

# Product Proposal for securing your Life Goals

## Bajaj Life eTouch II

A Non-Linked, Non-Participating, Individual Life Insurance Term Plan  
UIN: 116N198V06

Hi Mr. Ajay D,

Congratulations on taking the first step towards securing your Life Goals with **Bajaj Life Insurance**.

You have opted for **Bajaj Life eTouch II**, a term plan, which provides:

### Key Features



Shield for your  
life to cover  
Death & Terminal Illness



Extra payout option in  
case of death  
due to accident



Option to get back your  
total premiums paid as  
Maturity benefit



Premium Holiday  
option



Early Exit  
option



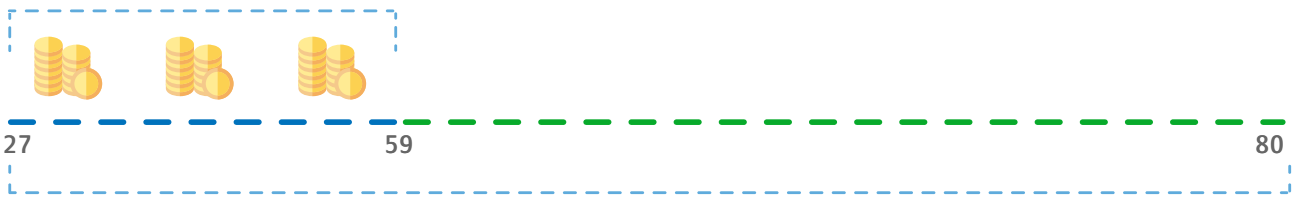
Tax Benefits

The key features mentioned above are dependent upon variant chosen

## Here's your illustration of Bajaj Life eTouch II (Life Shield)

### Premium Payment Term @ (33 years)

Age →



Life Insurance Cover throughout Policy Term  
(53 years)

### You Pay

#### Premium

Including discounts (if any) and excluding GST

First year ₹ 15,114 Yearly

Second year onwards ₹ 16,747 Yearly

### You Get

#### Life Insurance Cover

From age 27 to 80

₹ 1,00,00,000

Payable as

Lumpsum

₹ 1,00,00,000

Monthly Instalments

(for 480 months)

₹ 0



### Premium Discounts (✓ signifies Applicable | ✗ signifies Not-applicable)



✓ Salaried Discount  
(5% in Year 1)



✓ Insurance for All Discount  
(5% in Year 1)



### Additional Coverages (✓ signifies Opted | ✗ signifies Not-opted)



✓ Terminal Illness Benefit



✗ Family Protect Rider



✓ Waiver of Premium Benefit  
During Premium Payment Term



✓ Early Exit Option



✗ Critical Illness Benefit

@Premiums are payable at the beginning of year. Product features mentioned above are dependent on benefit chosen. Premiums/Benefits are dependent on the Policy terms, Premium payment terms availed along with other variable factors. The above benefits/returns shown in the document are for illustrative purpose only & must be read in conjunction with the Benefit Illustration. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on [www.bajajlifeinsurance.com](http://www.bajajlifeinsurance.com)) carefully before concluding a sale. Tax benefits as per prevailing Income tax laws shall apply. Please check with your tax consultant for eligibility.

## Why Bajaj Life

₹1,23,734  
Crore\*\*

Total Asset Under  
Management (AUM)



AAA; Stable  
Rating by CARE

3.85  
Crore#

Number of Lives  
Covered

99.29%  
CLAIM  
SETTLEMENT  
RATIO

Claim settlement  
Ratio



Get 1 Day Claim  
Approval

359%  
SOLVENCY  
RATIO

Solvency Ratio

~Individual Death Claim Settlement Ratio for FY 2024-2025. | ^Solvency ratio 359% as at 31 March 2025 against IRDAI mandated 150% | %99.29% of non-investigative individual claims approved in one working day for FY 2024-25. 1 day is counted from date of intimation of claim before 3 PM on a working day (excluding Non-NAV days for ULIP) at Bajaj Life offices. 96% of non - investigative claims notified were processed within one day in FY'25| \$For details refer to press release published by [CARE](#). \*All figures as on 31 March 2025 | \*Individual & Group

For more details please refer to Company Factsheet

<https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/financialinformation/Factsheet/none/Q1/Factsheet-FY-2024-2025.pdf>



60087558519

**Bajaj Life eTouch II****A Non-Linked, Non-Participating, Individual Life Insurance Term Plan**

Name of the Prospect/ Policyholder:	Ajay D
Age (Years):	27
Policyholder's Gender:	Male
Name of the Life Assured:	Ajay D
Age (Years):	27
Life Assured's Gender:	Male
Policy Term (Years):	53
Premium Payment Term (Years):	Pay till 60
Amount of Instalment Premium :	15,114
Mode of Payment of Premium:	Yearly

Name of the Product:	Bajaj Life eTouch II
Tag Line:	A Non-Linked, Non-Participating, Individual Life Insurance Term Plan
Unique Identification Number:	116N198V06
GST Rate(First Year):	—
GST Rate(2nd Year onwards):	—
Tobacco User:	No
Premium Category:	Medical

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
<b>Variant</b>	Life Shield	<b>Sum Assured (Rs.)</b>	1,00,00,000
<b>Death Benefit Payment Option</b>	100% Lump Sum Payout	<b>Sum Assured on Death (at inception of the Policy) (Rs.)</b>	1,00,00,000
<b>Premium Holidays</b>	0		

Premium Summary			
	Base	Riders	Total Instalment Premium
<b>Installment Premium without GST</b>	16,747	0	16,747
<b>Salary Rebate, If available</b>	837	0	837
<b>Insurance for All Discount, If available</b>	795	0	795
<b>Geographical Extra, if applicable</b>	0	0	0
<b>Installment Premium without GST after discounts, if applicable</b>	15,114	0	15,114
<b>Installment Premium with GST after discounts, if applicable (First Year only)</b>	15,114	0	15,114
<b>Installment Premium with GST 2nd Year Onwards</b>	16,747	0	16,747

(Amount in Rupees)

<b>Sum Assured on death will be payable as</b>	
Lumpsum	Rs.1,00,00,000

Benefit Summary (Amount in Rupees)						
Policy Year	Annualised Premium*	Guaranteed				Non Guaranteed
		Survival Benefit	Maturity Benefit	Death Benefit	Early Exit Value	Termination Value
1	15,114	0	0	1,00,00,000	0	0

Benefit Summary (Amount in Rupees)						
Policy Year	Annualised Premium*	Guaranteed				Non Guaranteed
		Survival Benefit	Maturity Benefit	Death Benefit	Early Exit Value	Termination Value
2	16,747	0	0	1,00,00,000	0	0
3	16,747	0	0	1,00,00,000	0	0
4	16,747	0	0	1,00,00,000	0	0
5	16,747	0	0	1,00,00,000	0	0
6	16,747	0	0	1,00,00,000	0	0
7	16,747	0	0	1,00,00,000	0	0
8	16,747	0	0	1,00,00,000	0	0
9	16,747	0	0	1,00,00,000	0	0
10	16,747	0	0	1,00,00,000	0	0
11	16,747	0	0	1,00,00,000	0	0
12	16,747	0	0	1,00,00,000	0	0
13	16,747	0	0	1,00,00,000	0	0
14	16,747	0	0	1,00,00,000	0	0
15	16,747	0	0	1,00,00,000	0	0
16	16,747	0	0	1,00,00,000	0	0
17	16,747	0	0	1,00,00,000	0	0
18	16,747	0	0	1,00,00,000	0	0
19	16,747	0	0	1,00,00,000	0	0
20	16,747	0	0	1,00,00,000	0	0
21	16,747	0	0	1,00,00,000	0	0
22	16,747	0	0	1,00,00,000	0	0
23	16,747	0	0	1,00,00,000	0	0
24	16,747	0	0	1,00,00,000	0	0
25	16,747	0	0	1,00,00,000	0	0
26	16,747	0	0	1,00,00,000	0	0
27	16,747	0	0	1,00,00,000	0	0
28	16,747	0	0	1,00,00,000	0	0
29	16,747	0	0	1,00,00,000	0	0
30	16,747	0	0	1,00,00,000	0	0

Benefit Summary (Amount in Rupees)						
Policy Year	Annualised Premium*	Guaranteed				Non Guaranteed
		Survival Benefit	Maturity Benefit	Death Benefit	Early Exit Value	Termination Value
31	16,747	0	0	1,00,00,000	0	0
32	16,747	0	0	1,00,00,000	0	0
33	16,747	0	0	1,00,00,000	5,51,018	83,172
34	0	0	0	1,00,00,000	5,51,018	79,014
35	0	0	0	1,00,00,000	5,51,018	74,855
36	0	0	0	1,00,00,000	5,51,018	70,697
37	0	0	0	1,00,00,000	5,51,018	66,538
38	0	0	0	1,00,00,000	5,51,018	62,380
39	0	0	0	1,00,00,000	5,51,018	58,221
40	0	0	0	1,00,00,000	5,51,018	54,062
41	0	0	0	1,00,00,000	5,51,018	49,904
42	0	0	0	1,00,00,000	5,51,018	45,745
43	0	0	0	1,00,00,000	5,51,018	41,586
44	0	0	0	1,00,00,000	5,51,018	37,428
45	0	0	0	1,00,00,000	5,51,018	33,269
46	0	0	0	1,00,00,000	5,51,018	29,110
47	0	0	0	1,00,00,000	5,51,018	24,952
48	0	0	0	1,00,00,000	5,51,018	20,793
49	0	0	0	1,00,00,000	0	16,635
50	0	0	0	1,00,00,000	0	12,476
51	0	0	0	1,00,00,000	0	8,317
52	0	0	0	1,00,00,000	0	4,159
53	0	0	0	1,00,00,000	0	0

## Notes:

- 1 The main objective of this benefit illustration is that the policyholder is able to understand the features of the product and the nature of benefits under different circumstances like survival, death & surrender.
2. The above information must be read in conjunction with Sales Literature & Policy document. In case of any conflict between this benefit illustration and your policy document, the latter shall prevail.
3. The Death Benefit is payable on the earlier occurrence of death or diagnosis of Terminal Illness of the Life Assured. On diagnosis of Terminal Illness, maximum benefit payable is Rs 2 crores
4. The Annualised Premium is exclusive of taxes, underwriting extra premium and loadings for modal premiums if any

5. In case the Life Assured is diagnosed with Accidental Total Permanent Disability or Terminal Illness during the policy term, all future premiums shall be waived
6. The benefits illustrated are as of at end of the year.
7. Early Exit Value is an option available to the Policyholder in the first five (5) Policy Years immediately after the Life Assured turns 60 subject to terms and conditions as mentioned in the Policy Document.
8. Termination value is available post completion of Premium Payment Term
9. Premium Holidays can be exercised as per policy terms and conditions. Please refer to the Sales Literature or Policy Document for details
10. Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received.
11. For any further clarification, contact our sales representative or e-mail us on [customercare@bajajlife.com](mailto:customercare@bajajlife.com)

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

Place:

Date: \_\_\_\_\_ Signature of Agent/ Intermediary/ Official

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

Date: \_\_\_\_\_ Signature of Prospect / Policyholder

**Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited),**  
**Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra - 411006. Reg. No.: 116.**  
**Customer Care Number: 020 6712 1212.**  
**Email: [customercare@bajajlife.com](mailto:customercare@bajajlife.com)**  
**[www.bajajlifeinsurance.com](http://www.bajajlifeinsurance.com)**

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY.

This document provides key information about your policy. You are also advised to go through your policy document.

We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

Sr. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bajaj Life eTouch II (UIN - 116N198V06)	Policy Schedule
2	Quotation number	60087558519	-
3	Type of Insurance Policy	Pure Risk  If Life Shield ROP variant is opted – Non-Linked other than pure risk and pension	Policy Schedule
4	Basic Policy detail	<ul style="list-style-type: none"> <li>• Instalment Premium for Year 1 (Rs.)* - 15,114</li> <li>• Instalment Premium Year 2 onwards (Rs.) - 16,747</li> <li>• Mode of premium payment - Annual</li> <li>• Sum Assured on Death (Rs.) - 1,00,00,000</li> <li>• Sum Assured on Maturity (Rs.) - Not Applicable</li> <li>• Premium payment Term (years) - Pay till 60</li> <li>• Policy Term (years) - 53</li> </ul> <p>*Instalment Premium includes Rider Premium, if opted but excludes applicable GST &amp; cess and Extra Premium (if any)</p>	Policy Schedule
		<ul style="list-style-type: none"> <li>• <b>Benefits payable on maturity (applicable only for Life Shield ROP variant) –</b></li> </ul> <p>Total Premiums Paid shall be payable. In case TI Benefit has been paid, Premiums proportionate to unclaimed Sum Assured (if any) shall be payable, provided the Policy is in-force.</p>	Part C – Section 3



<ul style="list-style-type: none"> <li>• <b>Benefits payable on Death / Terminal Illness (TI) (applicable for all plan variants)</b> – On earlier of death or occurrence of TI, Sum Assured on Death / TI Sum Assured shall be payable.</li> </ul> <p>In case of TI, the maximum pay out shall be limited to lower of Rs 2 Crore or Sum Assured under the policy. The policy will terminate on the death of the life assured or on occurrence of TI, subject to policy terms and conditions.</p>	Part C – Section 3
<ul style="list-style-type: none"> <li>• <b>Survival Benefits excluding that payable on maturity</b> – Not applicable</li> </ul>	
<ul style="list-style-type: none"> <li>• <b>Surrender Value –</b></li> </ul> <p><b>Termination Value, applicable for Life Shield and Life Shield Plus variant:</b></p> <ul style="list-style-type: none"> <li>◦ Payable only if the Premium Payment Term (PPT) is lesser than Policy Term (PT) and will be applicable only post PPT</li> <li>◦ Termination Value is equal to: [Termination factor X Total Premiums Paid]</li> <li>◦ If PPT is equal to PT, no Termination Value shall be applicable</li> </ul> <p><b>For Life Shield ROP variant:</b></p> <ul style="list-style-type: none"> <li>◦ The Policy can be surrendered at any time after completion of the first Policy Year, provided at least one (1) full Policy Years' Premium has been paid</li> <li>◦ Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)</li> </ul>	Part D – Section 12
<ul style="list-style-type: none"> <li>• <b>Options to policyholders for availing benefits, if any, covered under the policy – Early Exit Value (Only Under Life Shield and Life Shield Plus variant)</b> –Option to get back higher of all your premiums paid plus extra premium charged or Termination Value (as applicable), as per terms &amp; conditions of the policy.</li> </ul> <p>The option can be exercised after completing twenty five (25) policy years after the policyholder has attained age 60. The option cannot be exercised during the last five (5) policy years.</p>	Part D – Section 12
<ul style="list-style-type: none"> <li>• <b>Other benefits/options payable, specific to the policy, if any – Accidental Death Benefit (Only Under Life Shield Plus variant) -</b> If death is due to accident then an additional benefit equal to the Accidental Death Benefit (ADB) sum assured shall be payable.</li> </ul>	
<p><b>Lock-in period for Linked Insurance product</b> – Not applicable</p>	Part C – Section 3

6	Options available (in case of Linked Insurance Products)	Not applicable	Not applicable
7	Option available (in case of Annuity product)	Not applicable	Not applicable
8	Riders opted, if any	Not Opted	Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Suicide Exclusion</b></p> <p>In case of death of the life assured due to suicide, within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, the nominee or beneficiary of the policyholder shall be entitled to receive higher of 80% of the total premiums paid or the Surrender Value as on the date of death, provided the policy is in force.</p> <p><b>Accidental Death Benefit and Accidental Total Permanent Disability:</b></p> <p>Please refer to Section 13 under the policy document for the applicable exclusions.</p>	Part F – Section 13
10	Waiting /lien Period, if any	Not applicable	Not applicable
11	Grace period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part B – Section 1
12	Free Look Period	Thirty (30) days	Part D – Section 7

13	Lapse, paid-up and revival of the Policy	<p><b>Non-Payment of Premiums (Lapse and Paid-up):</b></p> <p><b>Life Shield Variant &amp; Life Shield Plus Variant:</b> If premiums have not been paid before the expiry of the grace period, the policy will lapse and no benefit will be paid.</p> <p><b>Life Shield ROP Variant:</b></p> <ul style="list-style-type: none"> <li>• If at least first one (1) full years' premiums have not been paid – Policy will, immediately &amp; automatically, lapse at the expiry of the grace period, and no benefit will be paid.</li> <li>• If at least first one (1) full years' premiums have been paid under a Policy, and subsequent premiums are not paid – Policy will be converted to a paid-up policy at expiry of the grace period.</li> </ul>	Part C – Section 5 & 6
		<p><b>Revival Period</b> – Five (5) years from the due date of the first unpaid premium</p>	Part D – Section 8
14	Policy Loan, if applicable	<p><b>Applicable only under Life Shield ROP Variant:</b></p> <p>Option to take policy loan, subject to a maximum limit of 50% of the surrender value available under the policy. Loan interest rate applicable for the loan will be as decided by the company from time-to-time. The rate of interest for loan is 9% p.a. compounding half-yearly.</p>	Part D – Section 10
15	Claims / Claims Procedure	<p><b>Turn Around Time (TAT) for claims settlement and brief procedure:</b></p> <ul style="list-style-type: none"> <li>• Link for Brief Procedure : <a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a></li> <li>• Link for Turn Around Time (TAT) for claims settlement: <a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></li> </ul> <p><b>Helpline/Call Centre Numbers:</b></p> <p>020 6712 1212 (Customer Care Number) Mail Us : <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></p> <p><b>Contact details of the insurer:</b> Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited) Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p><b>Link for downloading claim form and list of documents required including bank account details:</b> <a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a> WhatsApp- 8806727272</p>	Part D – Section 9

16	Policy Servicing	<p><b>Turn Around Time (TAT):</b> <a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre number:</b> 020 6712 1212</p> <p><b>Contact details of the insurer:</b> In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> <li>1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5<sup>th</sup> floor, Airport Road, Yerawada, Pune – 411006</li> <li>2. By Email: <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></li> </ol> <p><b>Link for downloading applicable forms and list of documents required including bank account details :</b>  <a href="https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0">https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0</a></p>	Part G – Section 19
17	Grievances /Complaints	<p><b>Contact details of Grievance Redressal Officer of the insurer:</b>  Grievance Redressal Officer of the insurer - In case you do not receive a response within 14 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at <a href="mailto:gro@bajajlife.com">gro@bajajlife.com</a></p> <p><b>Link for registering the grievance with the insurer's portal:</b> Insurance company grievance portal -  <a href="https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJOBD_BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJOBD_BwE</a></p> <p><b>Contact details of Ombudsman:</b> Find your nearest Ombudsman office at <a href="http://www.cioins.co.in/ombudsman">http://www.cioins.co.in/ombudsman</a></p>	Part G – Section 19 & 20

### Declaration by the policyholder

I have read the above and confirm having noted the details

Place:

Date:

(Signature of the Policy Holder)

**Web-link for the product where sample policy document can be downloaded:**

<https://www.bajajlifeinsurance.com/term-insurance-plans/etouch-term-insurance-plan.html>

**Disclaimer:**

In case of conflict in the content mentioned hereinabove, the terms and conditions mentioned in the policy document shall prevail.