

Key Features of the plan

Aim of the policy	Bajaj Allianz Future Gain - a Unit-Linked Endowment Plan that provid	es for maximum premium allocation							
	Maturity - You will receive the regular premium fund value plus top u provided all due premiums have been paid.	p premium fund value as on the maturity date,							
Death - provided the policy is in-force, the death benefit payable to the nominee as lump-sum is: The higher of the sum assured or regular premium fund value PLUS The higher of top-up premium sum assured or top-up premium fund value, if any; All the above as on date of receipt of intimation of death The guaranteed death benefit applicable throughout the policy term is 105% of the total premiums paid, if any, till the date of death.									
	Bonus – No bonus is payable in this policy.								
Premium payment	Premiums at regular intervals are payable for the policy term.								
Riders Available	Bajaj Allianz ULIP Accidental Death Benefit Rider Bajaj Allianz ULIP Accidental Permanent Total/ Partial Disability Benefit Rider Bajaj Allianz ULIP Critical Illness Benefit Rider Bajaj Allianz ULIP Critical Illness Benefit Rider Bajaj Allianz ULIP Family Income Benefit Rider Bajaj Allianz ULIP Waiver of Premium Benefit Rider UIN:116A033V0								
Non payment of premium	If you do not pay regular premiums during the first five policy Year, then, you will have to choose from the following two options: i) Option I - Pay all due regular premiums within a period of two years or ii) Option II - Surrender the Policy without any risk cover and in that case a. Your life cover shall cease immediately. b. The Surrender Value of your policy will be available after the end of first 5 years or at end of revival period, whichever is later c. You will not be able to revive your policy. If we do not receive any intimation from you about your preferred option, then, we will be constrained to take discontinuance action as per option II above.	If you do not pay regular premium after the first five policy years, then, you will have to choose to following three options within 30 days of receive the notice from us to pay your premiums: i) Option A - Pay all due regular premiums with period of two years. Or: ii) Option B - Intimate us to surrender the Policy OR: iii) Option C - Continue the Policy as a paid-up policy. If we do not receive any intimation from you ab your preferred option, then, we will be constraint to take action as per option B above.							

Revival	You may revive your dis provided the policy is n		g the revival pe	riod of 2 years from the	e date of discontinua	ance of the policy		
Surrender	Although it is not advisable to surrender your policy unless there is an extreme urgency, you will have the op surrender your policy anytime i. On surrender during the lock-in period of first five years, the regular premium fund value, less the disconting surrender charge plus the top up premium fund value, if any, as on the date of surrender, will be transforced to the discontinued life policy fund (maintained by the company), and life cover shall cease immediate discontinuance 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 of first five years, the surrender value available will be regular premiuvalue plus top up premium fund value, if any, as on the date of surrender. The policy shall thereafter terminate upon payment of the full surrender/ discontinuance value by the compa							
	Charges			Details				
	Premium Allocation Charge	Annualized Premium (₹)/ Policy Year	1	1	2-5	6 & above		
		25,000 to 99,999		1.50%	1.50%	0%		
		1,00,000 to 1,99,999		1%	0.75%	0%		
		200,000 & above		0%	0%	0%		
		All Top ups have a pre	mium allocatio	n charge of 1%.				
	Policy Administration Charge (PAC)			r annum every month. monthly anniversary b		ts at prevailing unit		
	Fund Management		Fund		Fund Management	Charge per annum		
	Charge (FMC)	Equ	ity Growth Fun	d II	1.3	5%		
		Accele	rator Mid Cap F	und II	1.3	5%		
		P	ure Stock Fund		1.35%			
		Asse	t Allocation Fur	nd II	1.25%			
		8lu	echip Equity Fu	nd	1.25%			
			Liquid Fund		0.95%			
			Bond Fund		0.95%			
		Discont	inued Life Polic	y Fund	0.5	0%		
		This charge would be	adjusted in the	unit price				
Charge	Miscellaneous Charge		napportionmer		ect of afteration of premium mode, n paying term or decrease in sum			
	Discontinuance Charge	Where the policy is discontinued dur- ing the policy year		ce charge for the polici ualized premium up to ₹ 25000/-	to policies having annualized premium above ₹ 25000/-			
		1	Lower of 20% * (AP or FV) subject maximum of ₹ 3,000		to Lower of 6% * (AP or FV) subject maximum of ₹ 6,000			
		2	Lower of 15% * (AP or FV) subject maximum of ₹ 2,000		to Lower of 4% * (AP or FV) subj maximum of ₹ 5,000			
		3	maxi	% * (AP or FV) subject to mum of ₹ 1,500	maximu	AP or FV) subject to im of ₹ 4,000		
		4		s* (AP or FV) subject to mum of ₹ 1,000	maximum of ₹ 2,000			
		5 & above	nium 6 D/ Do	Nil	atus.	Nil		
		Discontinuance Char		gular Premium Fund V s Nil.	alue			
	Mortality Charge				rsary by cancellation of units. Sample for a healthy male life is shown below			
		Age (yrs)	20	30	40	50		
		Sum at risk is equal to fund value, zero]	1.13 Maximum of [1.34 death benefit – regular	2.35 premium fund valu	e - top up premium		
	Rider Charge	Rider charges are gov		terms and conditions. T ler term by cancellation		feducted on each		
	Service Tax	As applicable on all Cl		-				

Termination	Policy will be terminated on the earlier occurrence of either of the following events: The units in the policy are fully surrendered; No reply is received by the company for the notice sent on discontinuance of premium Upon death of the life assured Upon maturity or at the end of the settlement period if opted so. Upon payment of discontinuance value On foreclosure
Free Look Cancelation	You will have the option to review the terms and conditions of the policy and if you disagree to any of the terms & conditions, you will have an option to return the policy within 15 days [thirty (30) days in case this policy is issued under the provisions of IRDAI Guidelines on Distance Marketing of Insurance Products] stating the reasons for your objections.
Contact us	Regd. Office Address: G.E Plaza, Airport Road, Yerawada, Pune - 411006 Reg.No.: 116. Visit us: www.bajajallianzlife.com BALIC CIN: U66010PN2001PLC015959 Mail us: customercare@bajajallianz.co.in Fax No: 02066026789 Call on: Toll free no. 1800 209 7272

Do's and Don'ts

Do's	Do fill the proposal form very carefully and personally in CAPITAL letters in blue ink only Do provide true and complete information Do provide correct contact number, address and email ID, and update in case of any change, so that you can receive necessary communication Do sign on all the documents provided by you (Self Attestation) Do provide your recent passport photograph Do draw cheque/ DD, in favour of "Bajaj Allianz Life Insurance Co. Ltd." Do read the policy bond carefully upon receipt of the same. Do contact us if you do not receive the policy bond or any other communication from the Company within 30 days. Do read the enclosed Benefit Illustration carefully before signing Do register for Auto Debit Instructions/ ECS to ensure timely payments of your premium on due dates.
Don'ts	Do not sign any blank proposal form Do not leave any column blank in the proposal form Do not conceal any facts as this could lead to dispute at the time of a claim Do not miss or delay your premium payment Do not rely on any commitments of any additional benefits made by anyone apart from what has been highlighted herein above.

Disclaimer

This document contains the highlights of the product Bajaj Allianz Future Gain UIN: 116L124V01 and is subject to the terms and conditions as contained in the policy document. The terms and conditions as contained in the policy document shall govern the contractual relationship and shall be binding. For details on any of the matters highlighted herein above, please refer to policy document upon receipt of the same by you. The standard terms and conditions of the product is also available on the Company website at www.bajajallianz.com. | BALIC CIN: U66010PN2001PLC015959 | Mail us: customercare@bajajallianz.co.in | Call on: Toll free no. 1800 209 7272 | Fax No: 02066026789

BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.

PRODUCT NAME: BAJAJ ALLIANZ FUTURE GAIN

Application No: 5914925696

Premium Benefit Details For Quotation No: **711022095**





Proposed Insured Name: NANASAHEB BHIKAJI WAGHMARE Age :55

Gender: Male

wnanasaheb@gmail.com / 8793866514

PRODUCT DETAILS

UIN	116L124V01
Sum Assured	Rs. 2,10,000
Premium Payment Term	10
Portfolio Strategy	Wheel Of Life

Goods and Service Tax - GST	18 %				
Policy Term	10				
Amount of Installment Premium	Rs.2,500				
Premium Frequency	Monthly				

GST is charged based of type of the Policy, communication address of the Policy Holder. This may change subject to change in rate / state in address of the policy holder as on date of adjustment.

RIDER DETAILS
RIDER COVER

FUNDS OPTED FOR

EQUITY GROWTH FUND - 2 30% BLUE CHIP EQUITY FUND 40% BOND FUND 30%

Statement of Various Charges along with growth of the Fund expected over the duration of the policy with assumed rate of interest as mentioned. (All Charges are in Rupees)

As	Assuming Gross Interest Rate Of 4% Pa								Gross Yield					
Policy Year	Annualized Premium	Premium allocation charges	Amount available for investment out of premiu	Policy administ ration charges	Mortality charges	Goods and Service Tax - GST	Guarantee Charges	Other Charges (Rider Charges).	Additional to Fund (If any)	Fund before FMC	Fund manage ment charges	Fund at year end	Surrender Value	Death Benefit
1	30000	450	29550	409	2005	516	0	0	0	27190	204	26986	25367	210000
2	30000	450	29550	429	1865	494	0	0	0	55392	580	54812	53612	210000
3	30000	450	29550	451	1673	463	0	0	0	84531	955	83576	82676	210000
4	30000	450	29550	474	1425	423	0	0	0	114710	1329	113381	112781	210000

•	5	30000	450	29550	497	1113	371	0	0	0	146047	1704	144343	144343	210000
•	6	30000	0	30000	522	722	224	0	0	0	179225	2047	177178	177178	210000
•	7	30000	0	30000	548	442	178	0	0	0	213674	2401	211273	211273	220500
•	8	30000	0	30000	576	420	179	0	0	0	249119	2744	246374	246374	252000
•	9	30000	0	30000	604	371	176	0	0	0	285643	3076	282567	282567	283500
•	10	30000	0	30000	635	296	167	0	0	0	323331	3395	319936	0	319936

Ās	Assuming Gross Interest Rate Of 8% Pa							Gross '	Yield	N	Net Yield			
Policy Year	Annualized Premium	Premium allocation charges	Amount available for investment out of premiu	Policy administ ration charges	Mortality charges	Goods and Service Tax - GST	Guarantee Charges	Other Charges (Rider Charges).	Additional to Fund (If any)	Fund before FMC	Fund manage ment charges	Fund at year end	Surrender Value	Death Benefit
	ı	1	1	ı	1	ı			ı	1	ı	1		
1	30000	450	29550	409	2004	515	0	0	0	27755	207	27548	25895	210000
2	30000	450	29550	429	1852	492	0	0	0	57654	599	57056	55856	210000
3	30000	450	29550	451	1631	456	0	0	0	89753	1005	88747	87847	210000
4	30000	450	29550	474	1335	406	0	0	0	124301	1428	122874	122274	210000
5	30000	450	29550	497	946	341	0	0	0	161591	1869	159722	159722	210000
6	30000	0	30000	522	442	173	0	0	0	202515	2292	200223	200223	210000
7	30000	0	30000	548	78	113	0	0	0	246657	2746	243911	243911	243911
8	30000	0	30000	576	12	106	0	0	0	293874	3208	290666	290666	290666
9	30000	0	30000	604	0	109	0	0	0	344332	3673	340658	340658	340658
10	30000	0	30000	635	0	114	0	0	0	398269	4142	394127	0	394127

PROPOSED INSURED DETAILS

IC Code	300000007
Date Of Birth	01-06-1963
Place Of Birth	NA
Height	167.64 cm.
Weight	72 kgs.
Age Proof	Aadhaar Card Standard
Address Proof	Aadhaar Card Standard
ID Proof	Aadhaar Card Standard
Income Proof	NA
Aadhar Card No./Reference No.	NA

Nationality	Indian				
▶ Purpose Of Policy	Investment				
Sector	URBAN				
Marital Status	Married				
Occupation	Salaried (Non-Gov)				
Education	Graduation And Above				
Nature Of Duties	EXECUTIVE LOGISTICS				
▶ Employer's Name	PRIEMER LIMITED				
▶ Employer's Address	PUNE				
Deliver My Policy At	NA				
Annual Income	3,96,000				
Existing e-Insurance Account	No				
Preferred e-Insurance Repository	CAMS				
PAN No.	AAQPW9129G				

PERMANENT	ADDRESS
Address Line	ASHIRWAD BULIDING SR
	NO679/1A, NEAR GAVALI BUILDING LANDEWADI BHOSARI PUNE CITY PUNE.MAHARASHTRA~ ASHIRWAD
City	BUNDING SR NO679/1A, NEAR
Area	GAVALI BUILDING LANDEWADI BAOSARI PUNE CITY
State	PHANE PASIANTASHTRA~
Pin Code	411039
Tel	NA

CURRENT M	AILING ADDRESS
Address Line	ASHIRWAD BULIDING SR NO679/1A, NEAR GAVALI BUILDING LANDEWADI BHOSARI PUNE CITY PUNE,MAHARASHTRA ASHIRWAD BULIDING SR
City	RONE79/1A, NEAR GAVALI
Area	BUILDING LANDEWADI BHOSARI PONE CITY PUNE,MAHARASHTRA
State	MAHARASHTRA
Pin Code	411039
Tel	NA

CTION 39 OF INSURANCE ACT 1938. E PROPOSED INSURED IS SAME AS
PRABHA NANASAHEB WAGHMARE NA
NA
22-OCT-65
WIFE

APPOINTEE DETAILS (IF NOMINEE IS A MINOR, AN APPOINTEE WHO IS A MAJOR SHALL SIGN THE PROPOSAL FORM BELOW AND SHALL IDENTIFY THE RELATIONSHIP WITH THE NOMINEE)

Name

NA

Date of Birth

NA

Relationship of Proposed Insured

BANK DETAILS	
Bank Name	STATE BANK OF INDIA
MICR Code	NA
▶ IFSC Code	SBIN0000575
Account Holder Name	nansaheb bhikaji waghmare
Joint Account Holder Name (if any)	NA
Account No.	30463833613
Account Type	SAVINGS
▶ Branch Name	PIMPRI PUNE
Future Payment Mode	National Automated Clearing House

ARE

Fa	ather's Date of Birth		NA			
Fa	ather's Name		BHIKAJI SAKHARAM W	BHIKAJI SAKHARAM WAGHMARE		
М	lother's Name		THAKUBAI BHIKAJI WA	THAKUBAI BHIKAJI WAGHMARE		
F	amily Member	Age	Health Status (If alive)	Cause of Death	Age (When Died)	
Fa	ather	80	Good	NA	NA	
М	lother	75	Not Alive	С	75	
S	pouse	53	Good	NA	NA	
			ncer, high blood pressure, he	art or kidney disease, ness, or suicide in your family?	No	

LIFE INSURED GENERAL INFORMATION	
Whether a proposal or request for revival has ever been declined, deferred, rated up or modified either by this	No
company or another insurance company?	
Currently do you plan to fly aeroplane or be a passenger of a non-commercial airline or participate in an activity	No
such as auto mobile racing, horse riding, boxing, boat race, scuba diving or any other adventurous avocation?	
Have you ever been convicted in the court of law or are there any criminal proceeding pending against you before	No
a court?	
Name and address of your regular dector or hospitals, when did you lost one your physician? December the visit	No
Name and address of your regular doctor or hospitals, when did you last see your physician? Reason for the visit and results of the examination?	INO
Are you a Politically Exposed Person (PEP)?	No

PREVIOUS POLICY DETAILS

Company Name	Policy No.	Amount of Insurance	Status
>			

I lawa was a suam was al tala a sa in any farma?	No
Have you ever used tobaco in any form?	INU
If Yes, Used as?	
Quantity Per Day?	
If quit since when?	
Have you ever taken narcotics or any addictive drugs or undergone any treatment for narcotics drugs?	No
If Yes, Used as?	
Quantity Per Day?	
If quit since when?	
Have you ever used alcohol?	No
Frequency of Consumption per week?	
Quantity of consmption per week?	
Have you changed consumption in last 6 months?	

Any diseases and disorders of eye, ear, nose, throat or backpain or neckpain?	No
Any diseases and disorders of the nervous system such as but not limited to frequent dizziness, fainting,	No
seizure, weak limbs (temporary or permanent disability), abnormal sight, psychiatric diseases, brain diseases or	
neurological system diseases, headaches, vomiting, numbness?	
Any diseases and disorders of the musculo-skeletal system such as but not limited to chronic fever, rheumatic	No
fever,rheumatism, gout, spinal curvature or related to spines, joints or musculo-skeleton?	
Any diseases and disorders of the genitourinary system such as but not limited to blood in urine, infected urinary	No
bladder or tumor, kidney disease, calculus, venereal disease or any disease related to sexual organs or urinary	
system ?	

No

DECLARATION OF GOOD HEALTH OF PROPOSED INSURED

Any diseases and disorders of the metabolic and endocrine system such as but not limited to

diabetes,hypothyroidism, hyperthyroidism, goitre or other endocrine disease?	
Any cancer, tumor, cyst or any other unusual growth ?	No
Any diseases and disorders of the respiratory system such as but not limited to blood in sputum, epilepsy	No
tuberculosis, asthma, infected respiratory disease or any respiratory system disease including frequent nose	
bleeding fever and dyspnoea?	
Any diseases and disorders of the Cardiovascular system such as but not limited to chest pain, heart disease,	No
high /low blood pressure, artery or blood disease?	
Any diseases and disorders of the digestive system such as but not limited to frequent indigestion,	No
constipation, ulcers on intestine, gastric bleeding, hernia, hemorrhoid, hepatic disorder, calculus in gall bladder,	
past experience in abdominal surgery or any disease related to abdominal organs?	
Have you ever been tested for or advised to test for HIV infection or suspected to be HIV positive?	No
In the last 5 years, have you ever had, or been advised to have, or are likely within the next 30 days to undergo	No
medical examination or any investigations such as but not limited to blood test, urine test, x-ray, ECG or biopsy,	
CT scan or test by any other special instrument?	
Have you ever been injured, sick, operated, given a medical consultation, given a medical advice on health care in	No
any hospital?	

DECLARATION UNDER INCOME TAX (11 TH AMENDMENT)	
PARTI	
Are you Resident of any country outside India	No
Are you a Tax Resident of a country (or countries) outside India	No
Are you holding Telephone Number in Jurisdiction outside India	No
Have you given standing instructions (other than with respect to a depository account) to transfer funds to an	No
account maintained in a jurisdiction outside India	
Have you executed currently effective power of attorney or signatory authority granted to a person with an address in a jurisdiction outside India	No
Have you given a "hold mail" instruction or "in-care-of" address in a jurisdiction outside India	No

I declare that where required by domestic or overseas regulators and/or tax authorities, I consent and agree that Bajaj Allianz Life Insurance Company Limited may withhold from my policy account(s) such amount as may be required according to applicable laws, regulations and directives. I undertake to inform Bajaj Allianz Life Insurance Company Limited if there is a change in response to any of the questions above or to my nationality or residential status. I hereby declare that the information disclosed above is true, accurate and complete to the best of my knowledge and nothing material has been concealed or misrepresented.

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

NOTES:

- Please consult your '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.
- Some benefits are guaranteed and some benefits are variable with returns based on the future performance of the opted investment funds. If the policy offers guaranteed returns, then these will be clearly marked 'Guaranteed' in the illustration table. If the policy offers variable returns, then the illustrations will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper and 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.
- 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.
- Bajaj Allianz Life insurance' is the name of the company & 'Bajaj Allianz Future Gain' is only the name of the Plan and does in no way indicate the quality of the policy, its future prospects or returns.
- The guaranteed death benefit is 105% of the sum of all regular premiums and the top-up premiums (if any) paid till the date of death.
- 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.
- The mortality charges, rider charges & policy administration charges, if any, are deducted through cancellation of units. Policy Administration Charge: Rs.33.33 per month from 1st policy year inflating @ 5% p.a. every month.
- 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 and Pure Stock Fund. 1.25% for Asset Allocation Fund II and Bluechip Equity Fund .0.95% for Liquid Fund and Bond Fund. 0.50% for Discontinuance Life Policy Fund.
- Equity Growth Fund II, Accelerator Mid Cap Fund II, Pure Stock Fund, Asset Allocation Fund II, Bluechip Equity Fund, Liquid Fund, Bond Fund are the name of the Funds being offered currently with Bajaj Allianz Future Gain 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
Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116
Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116
Pure Stock Fund	ULIF02721/07/06PURESTKFUN116
Asset Allocation Fund II	ULIF07205/12/13ASSETALL02116
Bluechip Equity Fund	ULIF06026/10/10BLUECHIPEQ116
Liquid Fund	ULIF02510/07/06LIQUIDFUND116
Bond Fund	ULIF02610/07/06BONDFUNDLI116
Bond Fund	ULIF07026/03/13DISCONLIFE116

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

Policy year	Annual Premium(AP) up to 25000/	Annual Premium(AP) above 25000/
1	Lower of 20%* (AP, Regular Premium FV) subject to maximum of Rs. 3,000	Lower of 6%* (AP, Regular Premium Premium FV) subject to maximum of Rs. 6,000
2	Lower of 15%* (AP, Regular Premium FV) subject to maximum of Rs. 2,000	Lower of 4%* (AP, Regular Premium FV) subject to maximum of Rs. 5,000
3	Lower of 10%* (AP, Regular Premium FV) subject to maximum of Rs. 1500	Lower of 3%* (AP, Regular Premium FV) subject to maximum of Rs. 4000
4	Lower of 5%* (AP, Regular FV) subject to maximum of Rs. 1000	Lower of 2%* (AP, Regular Premium FV) subject to maximum of Rs.2000
5& above	NIL	NIL

- Full surrender of the policy is allowed anytime from the date of commencement of the Policy. On surrender during the first 5 years, the Regular Premium Fund Value less the Discontinuance Charge plus the Top Up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund and the surrender value is equal to the discontinuance value at the end the lock-in period of 5 years and is payable at the end of lock-in period & on Surrender from 6th policy anniversary, the Surrender Value is equal to regular premium fund value plus top up premium fund value, if any, at the prevailing unit price of the fund.
- There is no surrender charge on surrender of Top Up Premium Units.
- 17 Indicated Surrender value is not Guaranteed.
- Other Charges include Rider Premium Charge, if any.
- 19 Charges under the policy are subject to applicable Goods and Service Tax GST, and will be deducted by cancellation of units.
- 20 Addition to Fund implies Guaranteed Addition, if any.
- The rate of return illustrated for various funds are shown at 4% and 8% in conformation with the guidelines on illustrations set by the IRDA, and should not be construed as forecast.
- a
- a Returns demonstrated are net of all charges.
- Please see the product brochure for details about the product.
- Insurance is the subject matter of the solicitation.
- I declare that I have read the terms and conditions and understood the above Benefit Illustrations.

GLOSSARY OF CHARGES

1 Premium Allocation Charge:

This is a charge levied as a percentage of premium, when premium is actually paid. This charge may vary by size of premium, policy year in which premium is due for payment and type of premium; whether it is regular premium or top up premium. The balance of premium (net of premium allocation charge) is used to allocate units in policyholders unit account.

Fund Management Charge:

This is a charge levied as percentage of net asset value on each investment fund and is adjusted in the unit price of the respective investment fund when unit price is calculated. This charge may vary by type of investment fund.

3 Policy Administration Charge:

This charge is expressed as a fixed amount or percentage of regular premium or percentage of sum assured, which may increase at certain rate of inflation in future. The policy administration charge is deducted through redemption of unit at the prevailing unit price, from the policyholders unit account at monthly intervals.

4 Mortality Charge:

This charge is levied to provide the life insurance benefit. This charge is applied either on sum assured or sum assured less fund value depending upon whether minimum death benefit is sum assured or higher of the sum assured and fund value, respectively. This charge is provided separately in annexure and may vary by policy year in which such charge is due for deduction, attained age, gender and whether any extra premium is chargeable due to health or occupation. The Mortality Charge is recovered through redemption of units at the prevailing unit price, from the policyholders unit account, at monthly intervals or may be deducted upfront from the premium.

5 Rider Premium Charge:

This charge is levied to recover the cost of additional rider benefits and is provided separately. This charge may vary by policy year in which such charge is due for deduction, attained age, gender and whether any extra premium is chargeable due to health or occupation. The Rider Premium Charge is recovered through redemption of units at the prevailing unit price, from the policyholders unit account, at monthly intervals.

6 Surrender /Discontinuance Charge:

This charge is levied on the fund value of the policy on discontinuance of premium. This charge is expressed as a percentage of fund value, as a percentage of the premiums and as a fixed amount as specified by IRDA varying by policy year.

7 Guarantee Charge :

This charge is levied as a percantage of net asset value on the investment fund and is adjusted in the unit price of the repective fund when the unit price of the fund is calculated. This charge may vary by the plan variants, if any.

DECLARATION AND ACCEPTANCE:

- Declaration & Authorization: I/We hereby declare and agree that (a) I/We have read the application/the same was interpreted to me /us by the person filling the Proposal Form whose name is mentioned herein above, and the answers entered in the application are mine / ours; (b) I/We hereby certify that I have signed on the Proposal form after fully understanding the content and purport of the nature of the information asked for in this Proposal Form and confirm that each of the above answers is full, complete, and true to the best of my knowledge and nothing has been concealed and suppressed or declared false. I/We understand that Bajaj Allianz Life Insurance Company Ltd. (hereafter called the company) believing on the answers, will rely and act on them in utmost good faith, without verification or confirmation of any of my answers. (c) such application shall not be considered as effected by reason of any money paid or settlement made in payment of or on account of any premium paid, until this application is received by the Company and is finally approved by an authorized officer of the Company during my/our lifetime; (d) any personal information collected or held by the Company (whether contained in the this application or otherwise obtained) may be held, used and disclosed by the Company to reinsurance companies, claims investigation companies and industry association / federation for doing claim analysis.
- 2 I/We hereby irrevocably authorize (a) any organization, institution or individual that has any record of knowledge of my /the insureds health and medical history or any treatment or advise that has been or may hereafter be consulted or other personal information to disclose to the Company such information and such information shall only be used to decide on the terms of acceptance of this proposal or any claim arising out of the policy of insurance issued in accordance with this proposal. This authorization shall bind my/the insured successors and usages and remain valid not withstanding my/ the insureds death or incapacity in so far as legally possible.
- And I/We further agree that if after the date of submission of the proposal but before the communication to me/us of issuance of the First Premium Receipt on acceptance of proposal (i) any change in my/insured occupation or any adverse circumstances connected with my/insured financial position or the general health of myself/insured or that of any members of my family, occurs or (ii)if a proposal for assurance or any application for revival of a policy on my life made to any office of the Company or any other Company has been withdrawn or dropped, deferred or accepted at an increased premium or subject to a lien or on terms other than as proposed I/we shall forthwith intimate the same to the company in writing to reconsider the terms of acceptance of assurance. In the case of fraud or misrepresentation by me, I/We understand that action will be taken or the policy will be cancelled in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.
- Authorization to contact:Notwithstanding my registration with the Access Provider under Fully/Partially blocked category, I hereby waive all objections and authorize Bajaj Allianz Life Insurance Company Limited (hereinafter referred to as Company) to call or send SMS on the telephone number mentioned in this proposal form or any other telephone number as may be provided to the Company by me or send emails or communicate through any other means and contact me, through its representatives, for any matter (including ascertaining of feedback) relating to this proposal for insurance or any matter concerning the policy of insurance which may be issued pursuant to this proposal for insurance.
- 5 Commencement of Cover: I/We understand that the cover applied for under this application will commence after consideration of my/ our application and realization of the required premium. I/We have seen, understood and agree to the companys benefit illustration given to me/us along with this proposal form.
- Declaration of NON standard age proof: I hereby declare that I am aware that I may have to pay additional extra amount towards cost of insurance (mortality charge) as per Company norms if the age proof provided by me is treated as NON standard. (List of standard age proofs available on request). I agree to abide by the terms and conditions of the policy in case any discrepancy in age as disclosed in the Proposal form is subsequently detected by the Company.
- Data Privacy: The customer agrees that BALIC may share Personal Data or Information (including Sensitive Personal Data or Information) with group companies and/or affiliates and/or other third party that is interested in providing service to the customers, which are additional to life insurance services. The same shall be governed by the Data Privacy Policy of BALIC. The Customer may, at any time, inform BALIC of his/her decision to revoke the consent to share Personal Data or Information. If revocation of consent is after sharing of customer Personal Data or Information by BALIC, steps shall be taken to inform the entity with whom Personal Data or Information of the customer has been shared not to use it any further after revocation of consent and also takes steps to destroy the data. Any sharing of Personal Data or Information shall be for specified services only.

Mandatory disclosures SECTION 41 of the Insurance Act 1938 :

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any

rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provision of this section shall be punishable with a fine that may extend upto ten lakh rupees.

9 SECTION 45 of the Insurance Act 1938:

Section 45 of the Insurance Act 1938 as amended from time to time shall be applicable to your policy. Free Look Period: Within 15 days [30 days in case the Policy is issued under the provisions of IRDA Guidelines on Distance Marketing* of Insurance Products] from the date of receipt of the policy, you have the option to review the terms and conditions and return the policy, if you disagree to any of the terms & conditions, stating the reasons for your objections. You will be entitled to a refund of the non allocated premium plus charges levied by cancelation of units plus fund value as at the date of cancellation, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred on medical examination and stamp duty charges.

Declaration about source of money: I/ we declare that money used by me/ us to pay the premium/ s under the policy is acquired by legal means and confirms to the AML guidelines as they are updated from time to time.

DISTANCE MARKETING IS DONE THROUGH WEBSITE AND TELECALLING.

Fund Names and SFIN:	
LIQUID FUND	ULIF02510/07/06LIQUIDFUND116
BOND FUND	ULIF02610/07/06BONDFUNDLI116
PURE STOCK FUND	ULIF02721/07/06PURESTKFUN116
EQUITY INDEX FUND II	ULIF03024/07/06EQTYINDX02116
ASSET ALLOCATION FUND	ULIF04528/09/07ASSETALLOC116
EQUITY GROWTH FUND II	ULIF05106/01/10EQTYGROW02116
ACCELERATOR MID CAP FUND II	ULIF05206/01/10ACCMIDCA02116
BLUE CHIP EQUITY FUND	ULIF06026/10/10BLUECHIPEQ116
ASSURED RETURN FUND	ULIF06127/01/11ASSRD ETRN116
GUARANTEED BOND FUND	ULIF06322/09/11GTEBONDFND116
BOND PENSION FUND	ULIF03524/07/06BONDPENFUN116
LIQUID PENSION FUND	ULIF04124/07/06LIQPENFUND116
EQUITY INDEX PENSION FUND II	ULIF03724/07/06EQINDPEN02116
ASSET ALLOCATION PENSION FUND	ULIF04628/01/08ASALLOCPEN116
PENSION BUILDER FUND	ULIF06908/02/13PENSIONBUI116

Bajaj Allianz Life Insurance Company Limited, GE Plaza, Airport Road, Yerawarda, pune-411 006.

Tel: (020) 66026777 | Fax: (020) 66026789 | Email: life@bajajallianz.co.in | www.bajajallianzlife.com