

Bajaj Life Goal Assure IV
A Unit-linked Non-Participating Individual Life Savings Insurance Plan



Name of the Prospect/ Policyholder:	Nikhil Gaikwad
Age (Years):	22
Gender	Male
Name of the Life Insured:	Nikhil Gaikwad
Age (Years):	22
Gender	Male
Sum Assured (Rs.):	4,80,000
Policy Term (Years):	10
Premium Payment Term (Years):	5
Amount of Instalment Premium (Rs.):	4,000
Mode of payment of Premium:	Monthly

Name of the Product:	Bajaj Life Goal Assure IV		
Tag Line:	A Unit-linked Non-Participating Individual Life Savings Insurance Plan		
Unique Identification Number:	116L204V01		
GST Rate:	—		
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	0%	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
Debt Plus Fund - ULIF00923/07/04DEBTPLUSFU116	0%	0.70%	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 - ULIF09221/05/24NYAPAPA50IND116	0%	1.35%	Very High
Nifty 200 Alpha 30 Index Fund - ULIF09321/05/24N200AP30IN116	0%	1.35%	Very High
Nifty 200 Momentum 30 Index Fund - ULIF09429/10/24N200MO30IN116	0%	1.35%	Very High
Nifty 500 Multicap Momentum Quality 50 Index Fund - ULIF09527/12/24N500MM50IN116	0%	1.35%	Very High
Focused 25 Fund - ULIF09606/02/25FOCUSDEF25F116	0%	1.35%	Very High
Nifty 500 Multifactor 50 Index Fund - ULIF010302/06/25N500MF50IN116	0%	1.35%	Very High
BSE 500 Enhanced Value 50 Index Fund - ULIF010406/08/25B500EV50IN116	0%	1.35%	Very High
BSE 500 Dividend Leaders 50 Index Fund - ULIF010831/10/25B500DL50IN116	100%	1.35%	Very High
India Consumption Fund - ULIF010906/11/25INDCONSFND116	0%	1.35%	Very High

Pure Stock Innovation Fund - ULIF011006/11/25PURSTKINVF116	0%	1.35%	Very High
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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 Life Goal Assure IV	Not Applicable	116L204V01	4,80,000	10	5	Monthly	4,000	—	4,000
Rider	Bajaj Life Linked New Critical Illness Benefit Rider	Critical	116A060V01	1,00,000	10	5	Monthly	9	—	9
								Total	4,009	4,009

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked 'guaranteed' in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns, of 8 % p.a. and 4 % p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including future investment performance.

How to read and understand this benefit illustration?

This benefit illustration is intended to show what charges are deducted from your premiums and how the unit fund, net of charges and taxes, may grow over the years of the policy term if the fund earns a gross returns of 8% p.a. and 4% p.a. These rates, i.e. 8% p.a. and 4% p.a. are assumed only for the purpose of illustrating the flow of benefits if the returns are at this level. It should not be interpreted that the returns under the plan are going to be either 8% p.a. or 4% p.a.

Net Yield mentioned corresponds to the gross investment return of 8% p.a., net of all charges but does not consider mortality, morbidity charges, underwriting extra, if any, guarantee charges and cost of riders, if deducted by cancellation of units. It demonstrates the impact of charges exclusive of taxes on the net yield. Please note that the mortality charges per thousand sum assured in general, increases with age.

The actual returns can vary depending on the performance of the chosen fund, charges towards mortality, morbidity, underwriting extra, cost of riders, etc. The investment risk in this policy is borne by the policyholder, hence, for more details on terms and conditions please read sales literature carefully.

Part A of this statement presents a summary view of year-by-year charges deducted under the policy, fund value, surrender value and the death benefit, at two assumed rates of return. Part B of this statement presents a detailed breakup of the charges, and other values.

Part A

(Amount in Rupees)

Policy Year	Annualized Premium	At 4% p.a. Gross Investment Return							At 8% p.a. Gross Investment Return						
		Mortality Charge	Other Charges #	GST	Fund Value (at Year End)	Surrender Value (at year end)	Death Benefit	Mortality Charge	Other Charges #	GST	Fund Value (at Year End)	Surrender Value (at year end)	Death Benefit		
1	48,000	426	1,209	0	47,367	44,367	4,80,000	425	1,214	0	48,352	45,352	4,80,000		
2	48,000	381	2,430	0	95,429	93,429	4,80,000	379	2,462	0	99,324	97,324	4,80,000		
3	48,000	334	3,089	0	1,44,791	1,43,291	4,80,000	328	3,176	0	1,53,687	1,52,187	4,80,000		
4	48,000	287	3,765	0	1,95,487	1,94,487	4,80,000	276	3,936	0	2,11,667	2,10,667	4,80,000		
5	48,000	239	4,460	0	2,47,552	2,47,552	4,80,000	220	4,747	0	2,73,504	2,73,504	4,80,000		
6	0	215	4,819	0	2,52,324	2,52,324	4,80,000	186	5,252	0	2,89,740	2,89,740	4,80,000		
7	0	212	4,884	0	2,57,222	2,57,222	4,80,000	172	5,479	0	3,07,054	3,07,054	4,80,000		
8	0	211	4,951	0	2,62,250	2,62,250	4,80,000	157	5,721	0	3,25,518	3,25,518	4,80,000		
9	0	210	5,020	0	2,67,409	2,67,409	4,80,000	142	5,980	0	3,45,207	3,45,207	4,80,000		
10	0	211	5,091	0	2,83,380	2,83,380	4,80,000	126	6,255	0	3,78,710	3,78,710	4,80,000		

includes all charges other than mortality charge, See Part B for details

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATIVE PURPOSE.

I, _____, have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.	I, Nikhil Gaikwad, having received the information with respect to the above, have understood the above statement before entering into the contract.
Place: Date:	Date: Signature of Prospect / Policyholder

Part B

Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Administration Charge	Guaranteee Charge	Other Charges	Loyalty Addition + Family Benefit	Fund Booster	Return of Mortality Charge	(Amount in Rupees)				
												Gross Yield	8%	Net Yield	6.32 %	
1	48,000	0	48,000	425	0	864	0	0	0	0	0	48,702	350	48,352	45,352	4,80,000
2	48,000	0	48,000	379	0	1,440	0	0	0	0	0	1,00,346	1,022	99,324	97,324	4,80,000
3	48,000	0	48,000	328	0	1,440	0	0	0	0	0	1,55,423	1,736	1,53,687	1,52,187	4,80,000
4	48,000	0	48,000	276	0	1,440	0	0	0	0	0	2,14,163	2,496	2,11,667	2,10,667	4,80,000
5	48,000	0	48,000	220	0	1,440	0	0	0	0	0	2,76,811	3,307	2,73,504	2,73,504	4,80,000
6	0	0	0	186	0	1,440	0	0	0	0	0	2,93,552	3,812	2,89,740	2,89,740	4,80,000
7	0	0	0	172	0	1,440	0	0	0	0	0	3,11,093	4,039	3,07,054	3,07,054	4,80,000
8	0	0	0	157	0	1,440	0	0	0	0	0	3,29,800	4,281	3,25,518	3,25,518	4,80,000
9	0	0	0	142	0	1,440	0	0	0	0	0	3,49,747	4,540	3,45,207	3,45,207	4,80,000
10	0	0	0	126	0	1,440	0	0	3,365	6,730	2,412	3,71,019	4,815	3,78,710	3,78,710	4,80,000

In the above illustration, it is assumed that the Premiums are paid at the beginning of the year and Benefits (Death Benefit, Surrender Value) are payable at the end of the year. Column no. 9 indicates how Guaranteed Wealth Boosters grows over a period of time and shall be added to the fund value at the end of 15th policy year, provided all premiums are paid in full and policy is in force.

Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Administration Charge	Guaranteee Charge	Other Charges	Loyalty Addition + Family Benefit	Fund Booster	Return of Mortality Charge	(Amount in Rupees)				
												Gross Yield	4%			
1	48,000	0	48,000	426	0	864	0	0	0	0	0	47,712	345	47,367	44,367	4,80,000
2	48,000	0	48,000	381	0	1,440	0	0	0	0	0	96,419	990	95,429	93,429	4,80,000
3	48,000	0	48,000	334	0	1,440	0	0	0	0	0	1,46,440	1,649	1,44,791	1,43,291	4,80,000
4	48,000	0	48,000	287	0	1,440	0	0	0	0	0	1,97,812	2,325	1,95,487	1,94,487	4,80,000
5	48,000	0	48,000	239	0	1,440	0	0	0	0	0	2,50,572	3,020	2,47,552	2,47,552	4,80,000
6	0	0	0	215	0	1,440	0	0	0	0	0	2,55,702	3,379	2,52,324	2,52,324	4,80,000
7	0	0	0	212	0	1,440	0	0	0	0	0	2,60,666	3,444	2,57,222	2,57,222	4,80,000
8	0	0	0	211	0	1,440	0	0	0	0	0	2,65,761	3,511	2,62,250	2,62,250	4,80,000
9	0	0	0	210	0	1,440	0	0	0	0	0	2,70,989	3,580	2,67,409	2,67,409	4,80,000
10	0	0	0	211	0	1,440	0	0	2,651	5,302	2,726	2,76,352	3,651	2,83,380	2,83,380	4,80,000

In the above illustration, it is assumed that the Premiums are paid at the beginning of the year and Benefits (Death Benefit, Surrender Value) are payable at the end of the year. Column no. 9 indicates how Guaranteed Wealth Boosters grows over a period of time and shall be added to the fund value at the end of 15th policy year, provided all premiums are paid in full and policy is in force.

Family Benefit		
	Benefit @8%	Benefit @4%
Fund value at the end of year-with family benefit	3,80,393	2,84,706
Fund value at the end of year-without family benefit	3,78,710	2,83,380

Notes:

1. Refer the sale literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. 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.

I, _____, have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.	I, Nikhil Gaikwad,
Place: _____	• have understood the above statements before entering into the contract.
Date: _____	• ALSO UNDERSTAND THAT WHILST 100% OF MY FIRST YEAR PREMIUM WILL BE INVESTED IN UNIT LINKED INVESTMENT FUNDS THERE ARE CHARGES DURING THE FIRST POLICY YEAR AS GIVEN IN THE BENEFIT ILLUSTRATION.
Signature of Agent/ Intermediary/ Official	Date: _____
	Signature of Prospect / Policyholder

Disclaimer

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 Life Insurance is the name of the company & Bajaj Life Goal Assure IV is only the name of the Plan and does in no way indicate the quality of the policy, its future prospects or returns.
6. Death Benefit :
 - i) On death of the life assured during the policy term while the policy is not terminated, if all the premiums are paid up to date: Higher of (Sum assured or Regular Premium Fund Value) Plus Higher of (Top up Sum Assured or Top up Premium Fund Value) as on date of intimation of death. This benefit is subject to a minimum guaranteed benefit of 105% of total premiums paid.
 - ii) The policy will terminate on the date of intimation of death of the life assured.
7. Loyalty Addition: At the end of 10th,15th and 20th policy year loyalty addition will be added as a %- age of the average of the daily Regular Premium Fund Values during the previous 3 years (including the current year). The applicable %-ages are given in the table below. .
8. Fund Booster: At the end of policy term, fund booster will be added as a 2% of the average of the daily Regular Premium Fund Values during the previous 3 years (including the current year).
9. Return Of Mortality Charge (ROMC): At the end of the policy term, on the date of maturity, if all premiums under the policy are paid up to date, the total amount of mortality charge deducted throughout the policy term w.r.t regular premium and top-up premium will be added, respectively, into the Regular Premium Fund Value and into the Top up Fund Value, as applicable. The above will exclude any extra mortality charge and/or any GST w.r.t. mortality charge deducted. The amount of ROMC w.r.t. regular premium and top up premium (if any) will be added into each fund will be in the same proportion of the fund values as at the date of addition. Unit Price as on the date of ROMC addition will be used for the unitisation .No ROMC will be available in a surrendered policy, discontinued policy or a policy converted to paid-up.
10. The Company declares that the mortality charges is subject to underwriting of proposal, and may change before the acceptance of risk. The company further declares that the proposal deposit receipt given herein does not bind the company to accept the risk.
11. The mortality charges & policy administration charges, if any, are deducted through cancellation of units.

1st year	2nd year to 10th year	11th year till PT
1.80% of Annualized Premium per annum	3% of Annualized Premium per annum	Nil

The policy administration charge will be subject to maximum of Rs.500 in any month.

12. 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, Nifty 200 Momentum 30 Index Fund, Nifty 500 Multicap Momentum Quality 50 Index Fund, Focused 25 Fund, Nifty 500 Multifactor 50 Index Fund and BSE 500 Enhanced Value 50 Index Fund, BSE 500 Dividend Leaders 50 Index Fund, India Consumption Fund, Pure Stock Innovation Fund. 1.30% for Pure Stock Fund II, 1.25% for Asset Allocation Fund II and Bluechip Equity Fund. 0.95% for Liquid Fund and Bond Fund, 0.70% for Debt Plus Fund, 0.50% for Discontinuance Life Policy Fund.

13. Equity Growth Fund II, Accelerator Mid Cap Fund II, Pure Stock Fund, Asset Allocation Fund II, Bluechip Equity Fund, Liquid Fund, Bond Fund, Flexi CapFund, Sustainable Equity Fund, Pure Stock Fund II, Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Midcap Index Fund, Debt Plus Fund, SmallCap Quality Index Fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund, Nifty 200 Momentum 30 Index Fund, Nifty 500 Multicap Momentum Quality 50 Index Fund, Focused 25 Fund, Nifty 500 Multifactor 50 Index Fund and BSE 500 Enhanced Value 50 Index Fund, BSE 500 Dividend Leaders 50 Index Fund, India Consumption Fund, Pure Stock Innovation Fund are the name of the Funds being offered currently with Bajaj Life Goal Assure IV and in any manner does not indicate the quality of the Fund, their future prospects or returns.

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

Fund	SFIN No
Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116
Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116
Pure Stock Fund	ULIF02721/07/06PURESTKFUN116
Pure Stock Fund II	ULIF07709/01/17PURSTKFUN2116
Asset Allocation Fund II	ULIF07205/12/13ASSETALL02116
Bluechip Equity Fund	ULIF06026/10/10BLUECHIPEQ116
Liquid Fund	ULIF02510/07/06LIQUIDFUND116
Bond Fund	ULIF02610/07/06BONDFUNDLI116
Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116
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Small Cap Fund	ULIF08717/01/23SMALLCAPFU116
Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALLOC116
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Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116
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
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BSE 500 Dividend Leaders 50 Index Fund	ULIF010831/10/25B500DL50IN116
India Consumption Fund	ULIF010906/11/25INDCONSFND116
Pure Stock Innovation Fund	ULIF011006/11/25PURSTKINVF116

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

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

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

17. 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. Customer Care Number: The option to revive the policy will not be available to such a surrendered policy. The discontinuance value as at the end of the lock-in period will be available as surrender value. On surrender after the lock-in period, the surrender value available will be fund value as on the date of surrender.

18. Indicated Surrender value is not Guaranteed.

19. Charges under the policy are subject to applicable Goods & Service Tax, and will be deducted by cancellation of units.
20. The rate of return illustrated for various funds are shown at 4% and 8% in confirmation with the guidelines on illustrations set by the IRDA, and should not be construed as forecast.

Returns demonstrated are net of all charges.

Please refer to the product brochure for details about the product including the exclusions under the plan.

Please see the product brochure for details about the product.

Insurance is the subject matter of the solicitation.

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

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 Goal Assure IV (UIN - 116L204V01)	Policy Schedule
2	Quotation number	50087772215	Policy Schedule
3	Type of Insurance Policy	Linked	-
4	Basic Policy Details	<ul style="list-style-type: none"> • Installment Premium (Rs)*: 4,009 • Mode of Premium Payment: Monthly • Sum Assured on Death (Rs): 4,80,000 • Sum Assured on Maturity (Rs): Not Applicable • Premium Payment Term (Years): 5 • Policy Term (Years): 10 <p>*Instalment Premium includes Rider Premium, if opted but excludes applicable GST & cess and Extra Premium (if any)</p>	Policy Schedule
5	Policy Coverage/benefits payable	Benefits payable on maturity: Fund Value as on date of maturity	Part C Section 5
		Benefits payable on death: Higher of Prevailing Sum Assured or Regular Premium Fund Value Plus Higher of Top-up Sum Assured or Top-up Premium Fund Value, if any The Death Benefit is subject to the Guaranteed Death Benefit of 105% of the Total Premiums paid, till the date of death.	Part C Section 5
		Survival Benefits excluding that payable on maturity: Not Applicable	-
		Surrender benefits: <ul style="list-style-type: none"> • During the first 5 policy year: Discontinuance value at the end of the lock-in period will be payable as surrender value. • After first 5 policy year: Fund value as on the date of surrender. 	Part D Section 9

	<p>Options to policyholders for availing benefits, if any, covered under the policy:</p> <p>Policy holder / Claimant can opt to take maturity benefit and death benefit in form of installments spread over a period of 5 years under Settlement option</p> <p>Other benefits/options payable, specific to the policy, if any:</p> <p>Not Applicable</p> <p>Lock-in period for Linked Insurance products:</p> <p>Five (5) Years</p>	Part D Section 11 - Part B Section 1						
6	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none"> • Partial Withdrawal (Non- Systematic)- Available • Top-up premium- Available • Switch Funds - Available • Settlement Option - Available • Change Premium Payment Term - Available • Decrease sum assured - Available • Reduce Regular premium – Available • Premium Apportionment: Available • Change Premium Payment Frequency: Available • Switch Portfolio strategies: Available • Partial Withdrawal (Systematic)- Available 						
7	Option available(in case of Annuity product)	Not Applicable						
8	Riders Opted if Any	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #005a99; color: white;"> <th style="text-align: center; padding: 5px;">Rider Name</th> <th style="text-align: center; padding: 5px;">UIN</th> <th style="text-align: center; padding: 5px;">Sum Assured (Rs.)</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Bajaj Life Linked New Critical Illness Benefit Rider</td> <td style="text-align: center; padding: 5px;">116A060V01</td> <td style="text-align: center; padding: 5px;">₹1,00,000</td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider.</p>	Rider Name	UIN	Sum Assured (Rs.)	Bajaj Life Linked New Critical Illness Benefit Rider	116A060V01	₹1,00,000
Rider Name	UIN	Sum Assured (Rs.)						
Bajaj Life Linked New Critical Illness Benefit Rider	116A060V01	₹1,00,000						
9	Exclusions (events where insurance coverage is not payable), if any	<p>Suicide claim provision: In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of latest revival of the Policy, whichever is later, the Claimant shall be entitled to the Fund Value, as available on the date of intimation of death.</p> <p>There is no other exclusion applicable w.r.t death other than suicide clause.</p> <p>No other exclusions in the product</p>						
10	Waiting Period/ /lien Period, if any	Not Applicable						
11	Grace Period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.						

12	Free Look Period	Thirty (30) Days	Part D Section 6
13	Lapse, paid-up and Revival of the Policy	<p>Lapse</p> <p>If premiums have not been paid</p> <p>During the first five (5) policy years: Policy will be converted to a discontinued life policy at the end of the grace period</p> <p>After first five (5) policy years: Policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period.</p>	Part D Section 7
		<p>Paid-up</p> <p>If premiums have not been paid</p> <p>After the lock-in period, Policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period</p>	Part D Section 7
		<p>Revival</p> <p>Three (3) years from the date of first unpaid premium</p>	Part B Section 1
14	Policy Loan If Applicable	<ul style="list-style-type: none"> • Not Applicable 	-
15	Claims / Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ul style="list-style-type: none"> ◦ Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html ◦ Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf <p>2. Helpline/Call Centre Numbers:</p> <p>020 6712 1212 (Customer Care Number) Mail Us : customercare@bajajlife.com</p> <p>3. Contact details of the insurer:</p> <p>Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)</p> <p>Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p>4. Link for downloading claim form and list of documents required including bank account details:</p> <p>https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <p>WhatsApp- 8806727272</p>	Part F Section 33

16	Policy Servicing	<p>Turn Around Time (TAT): https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre number: 020 6712 1212</p> <p>Contact details of the insurer: In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> 1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajlife.com <p>Link for downloading applicable form and list of documents required including bank account details: https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0</p>	Part G Section 37
17	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the insurer: 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 gro@bajajlife.com</p> <p>Link for registering the grievance with the insurer's portal: Insurance company grievance portal - https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EA1aIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman</p>	Part G Section 37 and Section 38

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/ulip-plans/financial-life-goals-assure.html>

Disclaimer:

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

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 Linked New Critical Illness Benefit Rider (UIN - 116A060V01)	Policy Schedule				
2	Quotation number	50087772215	Policy Schedule				
3	Type of Insurance Product/ Policy	Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)	As per Base Policy				
4	Sum Insured (Basis)(Along with amount)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #004a99; color: white; text-align: center;">Option</th><th style="background-color: #004a99; color: white; text-align: center;">Sum Assured (Rs.)</th></tr> </thead> <tbody> <tr> <td style="text-align: center;">Critical</td><td style="text-align: right;">₹ 1,00,000</td></tr> </tbody> </table>	Option	Sum Assured (Rs.)	Critical	₹ 1,00,000	Policy Schedule
Option	Sum Assured (Rs.)						
Critical	₹ 1,00,000						
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	Critical Illness Benefit: On first diagnosis of any one of the critical illness as mentioned in Policy document, the rider sum assured will be paid in lumpsum.	Part C - Section 4				
		Suicide Clause In case of death of base policy Life Assured due to suicide within 12 months from the date of commencement of risk under the rider or from the date of revival of the rider, as applicable, the nominee of the Policyholder shall be entitled to 80% of the total Rider Premiums paid till the date of death or the termination value available as on the date of death whichever is higher, provided the rider is in force.	Part D - Section 5				

Exclusions(wh
at the policy
does not
cover)

Other Exclusions

- i. There are no other exclusions if the Contingent Event is death.
- ii. The critical illness benefit shall not be paid on any of the lives covered in case of the following conditions:
 - If the diagnosis of such Critical Illness was made within 90 days of the start of coverage (i.e. during the waiting period).
 - If the insured dies within the survival period as per definition from date of the diagnosis of the covered CI.
 - Intentional self-inflicted injury, suicide or attempted suicide.
 - For any medical conditions suffered by the life assured or any medical procedure undergone by the life assured, if that medical condition or that medical procedure was caused directly or indirectly by influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescriptions of a registered medical practitioner.
 - Engaging in or taking part in hazardous activities*, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting, bungee-jumping; under water activities involving the use of breathing apparatus or not.
 - *Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not.
 - Participation by the insured person in a criminal or unlawful act with criminal intent.
 - For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
 - For any medical condition or any medical procedure arising either as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, terrorism, military or usurped power, riot or civil commotion, strikes or participation in any naval, military or air force operation during peace time.
 - For any medical condition or any medical procedure arising from participation by the insured person in any flying activity, except as a bona fide, fare paying passenger and aviation industry employee like pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable.
 - Any External Congenital Anomaly which is not as a consequence of Genetic disorder.
 - Failure to follow medical advice.

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7	<p>Waiting Period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage 	<p>90 days from date of commencement of risk of rider or from the latest date of revival.</p>	<p>Part C – Section 4</p>
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	<p>Financial limits of coverage</p> <p>i) Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii) Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)</p> <p>iii) Deductible (It is a specified amount:</p> <ul style="list-style-type: none"> - Up to which an insurance company will not pay any claim, and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) <p>iv) Any other limit (as applicable)</p>	
8	<p>i. Sub limit – Not Applicable</p> <p>ii. Co-payment – Not Applicable</p> <p>iii. Deductible – Not Applicable</p> <p>iv. Any other limit (as applicable) – Not Applicable</p>	Not Applicable

	<p>9</p> <p>Claims/Claims Procedure</p>	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ul style="list-style-type: none"> ◦ Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html ◦ Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf <p>2. Helpline/Call Centre Numbers:</p> <p>020 6712 1212 (Customer Care Number) Mail Us : customercare@bajajlife.com</p> <p>3. Contact details of the insurer:</p> <p>Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)</p> <p>Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p>4. Link for downloading claim form and list of documents required including bank account details:</p> <p>https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <p>WhatsApp- 8806727272</p>	<p>Part F - Section 15</p>
<p>10</p>	<p>Policy Servicing</p>	<p>Turn Around Time (TAT):</p> <p>https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre number: 020 6712 1212</p> <p>Contact details of the insurer: In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> 1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajlife.com <p>Link for downloading applicable forms and list of documents required including bank account details : https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0</p>	<p>Part G – As per base policy</p>

11	Grievances/Complaints	<p>Contact details of Grievance Redressal Officer of the insurer: 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 gro@bajajlife.com</p> <p>Link for registering the grievance with the insurer's portal: Insurance company grievance portal https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman</p>	Part G-As per Base Policy
12	Things to remember	<ul style="list-style-type: none"> • Free look cancellation - 30 days • Policy Renewal - Not applicable • Migration and Portability - Not applicable • Change in sum insured - Not applicable • Moratorium Period - Not applicable 	Part D – Section 7
13	Your obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a rider. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of material information while applying for the rider and changes during the rider period should be communicated to Bajaj Life Insurance customer care ID via registered email id of the customer.</p>	Proposal form

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/riders-insurance-plans.html>

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