	Very High	1.35%	0%
15	SmallCap Quality Index Fund	ULIF09103/01/24SMCPQYINDF116	Very High	1.35%	0%
16	Nifty Alpha 50 Index Fund	ULIF09221/05/24NYAPA50IND116	Very High	1.35%	0%
17	Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116	Very High	1.35%	0%

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)

Policy Year	Annualised Premium	At 4% p.a. Gross Investment Return						At 8 % p.a. Gross Investment Return						Commission payable to Intermediary (Rs.)
		Mortality Charge	Other Charges#	GST	FV at End of year	Surrender Value	Death Benefit	Mortality Charge	Other Charges#	GST	FV at End of year	Surrender Value	Death Benefit	
1	50,000	9,816	4,066	2,499	35,203	32,203	1,00,00,000	9,815	4,077	2,501	36,777	33,777	1,00,00,000	12,500
2	50,000	10,375	4,525	2,682	70,589	68,589	1,00,00,000	10,372	4,567	2,689	75,212	73,212	1,00,00,000	500
3	50,000	11,011	4,986	2,880	1,06,069	1,04,569	1,00,00,000	11,003	5,079	2,895	1,15,318	1,13,818	1,00,00,000	500
4	50,000	11,739	5,448	3,094	1,41,536	1,40,536	1,00,00,000	11,724	5,613	3,121	1,57,094	1,56,094	1,00,00,000	500
5	50,000	12,558	5,909	3,324	1,76,880	1,76,880	1,00,00,000	12,533	6,169	3,366	2,00,537	2,00,537	1,00,00,000	500
6	50,000	13,472	5,110	3,345	2,13,568	2,13,568	1,00,00,000	13,433	5,489	3,406	2,47,321	2,47,321	1,00,00,000	0
7	50,000	14,500	5,585	3,615	2,70,780	2,70,780	1,00,00,000	14,441	6,110	3,699	3,16,679	3,16,679	1,00,00,000	0
8	50,000	15,638	6,330	3,954	3,07,146	3,07,146	1,00,00,000	15,553	7,034	4,066	3,68,257	3,68,257	1,00,00,000	0
9	50,000	16,964	6,798	4,277	3,42,806	3,42,806	1,00,00,000	16,843	7,717	4,421	4,21,539	4,21,539	1,00,00,000	0
10	50,000	18,487	7,256	4,634	3,77,506	3,77,506	1,00,00,000	18,318	8,422	4,813	4,76,407	4,76,407	1,00,00,000	0
11	50,000	20,260	7,698	5,032	4,10,926	4,10,926	1,00,00,000	20,029	9,146	5,251	5,32,674	5,32,674	1,00,00,000	0
12	50,000	22,320	8,122	5,480	4,42,691	4,42,691	1,00,00,000	22,008	9,886	5,741	5,90,102	5,90,102	1,00,00,000	0
13	50,000	24,722	8,520	5,984	4,72,352	4,72,352	1,00,00,000	24,305	10,640	6,290	6,48,376	6,48,376	1,00,00,000	0
14	50,000	27,511	8,888	6,552	4,99,395	4,99,395	1,00,00,000	26,959	11,402	6,905	7,07,115	7,07,115	1,00,00,000	0
15	50,000	30,711	9,218	7,187	6,32,441	6,32,441	1,00,00,000	29,985	12,166	7,587	8,73,724	8,73,724	1,00,00,000	0
16	50,000	33,937	10,945	8,079	6,55,670	6,55,670	1,00,00,000	32,989	14,383	8,527	9,39,425	9,39,425	1,00,00,000	0
17	50,000	37,928	11,218	8,846	6,74,689	6,74,689	1,00,00,000	36,686	15,236	9,346	10,04,791	10,04,791	1,00,00,000	0
18	50,000	42,286	11,432	9,669	6,88,959	6,88,959	1,00,00,000	40,679	16,082	10,217	10,69,437	10,69,437	1,00,00,000	0
19	50,000	46,980	11,581	10,541	6,97,962	6,97,962	1,00,00,000	44,928	16,916	11,132	11,33,006	11,33,006	1,00,00,000	0
20	50,000	51,944	11,658	11,448	10,77,242	10,77,242	1,00,00,000	49,357	17,734	12,076	15,71,670	15,71,670	1,00,00,000	0
21	50,000	54,777	16,636	12,854	10,86,306	10,86,306	1,00,00,000	51,512	23,620	13,524	16,59,122	16,59,122	1,00,00,000	0
22	50,000	59,830	16,713	13,778	10,89,548	10,89,548	1,00,00,000	55,714	24,761	14,486	17,47,004	17,47,004	1,00,00,000	0
23	50,000	65,022	16,712	14,712	10,86,662	10,86,662	1,00,00,000	59,907	25,908	15,447	18,35,354	18,35,354	1,00,00,000	0
24	50,000	70,357	16,629	15,657	10,77,330	10,77,330	1,00,00,000	64,079	27,062	16,405	19,24,227	19,24,227	1,00,00,000	0
25	50,000	75,872	16,460	16,620	14,14,599	14,14,599	1,00,00,000	68,246	28,223	17,364	23,60,779	23,60,779	1,00,00,000	0
26	50,000	78,377	20,886	17,867	14,03,602	14,03,602	1,00,00,000	69,190	34,091	18,590	24,76,804	24,76,804	1,00,00,000	0
27	50,000	84,184	20,693	18,878	13,85,397	13,85,397	1,00,00,000	73,041	35,619	19,559	25,95,502	25,95,502	1,00,00,000	0
28	50,000	90,477	20,400	19,958	13,59,232	13,59,232	1,00,00,000	77,040	37,183	20,560	27,16,863	27,16,863	1,00,00,000	0
29	50,000	97,404	19,997	21,132	13,24,154	13,24,154	1,00,00,000	81,265	38,780	21,608	28,40,780	28,40,780	1,00,00,000	0
30	50,000	1,05,152	19,470	22,432	17,75,367	17,75,367	1,00,00,000	85,813	40,410	22,720	34,37,590	34,37,590	1,00,00,000	0
31	50,000	1,07,312	25,401	23,888	17,38,499	17,38,499	1,00,00,000	84,395	48,454	23,913	36,03,484	36,03,484	1,00,00,000	0
32	50,000	1,16,489	24,838	25,439	16,89,770	16,89,770	1,00,00,000	88,770	50,650	25,096	37,74,582	37,74,582	1,00,00,000	0
33	50,000	1,27,004	24,108	27,200	16,27,295	16,27,295	1,00,00,000	93,494	52,912	26,353	39,50,788	39,50,788	1,00,00,000	0
34	50,000	1,39,100	23,183	29,211	15,48,853	15,48,853	1,00,00,000	98,584	55,240	27,688	41,31,978	41,31,978	1,00,00,000	0
35	50,000	1,53,040	22,032	31,513	21,58,894	21,58,894	1,00,00,000	1,04,038	57,632	29,101	49,50,212	49,50,212	1,00,00,000	0
36	50,000	1,54,905	30,061	33,294	20,74,402	20,74,402	1,00,00,000	96,882	68,705	29,806	51,96,981	51,96,981	1,00,00,000	0
37	50,000	1,71,468	28,809	36,050	19,68,072	19,68,072	1,00,00,000	1,00,534	71,995	31,055	54,54,972	54,54,972	1,00,00,000	0
38	50,000	1,90,663	27,247	39,224	18,36,230	18,36,230	1,00,00,000	1,03,925	75,438	32,285	57,25,216	57,25,216	1,00,00,000	0
39	50,000	2,12,989	25,322	42,896	16,74,516	16,74,516	1,00,00,000	1,06,870	79,049	33,466	60,09,034	60,09,034	1,00,00,000	0
40	50,000	2,39,047	22,973	47,164	25,26,097	25,26,097	1,00,00,000	1,09,122	82,849	34,555	70,91,187	70,91,187	1,00,00,000	0

includes all charges other than mortality charge, See Part B for details
The Benefits shown above (Death Benefit, Surrender Value) are payable assuming Death / Surrender occur at the end of the year.

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

												Amount(in Rs.)				
												Gross Yield	8%	Net Yield	6.94 %	Death Benefit
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Allocation Charge	Mortality Charge	GST (Excl On FMC)	Policy Admin. Charge	Guaranteee Charge	Other Charges*	Return of Mortality Charge	Loyalty Addition + FMB + ROAC+ Family Benefit		Fund Before FMC	FMC Incl. GST	Fund at End of year	Surrender Value	Lumpsum
1	50,000	3,000	47,000	9,815	2,404	540	0	0	0	0		37,411	634	36,777	33,777	1,00,00,000
2	50,000	3,000	47,000	10,372	2,504	540	0	0	0	0		76,424	1,212	75,212	73,212	1,00,00,000
3	50,000	3,000	47,000	11,003	2,618	540	0	0	0	0		1,17,135	1,816	1,15,318	1,13,818	1,00,00,000
4	50,000	3,000	47,000	11,724	2,748	540	0	0	0	0		1,59,540	2,446	1,57,094	1,56,094	1,00,00,000
5	50,000	3,000	47,000	12,533	2,893	540	0	0	0	0		2,03,638	3,102	2,00,537	2,00,537	1,00,00,000
6	50,000	0	50,000	13,433	2,823	2,250	0	0	0	0		2,51,143	3,822	2,47,321	2,47,321	1,00,00,000
7	50,000	0	50,000	14,441	3,004	2,250	0	0	20,831	0		3,00,403	4,555	3,16,679	3,16,679	1,00,00,000
8	50,000	0	50,000	15,553	3,204	2,250	0	0	0	0		3,73,902	5,645	3,68,257	3,68,257	1,00,00,000
9	50,000	0	50,000	16,843	3,437	2,250	0	0	0	0		4,27,991	6,451	4,21,539	4,21,539	1,00,00,000
10	50,000	0	50,000	18,318	3,702	2,250	0	0	0	0		4,83,690	7,283	4,76,407	4,76,407	1,00,00,000
11	50,000	0	50,000	20,029	4,010	2,250	0	0	0	0		5,40,812	8,137	5,32,674	5,32,674	1,00,00,000
12	50,000	0	50,000	22,008	4,366	2,250	0	0	0	0		5,99,113	9,011	5,90,102	5,90,102	1,00,00,000
13	50,000	0	50,000	24,305	4,780	2,250	0	0	0	0		6,58,276	9,900	6,48,376	6,48,376	1,00,00,000
14	50,000	0	50,000	26,959	5,258	2,250	0	0	0	0		7,17,914	10,799	7,07,115	7,07,115	1,00,00,000
15	50,000	0	50,000	29,985	5,802	2,250	0	0	1,07,830	0		7,77,595	11,701	8,73,724	8,73,724	1,00,00,000
16	50,000	0	50,000	32,989	6,343	2,250	0	0	0	0		9,53,743	14,317	9,39,425	9,39,425	1,00,00,000
17	50,000	0	50,000	36,686	7,008	2,250	0	0	0	0		10,20,114	15,324	10,04,791	10,04,791	1,00,00,000
18	50,000	0	50,000	40,679	7,727	2,250	0	0	0	0		10,85,759	16,322	10,69,437	10,69,437	1,00,00,000
19	50,000	0	50,000	44,928	8,492	2,250	0	0	0	0		11,50,312	17,306	11,33,006	11,33,006	1,00,00,000
20	50,000	0	50,000	49,357	9,289	2,250	0	0	3,33,301	43,158		12,13,483	18,271	15,71,670	15,71,670	1,00,00,000
21	50,000	0	50,000	51,512	9,677	2,250	0	0	0	0		16,84,339	25,217	16,59,122	16,59,122	1,00,00,000
22	50,000	0	50,000	55,714	10,434	2,250	0	0	0	0		17,73,567	26,563	17,47,004	17,47,004	1,00,00,000
23	50,000	0	50,000	59,907	11,188	2,250	0	0	0	0		18,63,270	27,917	18,35,354	18,35,354	1,00,00,000
24	50,000	0	50,000	64,079	11,939	2,250	0	0	0	0		19,53,505	29,278	19,24,227	19,24,227	1,00,00,000
25	50,000	0	50,000	68,246	12,689	2,250	0	0	2,99,457	47,659		20,44,311	30,648	23,60,779	23,60,779	1,00,00,000
26	50,000	0	50,000	69,190	12,859	2,250	0	0	0	0		25,14,376	37,572	24,76,804	24,76,804	1,00,00,000
27	50,000	0	50,000	73,041	13,552	2,250	0	0	0	0		26,34,878	39,376	25,95,502	25,95,502	1,00,00,000
28	50,000	0	50,000	77,040	14,272	2,250	0	0	0	0		27,58,084	41,221	27,16,863	27,16,863	1,00,00,000
29	50,000	0	50,000	81,265	15,033	2,250	0	0	0	0		28,83,886	43,106	28,40,780	28,40,780	1,00,00,000
30	50,000	0	50,000	85,813	15,851	2,250	0	0	3,86,349	84,218		30,12,051	45,028	34,37,590	34,37,590	1,00,00,000
31	50,000	0	50,000	84,395	15,596	2,250	0	0	0	0		36,58,005	54,521	36,03,484	36,03,484	1,00,00,000
32	50,000	0	50,000	88,770	16,384	2,250	0	0	0	0		38,31,694	57,112	37,74,582	37,74,582	1,00,00,000
33	50,000	0	50,000	93,494	17,234	2,250	0	0	0	0		40,10,569	59,781	39,50,788	39,50,788	1,00,00,000
34	50,000	0	50,000	98,584	18,150	2,250	0	0	0	0		41,94,506	62,529	41,31,978	41,31,978	1,00,00,000
35	50,000	0	50,000	1,04,038	19,132	2,250	0	0	4,69,282	1,62,904		43,83,377	65,351	49,50,212	49,50,212	1,00,00,000
36	50,000	0	50,000	96,882	17,844	2,250	0	0	0	0		52,75,398	78,417	51,96,981	51,96,981	1,00,00,000
37	50,000	0	50,000	1,00,534	18,501	2,250	0	0	0	0		55,37,271	82,299	54,54,972	54,54,972	1,00,00,000
38	50,000	0	50,000	1,03,925	19,111	2,250	0	0	0	0		58,11,578	86,362	57,25,216	57,25,216	1,00,00,000
39	50,000	0	50,000	1,06,870	19,642	2,250	0	0	0	0		60,99,657	90,623	60,09,034	60,09,034	1,00,00,000
40	50,000	0	50,000	1,09,122	20,047	2,250	0	0	5,17,332	2,65,721		64,03,241	95,107	70,91,187	70,91,187	1,00,00,000

The Benefits shown above (Death Benefit, Surrender Value) are payable assuming Death / Surrender occur at the end of the year.

											Amount(in Rs.)				
											Gross Yield	4%			Death Benefit
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Allocation Charge	Mortality Charge	GST (Excl On FMC)	Policy Admin. Charge	Guaranteee Charge	Other Charges*	Return of Mortality Charge	Loyalty Addition + FMB + ROAC+ Family Benefit	Fund Before FMC	FMC Incl. GST	Fund at End of year	Surrender Value	Lumpsum
1	50,000	3,000	47,000	9,816	2,404	540	0	0	0	0	35,824	620	35,203	32,203	1,00,00,000
2	50,000	3,000	47,000	10,375	2,505	540	0	0	0	0	71,751	1,163	70,589	68,589	1,00,00,000
3	50,000	3,000	47,000	11,011	2,619	540	0	0	0	0	1,07,776	1,707	1,06,069	1,04,569	1,00,00,000
4	50,000	3,000	47,000	11,739	2,750	540	0	0	0	0	1,43,787	2,252	1,41,536	1,40,536	1,00,00,000
5	50,000	3,000	47,000	12,558	2,898	540	0	0	0	0	1,79,676	2,795	1,76,880	1,76,880	1,00,00,000
6	50,000	0	50,000	13,472	2,830	2,250	0	0	0	0	2,16,942	3,374	2,13,568	2,13,568	1,00,00,000
7	50,000	0	50,000	14,500	3,015	2,250	0	0	20,868	0	2,53,847	3,935	2,70,780	2,70,780	1,00,00,000
8	50,000	0	50,000	15,638	3,220	2,250	0	0	0	0	3,11,960	4,814	3,07,146	3,07,146	1,00,00,000
9	50,000	0	50,000	16,964	3,459	2,250	0	0	0	0	3,48,172	5,367	3,42,806	3,42,806	1,00,00,000
10	50,000	0	50,000	18,487	3,733	2,250	0	0	0	0	3,83,413	5,907	3,77,506	3,77,506	1,00,00,000
11	50,000	0	50,000	20,260	4,052	2,250	0	0	0	0	4,17,355	6,429	4,10,926	4,10,926	1,00,00,000
12	50,000	0	50,000	22,320	4,423	2,250	0	0	0	0	4,49,619	6,929	4,42,691	4,42,691	1,00,00,000
13	50,000	0	50,000	24,722	4,855	2,250	0	0	0	0	4,79,751	7,399	4,72,352	4,72,352	1,00,00,000
14	50,000	0	50,000	27,511	5,357	2,250	0	0	0	0	5,07,228	7,833	4,99,395	4,99,395	1,00,00,000
15	50,000	0	50,000	30,711	5,933	2,250	0	0	1,09,174	0	5,31,488	8,222	6,32,441	6,32,441	1,00,00,000
16	50,000	0	50,000	33,937	6,514	2,250	0	0	0	0	6,65,930	10,260	6,55,670	6,55,670	1,00,00,000
17	50,000	0	50,000	37,928	7,232	2,250	0	0	0	0	6,85,272	10,582	6,74,689	6,74,689	1,00,00,000
18	50,000	0	50,000	42,286	8,016	2,250	0	0	0	0	6,99,794	10,835	6,88,959	6,88,959	1,00,00,000
19	50,000	0	50,000	46,980	8,861	2,250	0	0	0	0	7,08,973	11,011	6,97,962	6,97,962	1,00,00,000
20	50,000	0	50,000	51,944	9,755	2,250	0	0	3,43,117	32,875	7,12,351	11,102	10,77,242	10,77,242	1,00,00,000
21	50,000	0	50,000	54,777	10,265	2,250	0	0	0	0	11,03,281	16,975	10,86,306	10,86,306	1,00,00,000
22	50,000	0	50,000	59,830	11,174	2,250	0	0	0	0	11,06,614	17,066	10,89,548	10,89,548	1,00,00,000
23	50,000	0	50,000	65,022	12,109	2,250	0	0	0	0	11,03,728	17,065	10,86,662	10,86,662	1,00,00,000
24	50,000	0	50,000	70,357	13,069	2,250	0	0	0	0	10,94,298	16,968	10,77,330	10,77,330	1,00,00,000
25	50,000	0	50,000	75,872	14,062	2,250	0	0	3,25,858	27,562	10,77,948	16,768	14,14,599	14,14,599	1,00,00,000
26	50,000	0	50,000	78,377	14,513	2,250	0	0	0	0	14,25,592	21,991	14,03,602	14,03,602	1,00,00,000
27	50,000	0	50,000	84,184	15,558	2,250	0	0	0	0	14,07,160	21,762	13,85,397	13,85,397	1,00,00,000
28	50,000	0	50,000	90,477	16,691	2,250	0	0	0	0	13,80,649	21,417	13,59,232	13,59,232	1,00,00,000
29	50,000	0	50,000	97,404	17,938	2,250	0	0	0	0	13,45,095	20,941	13,24,154	13,24,154	1,00,00,000
30	50,000	0	50,000	1,05,152	19,332	2,250	0	0	4,55,594	40,807	12,99,285	20,319	17,75,367	17,75,367	1,00,00,000
31	50,000	0	50,000	1,07,312	19,721	2,250	0	0	0	0	17,65,817	27,319	17,38,499	17,38,499	1,00,00,000
32	50,000	0	50,000	1,16,489	21,373	2,250	0	0	0	0	17,16,424	26,654	16,89,770	16,89,770	1,00,00,000
33	50,000	0	50,000	1,27,004	23,266	2,250	0	0	0	0	16,53,088	25,792	16,27,295	16,27,295	1,00,00,000
34	50,000	0	50,000	1,39,100	25,443	2,250	0	0	0	0	15,73,554	24,701	15,48,853	15,48,853	1,00,00,000
35	50,000	0	50,000	1,53,040	27,952	2,250	0	0	6,42,944	64,096	14,75,197	23,343	21,58,894	21,58,894	1,00,00,000
36	50,000	0	50,000	1,54,905	28,288	2,250	0	0	0	0	21,07,219	32,817	20,74,402	20,74,402	1,00,00,000
37	50,000	0	50,000	1,71,468	31,269	2,250	0	0	0	0	19,99,411	31,339	19,68,072	19,68,072	1,00,00,000
38	50,000	0	50,000	1,90,663	34,724	2,250	0	0	0	0	18,65,726	29,496	18,36,230	18,36,230	1,00,00,000
39	50,000	0	50,000	2,12,989	38,743	2,250	0	0	0	0	17,01,741	27,225	16,74,516	16,74,516	1,00,00,000
40	50,000	0	50,000	2,39,047	43,434	2,250	0	0	9,69,073	79,273	15,02,204	24,453	25,26,097	25,26,097	1,00,00,000

Family Benefit		
	Benefit @8%	Benefit @4%
Fund value at the end of year-with family benefit	71,50,236	25,43,713
Fund value at the end of year-without family benefit	70,91,187	25,26,097

The Benefits shown above (Death Benefit, Surrender Value) are payable assuming Death / Surrender occur at end of the year.

Notes:

1. Refer the salesliterature for explanation of terms used in this illustration.

2. Fund Management Charge is based on the specific fund option(s) chose

3. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then such charges are not considered in this illustration other cases, rider charges are included in other charges.

4. Other charges include morbidity and rider Charges , if any

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

Place:
Date: Signature of Agent/ Intermediary/ Official

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

Date: Signature of Prospect / Policyholder

Notes: Bajaj Allianz Life Invest Protect Goal II

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 Invest Protect Goal II 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. On death of the life assured, Higher of (Prevailing Sum Assured or Regular Premium Fund Value) plus Higher of (Top up Sum Assured or Top up Premium Fund Value) is payable, provided all due premiums are paid up to date.The total death benefit shall be at least the Guaranteed Benefit of 105% of Total premiums paid

7. The plan provides Loyalty Advantage, as detailed below. These will be added into the fund provided all due premiums under the policy are paid up to the date of each Loyalty Advantage. The Loyalty Advantage available in the product are:

i) Return Of Premium Allocation Charge (ROAC) :At the end of the 20th policy year, the total of all the premium allocation charges w.r.t. regular/limited premiums deducted under the policy will be added into the fund

ii) Return Of Premium Mortality Charge (ROMC) :The mortality charges deducted will be added to the Fund value including to the Top-up Fund Value (in amount and timing) as per the table given below-

At the end of Policy Year	Return of Mortality Charge of
7	25% of Mortality charge deducted till 7th year
15	50% of total Mortality charge deducted till 15th year Less Mortality charge already returned
20	100% of Mortality charge deducted till the end 20th Policy Year Less Mortality charge already returned
25 or at Maturity whichever is earlier	100% of Mortality charges deducted from 21st Policy Year to (end of the 25th Policy Year or at Maturity, whichever is earlier)
30 or at Maturity whichever is earlier	100% of Mortality charges deducted from 26th Policy Year to (end of the 30th Policy Year or at Maturity ,whichever is earlier)
35 or at Maturity whichever is earlier	100% of Mortality charges deducted from 31st Policy Year to (end of the 35th Policy Year or at Maturity, whichever is earlier)
40 or at Maturity whichever is earlier	100% of Mortality charges deducted from 36th Policy Year to (end of the 40th Policy Year or at Maturity, whichever is earlier)

iii) Loyalty Addition (LA): At the end of 20th Policy Year and end of every 5th Policy Year thereafter, till the end of the Policy term (as applicable in the policy), Loyalty Additions as a proportion (as given in the table below) of the average of the daily Regular Premium Fund Values during the previous 3 years (including the current year) will be added into the fund.

End of Policy Year	20th year	25th year	30th year	35th year	40th year
LA%	2.50%	2.50%	3.00%	4.00%	4.50%

iv) Fund Maintenance Booster (FMB): From the 4th policy year, if the Fund Value is below one (1) Annualized Premium (will be checked at the start of each Policy month), then, Fund Maintenance Booster will be added to the fund

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