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

BAJAJ Allianz

LIFE GOALS DONE

Bajaj Allianz Life

SMART WEALTH GOAL IV

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

"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".

WHY BAJAJ ALLIANZ LIFE INSURANCE?

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India.

Bajaj Allianz Life Smart Wealth Goal IV is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The Policyholder is solely responsible for his/her decisions while investing in ULIPs.

BAJAJ ALLIANZ LIFE SMART WEALTH GOAL IV

Life is about making smart choices, so are savings. Especially when these choices are about your Life Goals. Presenting Bajaj Allianz Life Smart Wealth Goal IV, an insurance plan loaded with smart features like Life cover, Return of Life Cover charge, Return of Allocation charge and multiple investment strategies to make the most of your savings.

Bajaj Allianz Life Smart Wealth Goal IV is a non-participating, life, individual, Unit-Linked single[1] & limited/ regular premium payment plan. Under this plan, you can opt for any one of the three variants mentioned below. The chosen variant cannot be changed during the term of the policy.

- **Wealth**
- **Child Wealth**
- **Joint Life Wealth**

For details of "Child Wealth" variant and "Joint Life Wealth" variant, please refer to the respective Sales Literatures
[1]Available only for Wealth (Single premium) and Joint Life Wealth variant

How this plan works?

In Bajaj Allianz Life Smart Wealth Goal IV, Premiums paid by you, are saved, as per your chosen portfolio strategy across the various applicable Funds. The units are allocated at the prevailing Unit Price/NAV of the Fund, post deduction of Premium Allocation Charge. The Mortality charge and Policy Administration charge is deducted monthly through cancellation of units. Fund management charge is adjusted in the Unit Price/NAV.

BAJAJ ALLIANZ LIFE SMART WEALTH GOAL IV – WEALTH VARIANT

Key Advantages

- Loyalty Benefits with option of Periodical Money Backs
  - Fund Boosters
  - Return of Allocation Charge (ROAC)
- Return of Mortality Charge (ROMC)
- Option to receive Maturity Benefit or Death Benefit in installments with Return Enhancer
- Choice of five (5) investment portfolio strategies
- Choice of Seventeen (17) Funds
- Option to reduce the Premium
- Option to change Premium paying term
- Tax benefit may be as per prevalent tax laws

BENEFITS PAYABLE

Maturity Benefit

Provided the Policy is in-force and the Life Assured is alive, the Maturity Benefit will be the Fund value as on the date of maturity of your Policy.

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, Prevailing Sum Assured# or Regular Premium Fund value/Single premium fund value

  plus
- Higher of, Prevailing Top up Sum Assured or Top up Premium Fund value, if any.

The Death Benefit payable is subject to the Guaranteed Benefit of 105% of the Total Premiums paid, till the date of death.

All the above is paid as on date of receipt of intimation of death at the Company's office. The risk cover will terminate on the date of intimation of death of the Life Assured.

#Sum Assured: The Sum Assured shall be reduced to the extent of the non-systematic partial withdrawals made from the regular/single premium fund during the two (2) year period immediately preceding the death of the life assured.

Loyalty Benefits with option of Periodical Money Backs

The Company shall add Loyalty Benefits to the Regular Premium Fund value/ Single premium fund value, provided all due Regular Premiums/Single premium have been paid up to date of each Loyalty Benefit.

At Policy inception, you may choose the option to take the Loyalty Benefits as Periodical Money Backs (through systematic partial withdrawals), immediately after they have been added in the Regular Premium Fund Value/ Single premium fund value. You may alter your choice to receive Periodical Money Backs any number of times before the end of 10th Policy year.
You can opt out of this option any-time before the 10th policy year.
If this option to receive Periodical Money Backs has not been chosen at inception/opted out by 10th year, you cannot receive the Loyalty Benefits again as Periodical Money Backs, and such Loyalty Benefits will remain in the Regular Premium Fund Value/Single premium fund value.

The Loyalty Benefits available in the plan are as mentioned below:

Return of Premium Allocation Charge (ROAC): At the end of the 10th Policy year or the date of maturity (whichever is earlier), the total of all the Premium Allocation charges, deducted under the Policy will be added into the Fund as Loyalty Benefit.

Fund Boosters: At the end of 15th policy year and every 5th policy year thereafter till PT (maximum till 60th policy year), Fund Booster as a percentage of the Average of the daily Regular Premium Fund value or the average of the daily single premium fund values during the previous 3 years (including the current year) will be added into the Fund as Loyalty Benefit.
The applicable percentages are as given in the table below.

End of Policy Year	Premium	15th year	20th year	25th year	30th year	35th year	40th year	45th year	50th year	55th year	60th year
Fund Booster (%)	Regular/ Limited premium	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%
	Single Premium	2.00%	3.00%	N/A							

Note:

- *Loyalty Benefits including Periodical Money Backs, if opted, will not be paid for a Surrendered, Discontinued or Policy converted to Paid-up Policy.*
- *There will not be any Loyalty Benefits w.r.t. any Top-Up premiums paid or any Top-up Premium Fund Value*
- *The amount of Loyalty benefits will be added into each fund will be in the same proportion of the Regular Premium Fund Value or the Single Premium Fund Value (as applicable in the policy) as at the date of Loyalty Benefit. Unit Price as on the date of Loyalty Benefit will be used for the unitisation.*
- *ROAC will exclude any Goods & Service Tax/any other applicable tax with respect to the Premium Allocation charge deducted, subject to change in tax laws*

Return of Mortality Charge (ROMC)

At the end of the Policy term, on the date of maturity of your Policy, the total amount of Mortality charges deducted in respect of life cover provided throughout the Policy term, will be added back as ROMC, to the Fund value. ROMC is not applicable in case of a Surrendered, Discontinued or Paid-up Policy, and will be payable provided all due Regular Premiums/single premium under the Policy have been paid up to date.

Note:

1) The total amount of all mortality charges will be added into each fund will be in the same proportion of the Fund Value as at the date of addition. Unit Price as on the date of addition will be used for the unitisation.

2) ROMC will be excluding any extra Mortality charge & or Goods & Service Tax/any other applicable tax levied on the Mortality charge deducted, subject to changes in tax laws

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 paid to you on maturity and will be added into the regular premium fund value/single premium fund value as a percentage of the average of your previous three years daily single/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. Also no Family Benefit will be available on the discontinuance or paid-up of the policy

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.

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

Riders available

You have an option to enhance your protection by opting for rider available in the variant.

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 condition.

Sample Illustration

Pawan is 35 years old and has various LifeGoals to be achieved. He has taken a Bajaj Allianz Life Smart Wealth Goal IV Policy (Wealth Variant) to meet his LifeGoals for a Policy Term of 20 years. He is paying an Annual Premium of Rs. 1 lac for a payment term of 10 years with a Sum Assured of Rs 10 Lacs. The total premium paid by Pawan is Rs. 10,00,000. Let's see the benefits available under the Policy.

Total Survival & Maturity Benefit:

At Assumed return[3]	At the end of 10th year	At the end of 15th year	At the end of 20th year			Total Benefit [A+B+C]
	Return of Allocation Charge (ROAC)	Fund Booster	Fund Booster [A]	Return of Mortality Charge (ROMC) [B]	Maturity Benefit (Fund value) [C]	
of 8%	30,000	16,986	29,159	4,635	25,48,408	25,82,202**
of 4%	30,000	11,990	17,052	5,437	14,12,101	14,34,590**

Death Benefit:

In case of Pawan's unfortunate death on the 17th year, the Death Benefit, based on the assumed investment returns, are as per the table given below.

At Assumed return[3]	At the end of 10th year	At the end of 15th year	Death Benefit at 17th year
	Return of Allocation Charge (ROAC)	Fund Booster	
of 8%	30,000	16,986	21,18,294*
of 4%	30,000	11,990	13,14,564*

The Death Benefit is subject to a minimum of the guaranteed benefit, which is 105% of the total Premiums paid, till the date of death.

***All figures are in rupees. The returns indicated at 4% and 8% are illustrative and not guaranteed, subject to Policy terms & conditions and do not indicate the upper or lower limits of returns under the Policy.*
[3]The above illustrations are considering investment is in the "Pure Stock Fund II and Goods & Service Tax of 18%"

Eligibility table

Parameter	Details				
Minimum Entry Age	0 year *In case of minor life, the risk cover will commence immediately on date of commencement of Policy and the Policy will vest on the attainment of majority (age 18 years)*				
Maximum Entry Age	Regular/ Limited Premium: 60 years Single Premium: 70 years				
Minimum Age at Maturity	18 years				
Maximum Age at Maturity	Regular/ limited premium: 99 years Single premium: 90 year				
Policy Term	Regular/ Limited Premium: 10 years to 60 years Single Premium: 10 years to 20 years				
Premium Paying Term	• Single Pay • Limited/ Regular Premium **For maturity age less than or equal to 85 years:** 5 years to PT chosen **For maturity age greater than 85 years:** 10 years to PT chosen Maximum Premium Payment Term cessation age is 85 years				
Minimum Premium	Frequency	Yearly	Half-yearly	Quarterly	Monthly
	Single premium	Rs.48000			
	Regular/Limited Premium (in Rs.)	12,000	6,000	3,000	1,000
	Quarterly & Monthly Premium payment frequency will be available under auto-debit options as approved by RBI				

<table>
<tr><td>Maximum Premium</td><td>As per maximum Sum Assured</td></tr>
<tr><td>Premium Payment Frequency</td><td>Yearly, Half-yearly, Quarterly and Monthly</td></tr>
<tr><td>Minimum & Maximum Sum Assured</td><td>Regular/ Limited Premium:
Minimum:
Age at Entry less than 50 Y: 7 times Annualized Premium
Age at Entry 50 Y and Above: 5 times Annualized Premium

Maximum: 10 times Annualized Premium

Single Premium:
Minimum:
Age at Entry less than 50 Y: 1.25 times single premium
Age at Entry 50 Y and Above: 1.10 times single premium
Maximum: maximum sum assured will be based on policy term and age:
<table>
<tr><th>Age</th><th>SA multiple</th></tr>
<tr><td><=40 years</td><td>10 times SP[$] for policy term <=10 years
1.25 times SP for policy term > 10 years</td></tr>
<tr><td>>40 years</td><td>1.25 times SP</td></tr>
</table></td></tr>
<tr><td>Minimum Top up Sum Assured</td><td>Single/ Regular/ Limited
Age at Entry less than 50 Y: 1.25 times Top up Premium
Age at Entry 50 Y and Above: 1.10 times Top up Premium</td></tr>
<tr><td>Maximum Top up Sum Assured</td><td>Regular/ Limited Premium: 10 times Top up Premium
Single Premium: 1.25 times Top up Premium</td></tr>
</table>

Age calculated is age as at the last birthday

Maximum Sum Assured shall be as per the Board Approved Underwriting Policy (BAUP)

Minimum and Maximum Premium shall be as per the Board Approved Underwriting Policy (BAUP)

[$]SP: Single Pay

Policy Features

Surrender Value

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

i. On surrender during the lock-in period the Fund value, less the Discontinuance/ Surrender charge, as on the date of surrender, will be transferred to the Discontinued Life Policy Fund, and all risk covers and rider covers if any will cease immediately. The option to revive the policy will not be available to such a surrendered policy. The Discontinued value as at the end of the lock-in period will be available to you as Surrender Value.

ii. On surrender after the lock-in period, the Surrender Value available will be Regular Premium Fund value/ Single premium fund value, along with Top up Premium Fund value, if any as on the date of surrender, and will be payable immediately.

iii. The Policy shall terminate upon payment of the Surrender Value by the Company.

Investment Options and Funds

Bajaj Allianz Life Smart Wealth Goal IV provides you with five unique portfolio strategies, out of which any one can be chosen at the inception of your Policy:Investor Selectable Portfolio Strategy

- Wheel of Life Portfolio Strategy II
- Trigger Based Portfolio Strategy II
- Auto Transfer Portfolio Strategy
- Capital Preservation-Oriented 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 (17) 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 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%

iv. Pure Stock Fund II Risk profile - Very High (SFIN:ULIF07709/01/17PURSTKFUN2116)

The investment objective of this Fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco & Tobacco related institutions.

Portfolio Allocation:

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

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%

ix. Flexi Cap Fund Risk Profile – Very High (SFIN: ULIF07917/11/21FLXCAPFUND116)

To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap

Portfolio Allocation:

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

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[5] Risk Profile: Very High (SFIN: ULIIF08919/10/23MIDCPINDFD116)

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 and Money Market Instruments	0% - 35%

xv. SmallCap Quality Index Fund[5] Risk Profile: Very High (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 and 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 and 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 and 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 Company.
- The Company may add, close, merge, modify or consolidate the Funds under this Policy with prior approval from the IRDAI.
- 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 - II

- This strategy provides you with "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 Company 30 days in advance.
- If you have opted for this Portfolio Strategy at the commencement of the Policy, the Regular/ Limited/ single Premium and the Top up Premium, if any, would be allocated in the Funds mentioned (namely 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.
- If you have switched to this Portfolio Strategy at any subsequent Policy Anniversary:
  - The company will reallocate the Regular Premium Fund value/Single premium fund value and Top up Premium Fund value among various Funds in the proportion mentioned in the table below depending on the outstanding years to maturity of the Policy.
  - The Regular/Limited Premiums and Top up Premiums, if any paid in that particular Policy year will also be allocated in the same proportion.
- On each Policy Anniversary, the company will reallocate the Regular Premium Fund value/Single premium fund value and Top up Premium Fund value among various Funds in the proportion based on the outstanding years to maturity of the Policy.
- All allocation & de-allocations of units shall be based on the prevailing unit price/NAV.
- This will ensure that a balance is maintained between the Policyholder's "years to maturity" and level of risk on investments to optimize the returns.
- The Premium (Regular/Limited/single and Top up Premium, if any) and Fund value (Regular Premium Fund value/single premium fund value and Top up Premium Fund value) allocation/reallocation will be as follows:

Years to Maturity	Proportion in Following Funds				
	Equity Growth Fund II	Accelerator Mid-Cap Fund II	Bond Fund	Liquid Fund	Total
10 & Above	40%	45%	15%	0%	100%
9	35%	50%	15%	0%	100%
8	30%	55%	15%	0%	100%
7	25%	60%	15%	0%	100%
6	25%	60%	15%	0%	100%
5	20%	65%	15%	0%	100%
4	20%	55%	15%	10%	100%
3	20%	50%	15%	15%	100%
2	10%	30%	30%	30%	100%
1	0%	0%	35%	65%	100%

- You will not have the option to switch units or change the apportionment of Premium to various Funds, under the Wheel of Life Portfolio Strategy - II.
- 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.

c) Trigger Based Portfolio Strategy II:

- You can opt for this Portfolio Strategy at the commencement of the Policy
- Under this Portfolio Strategy, Regular/Limited/Single Premium and Top up Premiums if any, (after any Premium Allocation charge) will be allocated between two Funds, Equity Growth Fund II (an equity-oriented Fund), and Bond Fund (a debt-oriented Fund), in a 75%: 25% proportion.
- The Fund value proportions may subsequently get altered due to market movements. On the pre-defined trigger event mentioned below, the Funds will be re-balanced or reallocated.
- The trigger event is a 15% upward or downward movement in unit price/NAV of Equity Growth Fund II or in the unit price/NAV of the Bond Fund, since the previous rebalancing or from the unit price/NAV at the inception of the Policy, whichever is later.
- On the occurrence of the trigger event of 15% upward movement with respect to:

- The Equity Growth Fund II, any value of units in Equity Growth Fund II which is in excess of three times the value of units in Bond Fund is considered as gains and is switched to the Liquid Fund - by redemption of appropriate units from Equity Growth Fund II.
- The Bond Fund, any value of units in Bond Fund which is in excess of three times the value of units in Equity Growth Fund II is considered as gains and is switched to the Liquid Fund - by redemption of appropriate units from Bond Fund.

- On the occurrence of the trigger event of 15% downward movement with respect to the Equity Growth Fund II or the Bond Fund, units in the Liquid Fund, if any, will be switched to the Equity Growth Fund II and the Bond Fund such that, after transfer, the ratio of the value of units in the Equity Growth Fund II to that in the Bond Fund is restored to 75%:25%, to the extent possible and subject to availability of units in the Liquid Fund.
- This ensures that such gains are capitalized and protected from future equity market fluctuations, while maintaining the asset allocation between Equity Growth Fund II and Bond Fund at 75%:25%.
- You can switch out of this Portfolio Strategy at any Policy Anniversary by giving a written notice to the company 30 days in advance.

d) Auto Transfer Portfolio Strategy:

- This strategy helps you to save your money in a systematic way by automatically transferring your money every month, from low risk Fund to Fund(s) of your choice.
- 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 Company 30 days in advance.
- In this Portfolio Strategy, your Premium will be allocated in Bond Fund and / or Liquid Fund, as specified by you
- At the start of each monthly anniversary of the Policy, a proportion (as mentioned below) of Fund value in the Bond Fund and/or Liquid Fund as on that date will be switched to the other Fund/s (available in the plan) as specified by you.
- The proportion to be switched will depend upon the number of outstanding months till the next Premium due date. The proportion would be as mentioned below:

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

- The strategy will not be available if you have opted for monthly mode of premium payment.
- You can opt out of this Portfolio Strategy at any subsequent Policy Anniversary by giving a written notice to the Company 30 days in advance.

e) Capital Preservation-Oriented Strategy

- This strategy can be opted only at the inception of the Policy. This strategy can be opted only if Policy term is at least 10 years, and the minimum difference between the Policy term and Premium payment term is at least 5 years
- The objective of the strategy is to optimise risk and return, by investing across five pre-determined Funds, which are a mix of very high to low risk Funds, in such a way that the monies invested over the years along with the accumulated returns are subjected to lesser market volatility, in the years closer to maturity. However, the strategy does not provide any minimum guaranteed maturity benefit.
- Under this strategy, at the commencement of the policy, the Regular/limited/single Premium and the Top Up premium, if any, would be allocated in the Funds mentioned (namely Equity Growth Fund II, Accelerator Mid-Cap Fund II, Pure Stock Fund II, Bond Fund & Liquid Fund) in the proportion as mentioned in the table below.
- At each policy anniversary, the Company will reallocate the Fund Value among various funds in the proportion based on the table below, depending on the outstanding years to maturity.

Years to Maturity (in years)	Equity Growth Fund II	Accelerator Midcap Fund II	Pure Stock Fund II	Bond Fund	Liquid Fund	Total
10 & above	40%	15%	15%	30%	0%	100%
9	35%	15%	15%	35%	0%	100%
8	30%	15%	15%	40%	0%	100%
7	30%	15%	15%	40%	0%	100%
6	30%	10%	15%	45%	0%	100%
5	25%	10%	15%	40%	10%	100%
4	20%	5%	10%	40%	25%	100%
3	15%	0%	5%	40%	40%	100%
2	0%	0%	0%	40%	60%	100%
1	0%	0%	0%	0%	100%	100%

- All allocation & de-allocations of units shall be based on the prevailing unit price/NAV.
- You can switch out of the strategy by giving a written notice to the Company 30 days in advance. However, once switched out, switching back into the strategy again is not allowed.
- You will not have the option to switch units or choose Premium apportionment to various Funds, under the Capital Preservation Oriented Strategy
- In case of Partial withdrawal (systematic or non- systematic), 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(s) from which the partial withdrawal of units is to be done.

Partial withdrawal (Non-Systematic)

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

a) Under variant 1- Limited/Regular premium payment

- On partial withdrawals, eligible Top up units 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 shall have a lock-in period of five years
- For Regular/ Limited premium, The Regular Premium Fund Value should not fall below two (2) times of the Annualized Premium, after a Partial Withdrawal
- The maximum amount of Partial Withdrawal at any one time is 50% of the Regular Premium Fund Value, as on the withdrawal request date.

b) Under Variant 1- Single premium

- For single premium, The Single Premium Fund Value must have a minimum balance of 1/5th of the Single Premium, after a Partial Withdrawal
- The maximum amount of Partial Withdrawal at any one time is 25% of the Single Premium Fund Value, as on the withdrawal request date.
- The minimum amount of Partial Withdrawal at any one time is Rs. 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 will result in Foreclosure of the Policy.
- The policyholder 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 vary the conditions, by giving written notice of three months in advance, subject to prior approval from IRDAI.
- In the Investor Selectable Portfolio Strategy, the Policyholder will have the option to choose the Fund he wants to do partial withdrawals from. In Wheel of Life Portfolio Strategy II, Capital Preservation Oriented Strategy, Trigger Based Portfolio Strategy or Auto Transfer Portfolio Strategy, withdrawal of Units from each Fund will be done in the same proportion as the value of the Units held in that Fund as on date of withdrawal. The Policyholder will not have any choice to opt the Fund from which the partial withdrawal of Units is to be done.

Systematic Partial withdrawal (Periodical Money Backs)

- You will have the option at the inception of the Policy to choose to take out the Loyalty Benefits as Periodical Money Backs by way of systematic partial withdrawal. You can opt out of this before the 10th Policy year when the first Loyalty Benefit becomes due.
- You will also have an option to take these Periodical Money Backs in one-lump sum or over a period of 12 continuous months. The total amount of LB due will be spread over 12 continuous months; i.e. (Total Amount/12) per month.
- If You opt for lumpsum, then Loyalty Benefits will be paid by cancellation of units at the then prevailing unit price/NAV
- On partial withdrawals, eligible Top up units 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 shall have a lock-in period of five years
- 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
- In the Investor Selectable Portfolio Strategy, the Policyholder will have the option to choose the Fund he wants to do partial withdrawals from. In Wheel of Life Portfolio Strategy II, Capital Preservation Oriented Strategy, Trigger Based Portfolio Strategy or Auto Transfer Portfolio Strategy, withdrawal of Units from each Fund will be done in the same proportion as the value of the Units held in that Fund as on date of withdrawal. The Policyholder will not have any choice to opt the Fund from which the partial withdrawal of Units is to be done.

- No charges would be levied for Partial Withdrawal
- The Company reserves the right at any time and from time to time vary the conditions, by giving written notice of three months in advance, subject to prior approval from IRDAI.

Option to pay Top up Premiums

a) You have the option to pay Top up Premiums at any time, except during the last five Policy years, over and above the Regular/Limited/Single Premiums payable, provided all due Regular/Limited/Single Premiums have been paid. The Top up Premiums would be treated as a Single Premium.

b) The amount of Top up Premium paid shall determine the Top up Sum Assured. The Top up Sum Assured will be as per the minimum and maximum Sum Assured allowed under the plan.

c) The minimum Top up Premium payable 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.

d) The Company reserves the right to disallow a Top up Premium based on the board approved underwriting policy.

e) Top up Premiums once paid cannot be withdrawn from the Fund for a period of 5 years from the date of payment of the Top up Premium, except in case of complete surrender of the Policy.

f) Top-up premiums can be remitted to the Company during the Policy term only.

Premium Apportionment – Only under the Investor Selectable Portfolio Strategy

a) You will have the choice to apportion the allocated Premium into the Funds available in the plan. You can specify the proportion of the regular/limited/Single / Top up Premium between the various Funds you want to save in.

b) You may, at any time, change the proportion of regular/limited/Single / Top up Premium to the Funds you wish to pay.

c) The Premium proportion to any Fund in which you wish to invest must be at least 5% of the regular/limited/ Single/ Top up Premium. 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.

d) Miscellaneous charge, as mentioned in table of charges, will be applicable if the Premium apportionment is altered.

Switching between Funds - Only under the Investor Selectable Portfolio Strategy

- You can switch units from one Fund to another at any time, by giving written notice to the company, other than in a Discontinued Life Policy.
- You can make unlimited free switches
- The minimum switching amount is Rs. 5,000 or the value of units held in the Fund to be switched from, whichever is lower
- The company shall affect the switch by redeeming units from the Fund to be switched from and allocating new units in the Fund being switched to at their respective unit price/NAV
- Switching between Funds is not allowed when Wheel of Life Portfolio Strategy II, Trigger Based Portfolio Strategy II, Capital Preservation-Oriented Strategy or Auto Transfer Portfolio Strategy is opted for.

Switching of Portfolio Strategy

You may, at any Policy anniversary, switch out from any of the five unique portfolio strategies i.e. Investor Selectable Portfolio Strategy, Wheel of Life Portfolio Strategy II, Trigger Based Portfolio Strategy II, Auto Transfer Portfolio Strategy or Capital Preservation-Oriented Strategy and switch into anyone of the following three strategies and vice-versa, by giving 30 days written notice prior to the Policy Anniversary -

- Investor Selectable Portfolio Strategy
- Wheel of Life Portfolio Strategy II
- Auto Transfer Portfolio Strategy

- Trigger Based Portfolio Strategy II and Capital Preservation-Oriented Strategy can be opted for only at inception. Once you have opted out of Trigger Based Portfolio Strategy II and Capital Preservation-Oriented Strategy, you cannot switch into the Trigger Based Portfolio Strategy II and Capital Preservation-Oriented Strategy again during the term of the Policy
- On switching into the Investor Selectable Portfolio Strategy from any of the other Portfolio Strategy, the existing Funds and the new Premiums paid will be allocated into the Fund(s) of your choice.
- On switching out of the Investor Selectable Portfolio Strategy to Wheel of Life Portfolio Strategy II or Auto Transfer Portfolio Strategy the existing Funds and the new Premiums paid will be allocated as per the respective Portfolio Strategy.
- Miscellaneous charge, as mentioned in Table of Charges, will be applicable.

Premium payment frequency

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

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

Such change can be done by giving written notice to the Company thirty (30) days' prior to the Policy Anniversary
Quarterly & Monthly Premium payment frequency will be available under auto-debit options as approved by RBI
Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for the option.

Option to change the premium payment term (PPT)

- You have an option to change the premium payment term in-case of limited/regular premiums
- The change in premium payment term will be applicable only after a period of 5 years
- The option can be exercised only after the payment of first 5 policy years full premium and provided all due premiums have been paid till date. The option must be exercised before the expiry of the Prevailing Premium Payment Term.
- The increase or decrease in PPT is subject to the premium payment term and policy term combination available under the plan
- 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 reduce the Regular/Limited Premium

- You will have the option to reduce the prevailing Regular/Limited Premium under the Policy after the first five Policy years.
- The reduction can be up to a maximum percentage of 50% of the Regular/Limited Premium at the inception of the Policy, subject to the minimum premium allowed under the plan.
- Once reduced, the same cannot be increased, even to the extent of the Regular/Limited Premium at inception of the Policy.
- On receipt of the reduced Premium, the prevailing Sum Assured under the Policy will be correspondingly reduced.
- Miscellaneous charge, as mentioned in Table of Charges, will be applicable

Option to decease the Sum Assured (Applicable only for a Top up Sum Assured)

- You will have the option to reduce the Top up Sum Assured under the Policy at any time, subject to the minimum Top up Sum Assured amount permitted under this Policy
- Once reduced, the Top up Sum Assured cannot be increased, even to the extent of the original Top up Sum Assured
- The Mortality Charge will be based on the revised Top up Sum Assured from the next Monthly Due Date.
- Miscellaneous Charge, as mentioned table of charges, will be applicable for this alteration

Settlement Option

Option to take Maturity Benefit in instalments -

a. You will have the option to receive the Maturity Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five years

b. The Policy monies will continue being invested in the same Fund(s) and in the same proportion as on the Maturity date. However, you have the option to switch Fund(s)

c. The first instalment will be payable on the Maturity Date

d. The amount paid out to you in each installment will be the outstanding Fund value, as at that installment date divided by the number of outstanding installments, hiked-up by 0.5%. Therefore, each installment is equal to [Fund value/ No. of Outstanding Installment] * 1.005. The hike-up is called the Return Enhancer, which is an additional benefit to you

e. Installment payment will be made by redeeming units from the Funds at the unit price/NAV applicable on the installment date

f. Investment risk during the settlement period will be borne by you
g. During this period, in case of death of the Life Assured, the Death Benefit, which will be higher of 105% of Total Premiums paid or outstanding Fund value, will be paid as a lumpsum to the nominee and the Policy will be terminated.
h. No partial withdrawals are allowed during the settlement period
i. Only Fund management charge and Mortality charge shall be applicable during the settlement period
j. 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/NAV 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 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, hiked-up by 0.5%. Therefore, each installment is equal to [Fund value/ No. of Outstanding Installment] * 1.005. The hike-up is called the Return Enhancer, which is an additional benefit to you
e. Installment payment will be made by redeeming units from the Fund(s) at the unit price/NAV applicable on the installment date
f. Investment risk during the settlement period will be borne by the nominee
g. No risk cover covers will be available
h. No partial withdrawals are allowed during the settlement period
i. Only Fund management charge shall be applicable during the settlement period
j. Alternatively, the nominee will have an option to withdraw the Fund value completely, anytime during the settlement period. The Fund value will be calculated as the total number of outstanding units in the Policy multiplied by the unit price/NAV as on date of complete withdrawal.

Tax Benefits

Premium paid, Maturity Benefit, Death Benefit and Surrender Value are eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein.
You are requested to consult your tax consultant and obtain independent tax advice for eligibility and before claiming any benefit under the Policy.

Product Terms and Conditions

Non-Payment of Premiums

a) On Discontinuance of Regular/limited Premiums due during the first five Policy years, the Policy will be converted to a Discontinued Life Policy (without any risk cover, Guaranteed Benefit, Periodical Money Backs/Loyalty Benefits, ROMC) 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, will be transferred to the Discontinued Life Policy Fund.
   i) A notice will be sent by the 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, subject to Revival conditions as per Revival clause mentioned below
   ii) If you have opted to revive the Policy but have not revived the Policy within the revival period, the Discontinued 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 Discontinued value shall be payable as the Surrender Value at the end of lock-in period of five Policy years
   iv) At any time, you have the option to completely withdraw from the Policy without any risk cover, Guaranteed Benefit, Periodical Money Backs/Loyalty Benefits, ROMC and receive the Discontinued value (as Surrender Value) at the end of the lock-in period of five Policy years or the date of surrender, whichever is later

b) On discontinuance of Regular/limited Premiums due after the lock-in period of five 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 Periodical Money Backs/Loyalty Benefits, ROMC or Rider cover. The Paid-up Sum As-

sured 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 Company to you within three 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 years from the date of first unpaid Premium, by paying all due Regular Premiums, subject to Revival conditions as per Revival clause mentioned below, OR

2) Option B: Intimate the Company to completely withdraw from the Policy without any risk cover or any additional rider 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 do not revive the Policy during the revival period, or the 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.

iii) If you decide to surrender the Policy as per Option B 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 Discontinued value as on the date of receipt of intimation at the 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 [Prevailing Top-up Sum Assured or Top-up Premium Fund value], subject to a minimum of the Guaranteed Benefit, all, as on the date of receipt of intimation, shall be payable as Death Benefit, and, then, the Policy will terminate.

Revival

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

- The Company receives the request for revival within three (3) years from the date of discontinuance of the Policy provided the Policy is not terminated already.
- Such information and documentation as may be requested by the Company is submitted by you at your own expense.
- The Policy may be revived on the original Policy terms & conditions, revised terms & conditions or disallowed revival, based on board approved underwriting policy.
- On revival of the Discontinued Policy,

  1. The Policy will be revived restoring the risk cover, any rider cover, Guaranteed Benefit, Periodical Money Backs/Loyalty Benefits, Return of Mortality Charge.
  2. All the due but unpaid Premiums will be collected without charging any interest or fee.
  3. If the Policy is a Discontinued Policy, the Discontinued value of the Policy together with the amount of Discontinuance charge (without any interest) as deducted by the Company on the date of discontinuance of the Policy, shall be restored to the chosen Fund(s) in the same proportion as it existed on the date of discontinuance, at their prevailing Unit Price/NAV.
  4. 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.
  5. The Periodical Money Backs/Loyalty Benefits 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/NAV

The Unit Price/NAV 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'jeure

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

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

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

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

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

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

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

Charges under the Plan

Charges	Details				
	Regular/ Limited Premium				
Premium Allocation Charge	Policy Year (years)	1	2	3-5	6 to PPT
	Yearly Mode	6%	6%	6%	Nil
	Other Modes	5%	5%	5%	Nil
	Single Premium				
	Policy Year (years)	1	2	3-5	
	Single premium	3%	-	-	
	Top-up Premium: 2%				

Policy Administration Charge(PAC)

Regular/ Limited Premium:

First 5 years	6th year to 10th year	11th year till PT
1.08% of Annualized Premium per annum	2.16% of Annualized Premium per annum	Nil

Single Premium:

First 5 years	6th year to 10th year	11th year till PT
Nil	0.50% of Single Premium per annum	

Fund Management Charge (FMC)

Fund	Fund Management Charge per annum
Equity Growth Fund II	1.35%
Accelerator Mid Cap Fund II	1.35%
Pure Stock Fund	1.35%
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%
Small Cap Fund	1.35%
Dynamic Asset Allocation Fund	1.35%
Individual Short Term Debt Fund	0.95%

<table>
<tr><td></td><td>
<table>
<tr><td>Liquid Fund</td><td>0.95%</td></tr>
<tr><td>Bond Fund</td><td>0.95%</td></tr>
<tr><td>Midcap index fund</td><td>1.35%</td></tr>
<tr><td>Smallcap Quality Index Fund</td><td>1.35%</td></tr>
<tr><td>Nifty Alpha 50 Index Fund</td><td>1.35%</td></tr>
<tr><td>Nifty 200 Alpha 30 Index Fund</td><td>1.35%</td></tr>
<tr><td>Discontinued Life Policy Fund</td><td>0.50%</td></tr>
</table>
This charge would be adjusted in the Unit Price/NAV
</td></tr>
<tr><td>Miscellaneous Charge</td><td>Miscellaneous charge of Rs.100/- per transaction
This shall be levied by cancellation of units at the unit price as on the due day.</td></tr>
<tr><td>Discontinuance / Surrender Charge</td><td>
<table>
<tr><th>Where the Policy is Discontinued during the Policy year</th><th>Discontinuance charge for the policies having annualized Premium up to ₹50000/-</th><th>Discontinuance charge for the policies having Annualized Premium above ₹50000/-</th></tr>
<tr><td>1</td><td>Lower of 20% * (AP or FV) subject to maximum of ₹3,000</td><td>Lower of 6%* (AP or FV) subject to maximum of ₹6,000</td></tr>
<tr><td>2</td><td>Lower of 15% * (AP or FV) subject to maximum of ₹2,000</td><td>Lower of 4% * (AP or FV) subject to maximum of ₹5,000</td></tr>
<tr><td>3</td><td>Lower of 10% * (AP or FV) subject to maximum of ₹1,500</td><td>Lower of 3% * (AP or FV) subject to maximum of ₹4,000</td></tr>
<tr><td>4</td><td>Lower of 5% * (AP or FV) subject to maximum of ₹1,000</td><td>Lower of 2% * (AP or FV) subject to maximum of ₹2,000</td></tr>
<tr><td>5 & above</td><td>Nil</td><td>Nil</td></tr>
</table>
AP – Annualized Premium & FV – Regular Premium Fund value

Under Single Premium:
</td></tr>
</table>

<table>
<tr><td>Discontinuance / Surrender Charge</td><td>
<table>
<tr><th>Where the policy is discontinued during the policy year</th><th>Maximum Discontinuance Charges for the policies having Single Premium up to ₹3,00,000/-</th><th>Maximum Discontinuance Charges for the policies having Single Premium above ₹3,00,000/-</th></tr>
<tr><td>1</td><td>Lower of 2.0% *(SP or FV) subject to a maximum of ₹3000/-</td><td>Lower of 1.00% *(SP or FV) subject to a maximum of ₹6000/-</td></tr>
<tr><td>2</td><td>Lower of 1.5% *(SP or FV) subject to a maximum of ₹2000/-</td><td>Lower of 0.70% *(SP or FV) subject to a maximum of ₹5000/-</td></tr>
<tr><td>3</td><td>Lower of 1% *(SP or FV) subject to a maximum of ₹1500/-</td><td>Lower of 0.50%* (SP or FV) subject to a maximum of ₹4000/-</td></tr>
<tr><td>4</td><td>Lower of 0.5% *(SP or FV) subject to a maximum of ₹1000/-</td><td>Lower of 0.35% *(SP or FV) subject to a maximum of ₹2000/-</td></tr>
<tr><td>5</td><td>Nil</td><td>Nil</td></tr>
</table>
SP – Single Premium & FV – Single Premium Fund Value
</td></tr>
<tr><td>Mortality Charge</td><td>Mortality Charge will be deducted at each monthly anniversary by cancellation of units.
Female Life Assured will be eligible for an age-set-back of 3 years.
For sub-standard lives, extra Mortality charge will be applicable which will be deducted as charges by cancellation of units.
Mortality Charge for the life assured will be deducted at each monthly anniversary by cancellation of units at the prevailing unit price.</td></tr>
<tr><td>Goods & Service Tax/any other tax, subject to changes in tax laws</td><td>As applicable on all Charges mentioned above. Current GST rate is 18%.</td></tr>
</table>

This product can be purchased online also. For more details, please visit www.bajajallianzlife.com

Revision of Charges

After taking due approval from the IRDAI, the 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 of the NAV for all the Funds except Discontinued Life Policy Fund and 0.50% p.a. for the Discontinued Life Policy Fund.
- Policy Administration Charge up to a maximum of Rs. 500 per month.
- Miscellaneous charge 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 company will give a notice of three (3) months to the policyholder for any changes in the above mentioned charges. The policyholder/life assured who does not agree with the revised charges shall be allowed to surrender the policy at the then prevailing unit value. Discontinuance charge will be applicable if the surrender is during the lock-in period, otherwise, not.

Termination

- Policy will terminate on payment of the last instalment.If you have opted for the Settlement Option
  - If you have opted for the Settlement Option
- This Policy shall automatically and immediately terminate on the earlier occurrence of any of the following events:
  - On foreclosure of the Policy
  - On the date of receipt of intimation of death of the Life Assured (unless the Settlement option has been opted for)
  - On payment of Discontinued value or Surrender Value
  - The Maturity Date, unless Settlement Option has been opted
  - The expiry of the Settlement period, if opted
  - On cancellation of Policy during Free Look Period
  - On suicide of Life Assured
  - On suicide of Life Assured

Grace Period

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 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 the event you disagree to any of the policy terms or conditions, or otherwise and has not made any claim, you shall 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.

Loan

No loan facility is available under this plan.

Foreclosure

If the fund value under any policy, after three (3) policy years, is lower than one (1) annualized premium for regular premium policy or 1/10th the single premium for single premium policy, the policy shall be foreclosed, and any discontinuance value / surrender vale shall be paid to the policyholder, as per the conditions in the surrender value section above. The implementation of this will ensure that some benefit is made available to the policyholder, which is fair to the policyholder.
Before foreclosure of the policy, the you will be given the option to pay any premiums due under the policy or to pay top-up premium, as applicable.

Exclusion

Suicide Exclusion: In case of death due to suicide within 12 months from the date of commencement of the Policy or from the date of latest revival of the Policy, whichever is later, the nominee or beneficiary 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 on the date of intimation of death.
There is no other exclusion applicable with respect to death other than suicide clause.

Definitions

a. **Fund value:** Fund Value is the sum total of the Single Premium Fund Value/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 prevailing Regular/Limited Premiums paid under this Policy multiplied by the respective Unit Price/NAV on the relevant Valuation Date.

c. **Single Premium Fund value:** Single Premium fund value is equal to the total units in respect of prevailing single premiums paid under this policy multiplied by the respective unit price/NAV on the relevant valuation date.

d. **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/NAV on the relevant Valuation Date.

e. **Total Premiums Paid:** Total premiums paid shall be Sum of all regular/limited/single premiums and any top-up premiums paid till date

f. **Prevailing Sum Assured:** Prevailing Sum Assured is the Sum Assured prevailing on the date of death and will be used to determine the Death Benefit under the Policy.

g. **Paid-up Sum Assured:** Paid-up Sum Assured means a proportion of the prevailing Sum Assured, where the proportion is the ratio of the total number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy.

h. **Annualized Premium:** Annualized Premium is the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums on rider, if any

i. **Unit Price/NAV:** 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.

j. **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 in accordance with the "IRDAI (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/ Sur-

render 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%

k. Discontinued value:

1. The Discontinued value of the Policy will be higher of:
   a) The Fund value less the Discontinuance/Surrender charge, as on date of Discontinuance/ Surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of Fund management charge. OR
   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. Unless death of the Life Assured has happened earlier, the Discontinued value shall be payable to the Policyholder after the lock-in period of 5 Policy years or at the end of revival period, as the case may be, however on death of Life Assured during the period of Discontinuance, the Discontinued value as on the date of intimation of death at the Company's office shall be payable.
3. 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".
4. The Fund Management Charge and the minimum guaranteed rate of investment return as mentioned above, for the calculation of the Discontinued value may change from time to time as per the IRDAI guidelines.

l. **Valuation Date**: The date when the Unit Price/NAV of the Fund is determined. 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)

(1) 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.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which 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 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 Smart Wealth Goal IV is only the name of the insurance 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, Liquid Fund, Bond Fund, Midcap Index Fund, Smallcap Quality Index Fund, Nifty Alpha 50 Index Fund and Nifty 200 Alpha 30 Index Fund are the name of the Funds along with Investor Selectable Portfolio Strategy, Wheel of Life Portfolio Strategy II, Trigger Based Portfolio Strategy II, Capital Preservation-Oriented strategy and Auto Transfer Portfolio Strategy offered currently with Bajaj Allianz Life Smart Wealth Goal IV in any manner does not indicate the quality of the Fund(s) or the Portfolio Strategies 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, Liquid Fund, Bond Fund, Midcap Index Fund, Smallcap Index 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 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.

LIFE GOALS. DONE.

Contact Details

Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006
IRDAI Reg No.: 116 | Tel: (020) 6602 6777

Bajaj Allianz Life Smart Wealth Goal IV

Sales: 1800 209 4040	**Service: 1800 209 7272**	**UIN : 116L194V01**

E-mail: customercare@bajajallianz.co.in	**Visit us at: www.bajajallianzlife.com** to purchase online

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 Documents. 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 Smart Wealth Goal IV. 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 / FRADULENT 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-09511/24

Bajaj Allianz Life Smart Wealth Goal IV

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

Name of the Prospect/ Policyholder:	Valued Customer
Age (in years):	35
Gender:	Male
Name of the Life Assured:	Valued Customer
Age (in years):	35
Gender	Male
Name of Joint Life:	NA
Age of Joint Life:	NA
Gender of Joint Life:	NA
Sum Assured (in Rs.):	10,00,000
Policy Term (in years):	20
Premium Payment Term (in Years):	10
Amount of Instalment Premium (in Rs.):	1,00,000
Mode of Payment of Premium:	Annual
Receive Loyalty benefit	No

Name of the Product:	Bajaj Allianz Life Smart Wealth Goal IV		
Variant:	Wealth		
Tag Line:	A Unit-linked Non-Participating Individual Life Savings Insurance Plan		
Unique Identification Number:	116L194V01		
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 Smart Wealth Goal IV	Not Applicable	116L194V01	10,00,000	20	10	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						Commission payable to intermediary (Rs.)
Policy Year	Annualised Premium	Mortality Charges	Other Charges#	GST	Fund at End of Year	Surrender Value	Death Benefit	Mortality Charges	Other Charges#	GST	Fund at End of Year	Surrender Value	Death Benefit	
1	1,00,000	898	8,288	1,653	92,801	87,233	10,00,000	896	8,313	1,658	96,414	90,629	10,00,000	13,000
2	1,00,000	854	9,511	1,866	1,87,897	1,83,897	10,00,000	847	9,611	1,882	1,99,017	1,95,017	10,00,000	1,000
3	1,00,000	796	10,765	2,081	2,85,361	2,82,361	10,00,000	778	10,992	2,119	3,08,224	3,05,224	10,00,000	1,000
4	1,00,000	736	12,050	2,302	3,85,252	3,83,252	10,00,000	700	12,462	2,369	4,24,468	4,22,468	10,00,000	1,000
5	1,00,000	662	13,367	2,525	4,87,645	4,87,645	10,00,000	600	14,026	2,633	5,48,221	5,48,221	10,00,000	1,000
6	1,00,000	562	9,882	1,880	5,98,592	5,98,592	10,00,000	462	10,858	2,038	6,86,221	6,86,221	10,00,000	0
7	1,00,000	440	11,345	2,121	7,12,366	7,12,366	10,00,000	287	12,716	2,341	8,33,205	8,33,205	10,00,000	0
8	1,00,000	290	12,846	2,364	8,29,070	8,29,070	10,00,000	66	14,696	2,657	9,89,800	9,89,800	10,00,000	0
9	1,00,000	109	14,386	2,609	9,48,810	9,48,810	10,00,000	0	16,803	3,025	11,56,429	11,56,429	11,56,429	0
10	1,00,000	0	15,965	2,874	11,01,573	11,01,573	11,01,573	0	19,045	3,428	13,63,649	13,63,649	13,63,649	0
11	0	0	14,518	2,613	11,28,194	11,28,194	11,28,194	0	18,346	3,302	14,50,319	14,50,319	14,50,319	0
12	0	0	14,869	2,676	11,55,458	11,55,458	11,55,458	0	19,512	3,512	15,42,497	15,42,497	15,42,497	0
13	0	0	15,228	2,741	11,83,382	11,83,382	11,83,382	0	20,752	3,735	16,40,534	16,40,534	16,40,534	0
14	0	0	15,596	2,807	12,11,980	12,11,980	12,11,980	0	22,071	3,973	17,44,802	17,44,802	17,44,802	0
15	0	0	15,973	2,875	12,53,259	12,53,259	12,53,259	0	23,474	4,225	18,72,683	18,72,683	18,72,683	0
16	0	0	16,517	2,973	12,83,546	12,83,546	12,83,546	0	25,194	4,535	19,91,706	19,91,706	19,91,706	0
17	0	0	16,916	3,045	13,14,564	13,14,564	13,14,564	0	26,795	4,823	21,18,294	21,18,294	21,18,294	0
18	0	0	17,325	3,119	13,46,333	13,46,333	13,46,333	0	28,498	5,130	22,52,927	22,52,927	22,52,927	0
19	0	0	17,744	3,194	13,78,869	13,78,869	13,78,869	0	30,310	5,456	23,96,117	23,96,117	23,96,117	0
20	0	0	18,173	3,271	14,34,590	14,34,590	14,34,590	0	32,236	5,803	25,82,202	25,82,202	25,82,202	0

includes all charges other than mortality charge, See Part B for details
In the above illustration, it is assumed that the Premiums are paid at the beginning of the year and benefits are payable 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 Rupees)

												Gross Yield	8%	Net Yield	6.55 %	Death Benefit		
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Guarantee Charge	Other Charges*	Return of Mortality Charge (Including ROIBC,ROMBC,ROWC, if any) + Family Benefit	Loyalty Benefits (Including ROAC)	Partial Withdrawal	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Lump Sum	Waiver of Premium	Income Benefit
1	1,00,000	6,000	94,000	896	1,436	1,080	0	0	0	0	0	97,869	1,455	96,414	90,629	10,00,000	0	0
2	1,00,000	6,000	94,000	847	1,427	1,080	0	0	0	0	0	2,02,003	2,986	1,99,017	1,95,017	10,00,000	0	0
3	1,00,000	6,000	94,000	778	1,414	1,080	0	0	0	0	0	3,12,840	4,616	3,08,224	3,05,224	10,00,000	0	0
4	1,00,000	6,000	94,000	700	1,400	1,080	0	0	0	0	0	4,30,818	6,350	4,24,468	4,22,468	10,00,000	0	0
5	1,00,000	6,000	94,000	600	1,382	1,080	0	0	0	0	0	5,56,418	8,197	5,48,221	5,48,221	10,00,000	0	0
6	1,00,000	0	1,00,000	462	472	2,160	0	0	0	0	0	6,96,485	10,264	6,86,221	6,86,221	10,00,000	0	0
7	1,00,000	0	1,00,000	287	440	2,160	0	0	0	0	0	8,45,662	12,457	8,33,205	8,33,205	10,00,000	0	0
8	1,00,000	0	1,00,000	66	401	2,160	0	0	0	0	0	10,04,592	14,792	9,89,800	9,89,800	10,00,000	0	0
9	1,00,000	0	1,00,000	0	389	2,160	0	0	0	0	0	11,73,708	17,279	11,56,429	11,56,429	11,56,429	0	0
10	1,00,000	0	1,00,000	0	389	2,160	0	0	0	30,000	0	13,53,573	19,924	13,63,649	13,63,649	13,63,649	0	0
11	0	0	0	0	0	0	0	0	0	0	0	14,71,967	21,648	14,50,319	14,50,319	14,50,319	0	0
12	0	0	0	0	0	0	0	0	0	0	0	15,65,521	23,024	15,42,497	15,42,497	15,42,497	0	0
13	0	0	0	0	0	0	0	0	0	0	0	16,65,021	24,487	16,40,534	16,40,534	16,40,534	0	0
14	0	0	0	0	0	0	0	0	0	0	0	17,70,846	26,044	17,44,802	17,44,802	17,44,802	0	0
15	0	0	0	0	0	0	0	0	0	16,986	0	18,83,396	27,699	18,72,683	18,72,683	18,72,683	0	0
16	0	0	0	0	0	0	0	0	0	0	0	20,21,435	29,729	19,91,706	19,91,706	19,91,706	0	0
17	0	0	0	0	0	0	0	0	0	0	0	21,49,912	31,619	21,18,294	21,18,294	21,18,294	0	0
18	0	0	0	0	0	0	0	0	0	0	0	22,86,555	33,628	22,52,927	22,52,927	22,52,927	0	0
19	0	0	0	0	0	0	0	0	0	0	0	24,31,882	35,765	23,96,117	23,96,117	23,96,117	0	0
20	0	0	0	0	0	0	0	0	4,635	29,159	0	25,86,446	38,039	25,82,202	25,82,202	25,82,202	0	0

(Amount in Rupees)

												Gross Yield	4%			Death Benefit		
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Guarantee Charge	Other Charges*	Return of Mortality Charge (Including ROIBC,ROMBC,ROWC, if any) + Family Benefit	Loyalty Benefits (Including ROAC)	Partial Withdrawal	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Lump Sum	Waiver of Premium	Income Benefit
1	1,00,000	6,000	94,000	898	1,436	1,080	0	0	0	0	0	94,226	1,425	92,801	87,233	10,00,000	0	0
2	1,00,000	6,000	94,000	854	1,428	1,080	0	0	0	0	0	1,90,766	2,869	1,87,897	1,83,897	10,00,000	0	0
3	1,00,000	6,000	94,000	796	1,418	1,080	0	0	0	0	0	2,89,710	4,349	2,85,361	2,82,361	10,00,000	0	0
4	1,00,000	6,000	94,000	736	1,407	1,080	0	0	0	0	0	3,91,117	5,865	3,85,252	3,83,252	10,00,000	0	0
5	1,00,000	6,000	94,000	662	1,394	1,080	0	0	0	0	0	4,95,064	7,419	4,87,645	4,87,645	10,00,000	0	0
6	1,00,000	0	1,00,000	562	490	2,160	0	0	0	0	0	6,07,704	9,112	5,98,592	5,98,592	10,00,000	0	0
7	1,00,000	0	1,00,000	440	468	2,160	0	0	0	0	0	7,23,205	10,839	7,12,366	7,12,366	10,00,000	0	0
8	1,00,000	0	1,00,000	290	441	2,160	0	0	0	0	0	8,41,679	12,609	8,29,070	8,29,070	10,00,000	0	0
9	1,00,000	0	1,00,000	109	408	2,160	0	0	0	0	0	9,63,236	14,426	9,48,810	9,48,810	10,00,000	0	0
10	1,00,000	0	1,00,000	0	389	2,160	0	0	0	30,000	0	10,87,863	16,289	11,01,573	11,01,573	11,01,573	0	0
11	0	0	0	0	0	0	0	0	0	0	0	11,45,326	17,131	11,28,194	11,28,194	11,28,194	0	0
12	0	0	0	0	0	0	0	0	0	0	0	11,73,004	17,545	11,55,458	11,55,458	11,55,458	0	0
13	0	0	0	0	0	0	0	0	0	0	0	12,01,351	17,969	11,83,382	11,83,382	11,83,382	0	0
14	0	0	0	0	0	0	0	0	0	0	0	12,30,383	18,404	12,11,980	12,11,980	12,11,980	0	0
15	0	0	0	0	0	0	0	0	0	11,990	0	12,60,117	18,848	12,53,259	12,53,259	12,53,259	0	0
16	0	0	0	0	0	0	0	0	0	0	0	13,03,036	19,490	12,83,546	12,83,546	12,83,546	0	0
17	0	0	0	0	0	0	0	0	0	0	0	13,34,526	19,961	13,14,564	13,14,564	13,14,564	0	0
18	0	0	0	0	0	0	0	0	0	0	0	13,66,776	20,444	13,46,333	13,46,333	13,46,333	0	0
19	0	0	0	0	0	0	0	0	0	0	0	13,99,806	20,938	13,78,869	13,78,869	13,78,869	0	0
20	0	0	0	0	0	0	0	0	5,347	17,052	0	14,33,635	21,444	14,34,590	14,34,590	14,34,590	0	0

Family Benefit		
	Benefit @8%	Benefit @4%
Fund value at the end of year-with family benefit	26,05,529	14,48,232
Fund value at the end of year-without family benefit	25,82,202	14,34,590

In the above illustration, it is assumed that the Premiums are paid at the beginning of the year and benefits are payable at the end of the year.

Notes:

1. Refer the sales literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then such charges are not considered in this illustration. In other cases, rider charges are included in other charges.
4. Other charges include morbidity (applicable to Child Wealth Variant) & rider charges, if any.

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

Notes: Bajaj Allianz Life Smart Wealth Goal IV Variant-(Wealth):

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 Smart Wealth Goal IV is only the name of the Insurance Plan (Variant-Wealth) 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. **Loyality Additions (LAs)** : will be added into the fund, provided all due premiums under the policy are paid up to the date of each LA. The LAs available in the product are:
   - **Return of Premium Allocation Charge (ROAC):**At the end of the 10th policy year or on the maturity date of the policy, whichever is earlier, the total of all the premium allocation charges w.r.t. regular/limited premiums deducted under the policy will be added into the fund, if not opted to receive as pay-out.
   - **Fund Boosters (FBs)** At the end of 15th policy year and every 5th policy year thereafter till 60th policy year (as applicable in the policy), FB as a percentage of the average of the daily Regular Premium Fund values or the average of the daily Single Premium Fund values during the previous 3 years (including the current year).
     The applicable percentages are as given in the table below.

End of Policy Year	15th year	20th year	25th year	30th year	35th year	40th year	45th year	50th year	55th year	60th year
FB %-ages	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%

   There will not be any Loyalty Benefits w.r.t. any Top-Up premiums paid or any Top-up Premium Fund Value.
8. **Return Of Mortality Charge (ROMC)**: Provided all premiums due under the policy are paid up to date, the total amount of all mortality charges deducted will be added to the Fund value on the date of maturity.
9. The mortality charges & policy administration charges, if any, are deducted through cancellation of units.
   Policy Administration Charge:

Variant	**Premium Payment**	**First 5 years**	**6th year to 10th year**	**11th year to PT**
Variant 1	Single	Nil	0.50% of Annualized Premium per annum	0.50% of Annualized Premium per annum
Variant 1 &2	Limited/Regular	1.08% of Annualized Premium per annum	2.16% of Annualized Premium per annum	Nil
Variant 3	Single	0.48% of SP per annum		

   The policy administration charge will be subject to maximum of Rs.500 in any month.
10. 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 and Bluechip Equity Fund .0.95% for Liquid Fund, Bond Fund and Individual Short Term Debt Fund. 0.50% for Discontinuance Life Policy Fund
11. Equity Growth Fund II, Accelerator Mid Cap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund II, Bluechip Equity Fund, Liquid Fund , Bond 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, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund are the name of the Funds being offered currently with Bajaj Allianz Life Smart Wealth Goal IV and in any manner does not indicate the quality of the Fund, their future prospects or returns.
12. Segregated Fund Identification Number (SFIN) of the funds offered with this product are given below:

Fund	**SFIN No.**
Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116
Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116
Pure Stock Fund	ULIF02721/07/06PURESTKFUN116
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
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
Discontinuance Life Policy Fund	ULIF07026/03/13DISCONLIFE116
Nifty Alpha 50 Index Fund	ULIF09221/05/24NYAPA50IND116
Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116

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

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

AP – Annualized Premium & FV – Regular Premium Fund Value

Discontinuance/ Surrender Charge as applicable under Single Premium Units in this policy is given below:

Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to Rs. 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above Rs. 3,00,000/-
1	Lower of 2% * (SP or FV) subject to maximum of Rs. 3,000	Lower of 1% * (SP or FV) subject to maximum of Rs. 6,000
2	Lower of 1.5% * (SP or FV) subject to maximum of Rs. 2,000	Lower of 0.7% * (SP or FV) subject to maximum of Rs. 5,000
3	Lower of 1% * (SP or FV) subject to maximum of Rs. 1,500	Lower of 0.5% * (SP or FV) subject to maximum of Rs. 4,000
4	Lower of 0.5% * (SP or FV) subject to maximum of Rs. 1,000	Lower of 0.35% * (SP or FV) subject to maximum of Rs. 2,000
5 & above	Nil	Nil

SP – Single Premium & FV – Single Premium Fund Value

15. 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 charge will be applicable only to the Regular Premium Fund Value.
16. There is no surrender charge on surrender of Top Up Premium Units.
17. Indicated Surrender value is not guaranteed.
18. Charges under the policy are subject to applicable Goods & Service Tax, and will be deducted by cancellation of units.
19. Addition to the Fund implies Loyalty Benefits as mentioned in 7 above.
20. 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.
21. Returns demonstrated are net of all charges.
22. Please refer to the product sales literature for details about the product including the exclusions under the plan.
23. Insurance is a subject matter of solicitation.

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