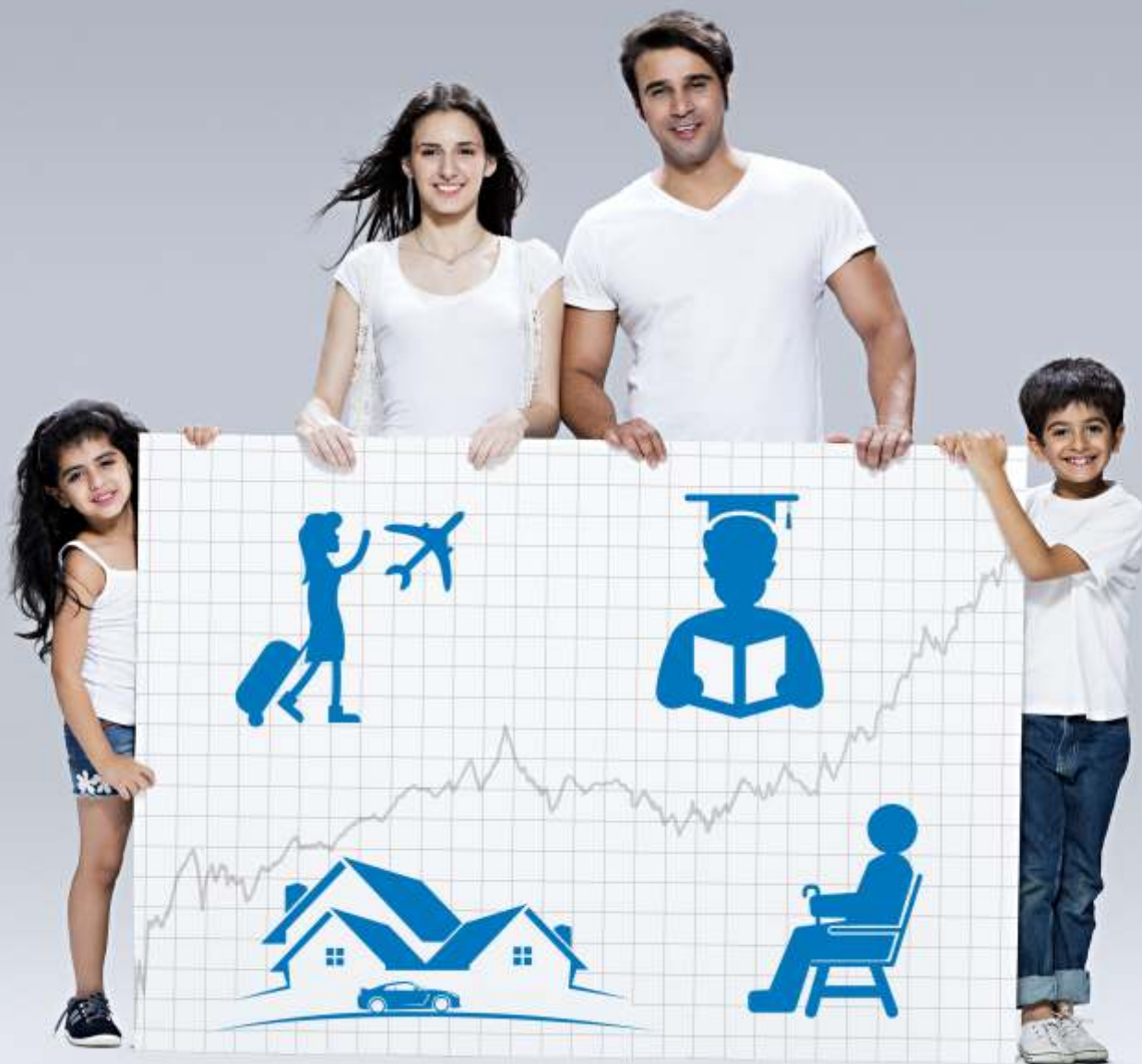


Bajaj Allianz Life Future Wealth Gain

A Unit-Linked Endowment Life Insurance Plan



"The unit linked insurance products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year."

LIFE GOALS. **DONE.**

Bajaj Allianz Life Insurance Co. Ltd.



Bajaj Allianz Life Future Wealth Gain

“To realize your families long term financial goals, you need to carefully plan keeping in mind that it should not only provide the dual advantage of Protection and Growth, it should also allow the flexibility of investing in a range of options, give you the benefit of market upsides for staying invested even during periods of uncertainty and ultimately ensure that your family achieves all the financial goals you have planned for them.

Presenting Bajaj Allianz Life Future Wealth Gain, a unit linked insurance plan which provides the cushion of security and growth to meet future financial goals”.

Bajaj Allianz Life Future Wealth Gain

Bajaj Allianz Life Future Wealth Gain is a non-participating, individual, unit-linked regular/ limited premium payment endowment plan with two variants, “Wealth Plus” and “Wealth Plus Care”.

Bajaj Allianz Life Future Wealth Gain plan offers the dual benefit of protection and growth to fulfil the dreams of your loved ones.

Key Advantages

The key advantages are:

- High Life Insurance Cover
- Benefit of Accelerated Cancer Cover combined with Income Benefit (applicable only under “Wealth Plus Care” variant)
- Choice of 2 investment portfolio strategies
- Loyalty Additions at each interval of 5 years from the 10th policy year onwards
- Fund Booster to enhance Fund Value at maturity
- Option to take maturity benefit in installments (Settlement Option)
- Option to choose from multiple policy terms

Plan Working

Step 1: Choose from the two variants – “Wealth Plus” & “Wealth Plus Care”*

Step 2: Choose the premium you want to pay

Step 3: Choose the sum assured multiplier to decide your life cover[#]

Step 4: Choose your policy term and premium payment term

Step 5: Choose the premium payment frequency

Step 6: Choose between the two portfolio strategies

Step 7: Choose the riders (optional and with rider charges applicable)

Note:

*The variant has to be chosen at the inception of the policy and cannot be changed subsequently.

[#]Applicable only for “Wealth Plus” variant as per the minimum/maximum sum assured criteria. Please refer to the Eligibility Parameters. Under “Wealth Plus Care” the minimum & maximum sum assured are the same.

WEALTH PLUS VARIANT

BENEFITS PAYABLE

Maturity Benefit

On the maturity date, you will receive the Regular Premium Fund Value plus Top up Premium Fund Value.

Death Benefit

If all due premiums are paid, then, in case of unfortunate death of the life assured during the policy term, the death benefit payable will be, higher of:

- a. Sum Assured plus Top up Sum Assured, if any, or
- b. Fund Value[#] as on date of receipt of intimation of death

[#]Fund Value is as explained in the definition section

The death benefit is subject to the guaranteed benefit of 105% of the total premiums* paid, till the date of death.

* Total premiums paid shall be (Annualized premium * number of years for which premiums have been paid + Top up premiums paid).

All the above is paid as on date of receipt of intimation of death at the Company's office.

Note:

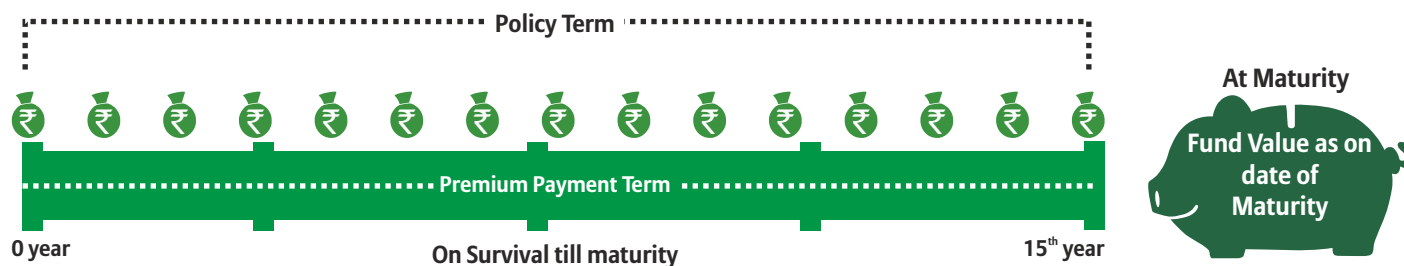
- If death of the life assured occurs before attaining age 60 years, then, the sum assured shall be reduced to the extent of the partial withdrawals made from the regular premium fund during the two year period immediately preceding the death of the life assured.
- If death of the life assured occurs on or after attaining age 60 years, then, the sum assured shall be reduced to the extent of the partial withdrawals made from the regular premium fund during the two year period before attaining age 60 and all the partial withdrawals made from the regular premium fund after attaining age 60.

Sample Illustration - Wealth Plus

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain policy with Wealth Plus variant for which he is paying a regular premium of ₹ 50,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. ₹ 5,00,000. Let's see the benefits available under the variant.

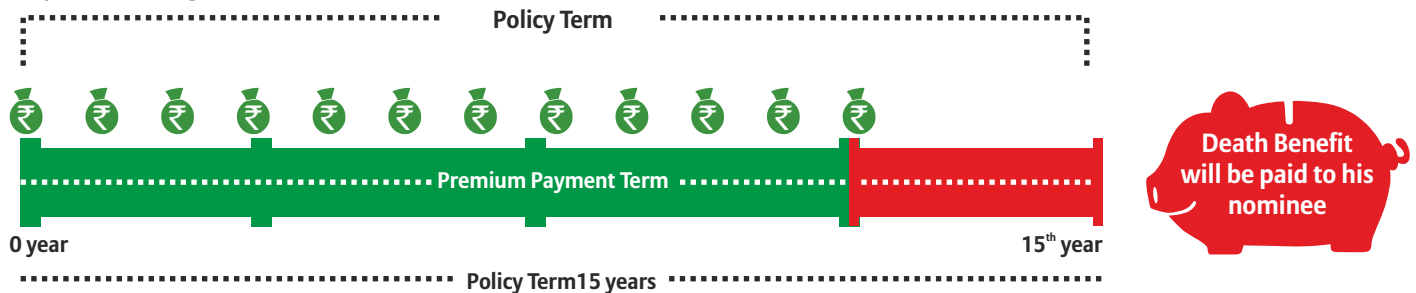
Maturity Benefit

On the maturity date, Anuj's maturity benefit, based on the assumed investment returns, are as per the table given below:



Death Benefit

In case of Anuj's unfortunate death in the 12th policy year, the death benefit, based on the assumed investment returns, are as per the table given below.



At Investment Returns [#]	Maturity Benefit (Fund Value)	Death Benefit
of 8%	12,70,135	8,72,073
of 4%	9,31,750	6,73,070

The death benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

[#] The above illustrations are considering investment is in the "Pure Stock Fund II"

The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

This illustration is considering investment in "Pure Stock fund II" and Goods & Service Tax of 18%.

The returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.

Additional Rider Benefits

Under "Wealth Plus" variant

- | | |
|---|----------------|
| 1. Bajaj Allianz ULIP Accidental Death Benefit Rider | UIN:116A013V02 |
| 2. Bajaj Allianz ULIP Accidental Permanent Total/Partial Disability Benefit Rider | UIN:116A014V02 |
| 3. Bajaj Allianz ULIP Waiver of Premium Benefit Rider | UIN:116A030V01 |

Please refer to respective rider sales literature or visit Company website or consult your 'Insurance Consultant' for more details and eligibility conditions

Product Terms and Conditions

Eligibility

Parameter	Details						
Minimum Age at Entry	0 years						
Maximum Age at Entry	60 years If more than one rider is chosen under the policy, the maximum age at entry shall be restricted to 50 years.						
Minimum Age at Maturity	18 years						
Maximum Age at Maturity	75 years						
Policy Term	<table border="1"> <thead> <tr> <th>Policy Term (in yrs)</th> <th>10</th> <th>15 to 25</th> </tr> </thead> <tbody> <tr> <td>Premium Payment Term (in yrs)</td> <td>5, 7, 10</td> <td>5, 7, 10, 15</td> </tr> </tbody> </table>	Policy Term (in yrs)	10	15 to 25	Premium Payment Term (in yrs)	5, 7, 10	5, 7, 10, 15
	Policy Term (in yrs)	10	15 to 25				
Premium Payment Term (in yrs)	5, 7, 10	5, 7, 10, 15					
Premium Payment Frequency	Yearly, Half Yearly, Quarterly & Monthly Quarterly & Monthly premium payment frequency will be available under salary deduction scheme & ECS						

Parameter	Details		
Premium	Minimum	Annual Premium	₹ 50,000
		Half Yearly Premium	₹ 30,000
		Quarterly Premium	₹ 15,000
		Monthly Premium	₹ 5,000
	Maximum	As per Board approved underwriting policy	
Minimum Top up premium is ₹ 5,000			
Minimum Sum Assured	For Age <45		For Age ≥45
	10 times Annualized Premium or 0.5*Annualized Premium * Policy Term, whichever is higher		10 times Annualized Premium or 0.25*Annualized Premium * Policy Term, whichever is higher
Maximum Sum Assured	Age		Multiplier
	0-25 years		40
	26-35 years		30
	36-40 years		20
	41-44 years		15
	45 years & Above		Higher of 10 times Annualized Premium or 0.25* Annualized Premium * Policy Term
Minimum/ Maximum Top up Sum Assured	For Age <45		For Age ≥45
	125% of Top up Premium		110% of Top up Premium

Age calculated is age as at the last birthday

WEALTH PLUS CARE VARIANT

BENEFITS PAYABLE

Maturity Benefit

On the maturity date, you will receive the Regular Premium Fund Value plus Top up Premium Fund Value.

Death Benefit

If all due premiums are paid, then in case of unfortunate death or on first diagnosis of cancer (subject to waiting period**) of the life assured during the policy term, whichever is earlier, the benefit payable will be, higher of:

- Sum Assured plus Top up Sum Assured, if any, or
- Fund Value[#] as on date of receipt of intimation of death

Plus

Income Benefit (as detailed below)

Income Benefit:

If the death or the first diagnosis of cancer (subject to waiting period**) occurs during the premium payment term, then, an additional benefit as Income Benefit will be payable.

- The Income Benefit is equal to the total of all the regular premiums due under the policy after the date of death or diagnosis of cancer, as applicable.
- Each installment of the Income Benefit is equal to one regular premium.

- iii) In case of death/first diagnosis of cancer, it is payable to the nominee/policyholder at each premium due date for the remaining period of the premium payment term.
- iv) The first installment is payable on the first premium due date after the date of death or diagnosis of cancer, as applicable.
- v) Income Benefit will be payable if the policy is in force, excluding paid-ups
- vi) Income Benefit will not be payable in case of a discontinued or paid-up policy
- vii) If death of the life assured occurs after claim has been paid for cancer and income benefit being triggered, no additional benefit will be payable on death and outstanding income benefits (if any) will be paid to the nominee.
- viii) Income Benefit is not payable if the death or the first diagnosis of cancer occurs after the premium payment term.

#Fund Value is as explained in the definition section

The death benefit or the accelerated cancer benefit is subject to the guaranteed benefit of 105% of the total premiums* paid, till the date of death or first diagnosis of cancer.

** Total premiums paid shall be (Annualized Premium* number of years for which premiums have been paid + Top up Premiums paid).*

***The Waiting Period is 180 days from the Date of Commencement of Risk or date of latest revival, whichever is later.*

All the above is paid as on date of receipt of intimation at the Company's office.

Note:

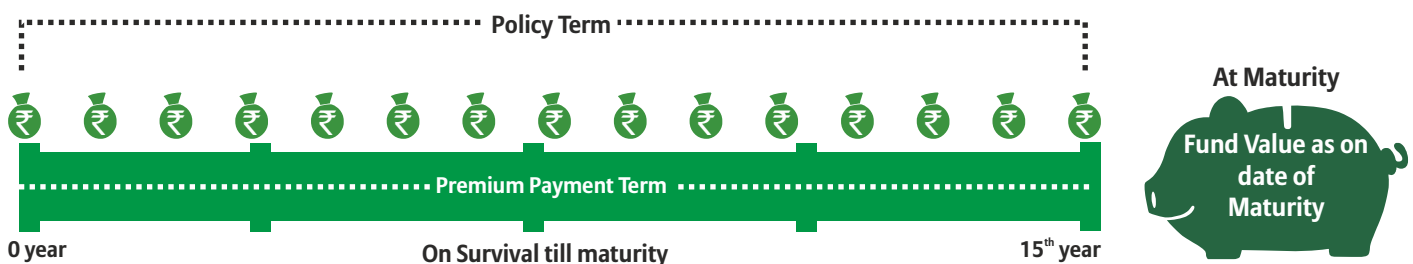
- If death of the life assured occurs before attaining age 60 years, then, the sum assured shall be reduced to the extent of the partial withdrawals made from the regular premium fund during the two year period immediately preceding the death of the life assured.
- If death of the life assured occurs on or after attaining age 60 years, then, the sum assured shall be reduced to the extent of the partial withdrawals made from the regular premium fund during the two year period before attaining age 60 and all the partial withdrawals made from the regular premium fund after attaining age 60.

Sample Illustration - Wealth Plus Care

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain policy with "Wealth Plus Care" variant for which he is paying a regular premium of ₹ 50,000 p.a. for a Policy Term of 15 years. The Sum Assured will be 10 times of his annual premium i.e. ₹ 5,00,000. Let's see the benefits available under the variant.

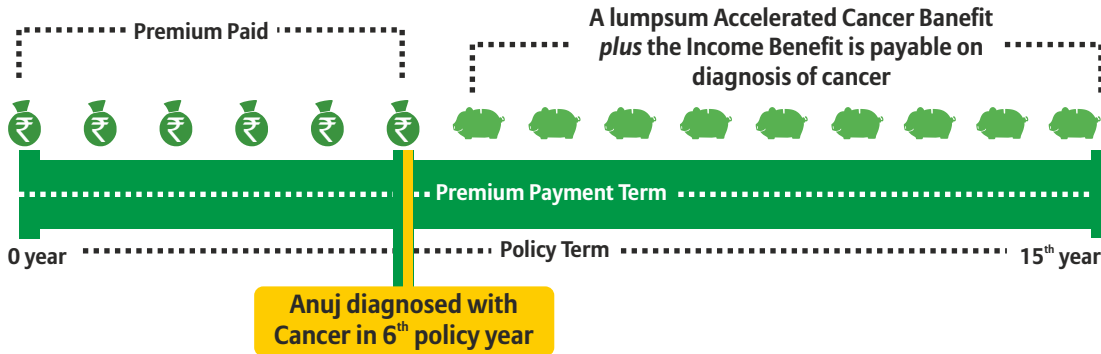
Maturity Benefit

On the maturity date, Anuj's maturity benefit, based on the assumed investment return, are as per the table given below:



Death or Accelerated Cancer Benefit

If in the 6th policy year, Anuj is diagnosed with cancer, Accelerated Cancer Benefit plus the Income Benefit will be triggered. The Income Benefit is payable in installment at each policy anniversary for the remaining period of the premium payment term. Based on the assumed investment returns, the benefits payable are as per the table given below.



At Investment Returns [#]	Maturity Benefit (Fund Value)	Accelerated Cancer Benefit	Income Benefit
of 8%	12,57,439	5,00,000	₹ 50,000 annually as Income Benefit till the end of premium payment term
of 4%	9,21,988	5,00,000	

Once cancer benefit is paid, further no death benefit shall be payable in case of death during the Income Benefit period and policy will get terminated immediately on payment of last installment of Income Benefit.

The death benefit or the accelerated cancer benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

[#]This illustration is considering investment in "Pure Stock Fund II" and Goods & Service Tax of 18%.

The returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.

Additional Rider Benefits

Under "Wealth Plus Care" variant

1. Bajaj Allianz ULIP Accidental Death Benefit Rider
2. Bajaj Allianz ULIP Accidental Permanent Total/ Partial Disability Benefit Rider

UIN:116A013V02

UIN:116A014V02

Please refer to respective rider sales literature or visit Company website or consult your 'Insurance Consultant' for more details and eligibility conditions.

Product Terms and Conditions

Eligibility

Parameter	Details
Minimum Age at Entry	18 years
Maximum Age at Entry	53 for Policy Term / Premium Payment Term Combination of 10 / 5 years 55 years for all other combinations If more than one rider is chosen under the policy, the maximum age at entry shall be restricted to 50 years.
Minimum Age at Maturity	28 years
Maximum Age at Maturity	70 years

Parameter	Details		
Policy Term	Policy Term (in yrs)	10	15 to 25
	Premium Payment Term (in yrs)	5, 7, 10	5, 7, 10, 15
Premium Payment Frequency	Yearly, Half Yearly, Quarterly & Monthly <i>Quarterly & Monthly premium payment frequency will be available under salary deduction scheme & ECS</i>		
Premium	Minimum	Annual Premium	₹ 50,000
		Half Yearly Premium	₹ 30,000
		Quarterly Premium	₹ 15,000
		Monthly Premium	₹ 5,000
	Maximum	As per maximum sum assured allowed	
Minimum Top up premium is ₹ 5,000			
Minimum Sum Assured	For Age <45		For Age ≥45
	10 times Annualized Premium or 0.5*Annualized Premium* Policy Term whichever is higher		10 times Annualized Premium or 0.25*Annualized Premium * Policy Term whichever is higher
Maximum Sum Assured	10 times Annualized Premium or 0.5* Annualized Premium * Policy Term whichever is higher		10 times Annualized Premium or 0.25*Annualized Premium* Policy Term whichever is higher
	Subject to a maximum sum assured of ₹ 1 Crore including Top-up sum assured		
Minimum/ Maximum Top up Sum Assured	For Age <45		For Age ≥45
	125% of Top up Premium		110% of Top up Premium

Age calculated is age as at the last birthday

Benefits Payable Under “wealth Plus” & “wealth Plus Care” Variants

Surrender

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

- On surrender during the lock-in period of first 5 years of your policy, the Fund Value less the discontinuance/ surrender charge, as on the date of surrender, will be transferred to the Discontinued Life Policy fund (maintained by the Company), and the risk cover under the policy shall cease. You will not have the option to revive such a surrendered policy. The discontinuance value as at the end of the lock-in period will be paid to you as surrender benefit. The discontinuance/ surrender charge will be applicable only to the Regular Premium Fund Value.
- On surrender after the lock-in period of first 5 policy years, the surrender benefit available will be the Fund Value, as on the date of surrender.
- Under the “Wealth Plus” variant, if waiver of premium is opted and has already been triggered under the policy, then, on termination of policy, the present value of future waiver of premium installments, discounted at 4% p.a., shall be paid.

Loyalty Additions

1) The Company shall allocate Loyalty Additions to the Regular Premium Fund Value as percentage of one Annualized Premium at the end of every 5th policy year starting from the 10th policy year, provided all due regular premiums have been paid up to date. The Loyalty Additions are below:

At the end of Policy Year	Loyalty Additions (% of one Annualized Premium)
10	15%
15	20%
20	25%
25	30%

2) In case the premium(s) are un-paid and the policy is revived during the revival period by paying all due premiums, the Loyalty Additions due-but-not-allotted during the period the Policy was in Discontinuance will be added to the fund as on the date of revival.

3) Amount of Loyalty Additions will be allocated in funds in the same proportion of the Fund Value as at the date of addition.

There will not be any Loyalty Additions for Top-up premium paid. Loyalty Additions will not be paid for a Discontinued / Paid-up policy.

Fund Booster

Fund Booster will be added to the Regular Premium Fund Value at maturity, provided all due regular premiums have been paid up to the date of the allocation of Fund Booster. The Fund Booster (as % of one Annualized premium) are as below –

Fund Booster (% of one Annualized Premium) for Policy Term	Premium Payment Term			
	5Years	7Years	10Years	15Years
10 Years	5%	7%	10%	NA
15 Years & Above	30%	42%	60%	90%

There will not be any Fund Booster for Top-up premium paid. Fund Booster will not be paid for a Lapsed / Paid-up / Discontinued policy

Claw-back Additions

Non-zero positive claw back additions, if any, will be added to the Regular Premium Fund Value in order to meet the maximum reduction in yield criteria [as stipulated in Sub-regulation 37 of IRDA (Linked Insurance Products) Regulations, 2013] at the end of each policy year starting from the end of the fifth policy year.

FEATURES UNDER “WEALTH PLUS” & “WEALTH PLUS CARE” VARIANTS

Investment

Bajaj Allianz Life Future Wealth Gain provides you with two unique portfolio strategies, which can be chosen at the inception of your policy or on any subsequent policy anniversary:

a) **Investor selectable Portfolio Strategy**

b) **Wheel of Life Portfolio Strategy**

a) Investor selectable Portfolio Strategy: If you want to allocate your premiums based on your personal choice and decision, you can opt for this strategy and choose from among the eight funds below to suit your investment needs.

i. **Equity Growth Fund II** **Risk Profile – Very High** **(SFIN: ULIF05106/01/10EQTYGROW02116)**

The investment objective of this fund is to provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.

Portfolio Allocation:

Equity	Not less than 60%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds¹	0% to 40%

ii. Accelerator Mid-Cap Fund II Risk Profile – Very High (SFIN: ULIF05206/01/10ACCMIDCA02116)

The investment objective of this fund is to achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.

Portfolio Allocation:

Equity	Not less than 60%, Out of the equity investment at least 50% will be in mid cap stocks
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds¹	0% to 40%

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

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

Portfolio Allocation:

Equity	Not less than 75%
Money market instruments Cash, Fixed Deposits, Mutual funds¹	0% to 25%

iv. Pure Stock Fund Risk profile - Very High (SFIN: :ULIF02721/07/06PURESTKFUN116)

The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.

Portfolio Allocation:

Equity	Not less than 60%
Bank Deposits	0% to 40%
Money market instruments Cash, Mutual funds¹	0% to 40%

v. Asset Allocation Fund II Risk Profile – High (SFIN: ULIF07205/12/13ASSETALL02116)

The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions. The fund will adjust its weights in equity, debt and cash depending on the relative attractiveness of each asset class.

Portfolio Allocation:

Equity	40% - 90%
Debt, Bank deposits & Fixed Income Securities	0% - 60%
Money market instruments	0% - 50%

vi. Bluechip Equity Fund Risk Profile – High (SFIN: ULIF06026/10/10BLUECHIPEQ116)

The investment objective of this fund is to provide capital appreciation through investment in equities forming part of NSE NIFTY.

Portfolio Allocation:

Equity	Not less than 60%
Bank deposits	0% to 40%
Money market instruments Cash, Mutual funds¹	0% to 40%

vii. Bond Fund

Risk Profile – Moderate

(SFIN: ULIF02610/07/06BONDFUNDLI116)

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities.

Portfolio Allocation:

Debt and debt related securities incl. Fixed deposits	40 to 100%
Money market instruments, Cash, Mutual funds ¹	0% to 60%

viii. Liquid Fund

Risk Profile – Low

(SFIN: ULIF02510/07/06LIQUIDFUND116)

The objective of this fund is to have a fund that aims to protect the invested capital through investments in liquid money market and short-term instruments.

Portfolio Allocation:

Bank deposits and Money Market Instruments	100%
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¹The maximum investment in mutual funds shall be governed by the relevant IRDA guidelines.

- You can choose one or more investment funds within the Investor selectable Portfolio Strategy.
- You have the option to switch units from one fund to another, by giving written notice to the company.
- You can switch out of this Portfolio Strategy at any policy anniversary by giving a written notice to the Company 30 days in advance.

b) Wheel of Life Portfolio Strategy:

- This provides you with a “Years to maturity” based portfolio management.
- You can opt for this Portfolio Strategy at the commencement of the policy or can switch to this Portfolio Strategy at any subsequent policy anniversary by giving a written notice to the Company 30 days in advance.
- If this Portfolio Strategy is opted, your Regular Premium and the top up premium, if any, would be allocated in the Funds mentioned (namely Bluechip Equity Fund, Equity Growth Fund II, Accelerator Mid-Cap Fund II, Bond Fund & Liquid Fund) in the proportion as mentioned in the table below, depending on the outstanding years to maturity.
- On each policy anniversary, we will reallocate your Fund Value among various funds in the proportion based on your outstanding years to maturity.
- The regular/ limited premium and top up premium, if any, paid in that particular policy year will also be allocated in the same proportion.
- This will ensure that a balance is maintained between your “years to maturity” and level of risk on your investments, to optimize the returns
- The proportion of allocation/reallocation of your Regular Premium/ Fund Value into various funds based on your outstanding years to maturity will be as follows:

Years to Maturity	Proportion in following three Funds (%)					
	Bluechip Equity Fund	Equity Growth Fund II	Accelerator Mid-Cap Fund II	Total	Bond Fund	Liquid Fund
20 & above	20	50	30	100	0	0
19	30	50	20	100	0	0
18	30	50	20	100	0	0
17	30	50	20	100	0	0
16	30	50	20	100	0	0
15	40	40	15	95	5	0
14	40	40	10	90	10	0
13	40	40	5	85	15	0
12	40	40	0	80	20	0

Years to Maturity	Proportion in following three Funds (%)					
	Bluechip Equity Fund	Equity Growth Fund II	Accelerator Mid-Cap Fund II	Total	Bond Fund	Liquid Fund
11	40	35	0	75	25	0
10	40	30	0	70	30	0
9	40	25	0	65	35	0
8	40	20	0	60	40	0
7	40	15	0	55	45	0
6	40	10	0	50	50	0
5	40	0	0	40	55	5
4	30	0	0	30	60	10
3	20	0	0	20	65	15
2	10	0	0	10	70	20
1	0	0	0	0	80	20

- You will not have the option to switch units or change the apportionment of premium to various funds, under this portfolio strategy.
- You can switch out of this portfolio strategy at any policy anniversary by giving a written notice to the Company 30 days in advance.
- In case of partial withdrawal, the withdrawal of units from each fund will be done in the same proportion as the value of the Units held in that Fund as on date of withdrawal. You will not have any choice to opt the fund from which the partial withdrawal of units is to be done.

Option to Switch Between Funds - Only under the Investor Selectable Portfolio Strategy

- You have the flexibility to switch units between your investment funds according to your risk appetite and investment decisions, by giving written notice to the Company
- You can make unlimited free switches during the policy term
- The minimum switching amount is ₹ 5,000 or the value of units in the fund to be switched from, whichever is lower
- The Company shall effect the switch by redeeming units from the fund to be switched from and allocating new units in the fund being switched to at their respective unit price

Premium Apportionment – Only under the Investor Selectable Portfolio Strategy

- Under the Investor Selectable Portfolio Strategy, you can choose to invest fully in any one fund or allocate your regular premium and top up premium into the various funds in a proportion that suits your investment needs. The premium apportionment to any fund must be at least 5%
- You may, at any time, change the proportion of regular premium and top up premium to the funds you wish to invest
- Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for change in premium apportionment
- The Company will reserve the right to revise the minimum apportionment percentages upon giving written notice of not less than three months, subject to obtaining clearance from the IRDAI
- Under the Wheel of Life Portfolio Strategy, you will not have the option to choose the proportion. The apportionment of the allocated regular premium and top up premium will be as per the Wheel of Life Portfolio Strategy table

Option to Change Portfolio Strategy

- You may, at any policy anniversary, change from Investor selectable Portfolio Strategy to Wheel of Life Portfolio Strategy and vice-versa by giving a 30 day prior written notice
- On switching out of the Wheel of Life Portfolio Strategy to the Investor Selectable Portfolio Strategy, the existing funds and the new premiums paid will be allocated in to the funds of your choice
- On switching out of the Investor Selectable Portfolio Strategy to the Wheel of Life Portfolio Strategy, the existing funds and the new premiums paid will be allocated as per the “Years to maturity” based portfolio management mentioned above.

Option to Change Premium Payment Frequency

You can opt to change your regular/ limited premium payment frequency at any time, to the other frequency (i.e., yearly, half yearly, quarterly or monthly) as long as the existing and requested frequencies can be aligned and subject to minimum premium under the plan on the date of receipt of such request.

The premium payment frequency factors are as given in the table:

Mode	Yearly	Half Yearly	Quarterly	Monthly
Premium Frequency Factor	1	1/2	1/4	1/12

Miscellaneous charge, as mentioned in the Table of Charges, will be applicable for this alteration.

Top Up Premium

- You can make lump sum investments at any time except during the last five policy years, by paying Top up premiums, over and above the regular / limited premiums payable, provided all due premiums have been paid.
- Top up premiums would be treated as a single premium
- The minimum Top up premium is ₹ 5,000
- The amount of Top up premium paid by you would determine your Top up Sum Assured on your life. The Top up Sum Assured will be 1.25 times of Top up premium paid for the current age less than 45 years and 1.1 times of Top up premium paid for other ages
- At any point of time during the currency of your policy, the total Top up premiums paid shall not exceed the sum total of the regular premiums paid at that point of time
- Each Top up premium paid by you will have a lock-in period of 5 years, except in case of complete surrender of policy, and the lock-in would apply from the date of payment of each Top up premium
- The Company reserves the right to disallow a Top up premium based on the Board approved underwriting guidelines
- If “Wealth Plus Care” variant is opted by the policyholder, Top-up premiums shall be allowed to the extent that base Sum Assured plus Top-up Sum Assured does not exceed ₹ 1 Crore

Partial Withdrawal

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

- The minimum amount of partial withdrawal at any one time is ₹ 5,000 and in case of minor life partial withdrawal can be made only after the attained age of 18 years.
- The Regular Premium Fund Value should not fall below three times of the Annualized premium after a partial withdrawal.
- Partial withdrawals will be paid by canceling the units at prevailing unit price

- All partial withdrawals will be first made from eligible top up premium fund value, if any, on First in First out (FIFO) basis. Once the eligible top up premium fund value is exhausted, further partial withdrawals will be made from the Regular Premium Fund Value. For the purpose of partial withdrawals, each payment of top up premium shall have a lock-in period of five years.
- The maximum amount of partial withdrawal at any one time is 10% of the total premiums paid, including Top-up premiums paid, if any, as on the withdrawal request date.
- A maximum of two partial withdrawals can be made in any one policy year.
- The total amount withdrawn through-out the policy term cannot exceed 50% of the total premiums paid, including Top-up premiums paid, if any.
- The time interval between any two partial withdrawals cannot be less than 3 months.
- A partial withdrawal shall be disallowed if it results in termination of the policy contract.
- The Company reserves the right at any time and from time to time to vary the minimum/maximum value of units to be withdrawn, maximum number of withdrawals allowed during a policy year, maximum amount of total withdrawal allowed during the policy term, minimum time gap to maintain between two withdrawals and/or the minimum balance of value of units to be maintained after such partial withdrawals, by giving written notice of three months in advance, subject to prior approval from IRDAI.

Settlement Option

- You will have the option to receive the maturity benefit in installments payable yearly, half yearly, quarterly or monthly, spread over a maximum period of 5 years
- The first instalment of the maturity benefit will be payable on the date of maturity of the policy
- The amount paid to you in each installment will be the outstanding Fund Value as at that installment date divided by the number of outstanding installments
- Installment payment will be made by redeeming units from the funds at the unit price applicable on the installment date
- Investment risk during the settlement period will be borne by you
- No risk cover will be available during the period of the settlement option
- Only Fund Management Charge shall be deducted during the period of the settlement option.
- Alternatively, the policyholder will have an option to withdraw the Fund Value completely, anytime during the period of settlement option. The Fund Value will be calculated as the total number of outstanding units in the policy multiplied by the unit price as on date of complete withdrawal.
- During the period of settlement option, on receipt of intimation at the Company's office, of the death of the life assured, the Fund Value as on the date of intimation of death shall be paid to the claimant and the Policy will terminate

Tax Benefit

Premium paid, maturity benefit, death benefit and surrender benefit are eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein.

You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy

PRODUCT TERMS AND CONDITIONS UNDER "WEALTH PLUS" & "WEALTH PLUS CARE" VARIANTS

Non-Payment of Premiums

a. If premiums have been discontinued during the first 5 policy years

- i) A notice will be sent to you within 15 days after the expiry of the grace period. You will have to intimate the Company about exercising one of the following two options within 30 days of receipt of such notice:
 - 1) Option I - Revive the policy or, in writing, agree to revive the policy within the revival period by paying all due premiums and subject to the revival conditions, OR
 - 2) Option II - In writing, intimate the Company to surrender the policy without any risk cover and receive the Discontinuance Value (as surrender benefit) at the end of the Lock-in period of 5 policy years
- ii) Till the expiry of the notice period of 30 days (i.e. the date of discontinuance) or till you exercise one of the options, as mentioned above, whichever is earlier, the policy shall be treated as in-force with all risk cover by deduction of all applicable charges under the policy.
- iii) If Option I is chosen and you have not revived the policy before the date of discontinuance, the policy shall be converted to a Discontinued Life Policy without any risk cover and the Regular Premium Fund Value less the Discontinuance/Surrender Charge plus the Top up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund. You will receive the Discontinuance Value as surrender benefit at the end of the lock-in period of 5 policy years or revival period, whichever is later.
- iv) If Option II is chosen, the policy shall be converted to a Discontinued Life Policy without any risk cover and the Regular Premium Fund Value less the Discontinuance/Surrender Charge plus the Top up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund. You will receive the Discontinuance Value as the surrender benefit at the end of lock-in period 5 policy years
- v) If the Company does not receive any intimation in writing from you about your preferred option before the date of discontinuance, it shall be deemed by the Company that you have exercised Option II. The policy shall be converted to a Discontinued Life Policy without any risk cover, and the Regular Premium Fund Value less the Discontinuance/Surrender Charge plus the Top up Premium Fund Value, if any, will be transferred to the Discontinued Life Policy Fund. The Discontinuance Value shall be paid as the surrender benefit to you at the end of the lock-in period of 5 policy years

b. If premiums have been discontinued after the first 5 policy years

- i) A notice will be sent to you within 15 days after the expiry of the grace period. You will have to intimate the Company about exercising one of the following three options within 30 days of receipt of such notice:
 - 1) Option A: Revive the policy or, in writing, agree to revive the policy before the end of the revival period by paying all due premiums, subject to the revival conditions, OR
 - 2) Option B: In writing, intimate the Company to surrender the policy and receive the surrender benefit under the policy as on the date of receipt of such intimation OR
 - 3) Option C: In writing, intimate the Company to continue the policy as a Paid-up policy with reduced Paid-up Sum Assured, subject to deduction of all applicable charges. Any additional rider cover(s) will cease immediately, and Loyalty Additions or Fund Booster will not be allocated once the policy is converted to a paid-up policy. Under "Wealth Plus Care" variant, in case of a paid-up policy, the Income Benefit will not be available and no mortality or morbidity charges will be deducted for the same.
- ii) Till the expiry of the notice period or the revival period or receipt of intimation of surrender request as per Option B above or receipt of intimation to convert as paid up policy as per Option C above, whichever is earlier, the policy shall be treated as an in-force policy with all the benefits as per the terms and conditions of the policy, by deduction of all applicable charges under the policy.
- iii) If you intimate to surrender your policy as per Option B above, then the surrender benefit under your policy as on date of receipt of such intimation, will be paid immediately.
- iv) If the company does not receive any intimation before the Date of Discontinuance; then, on the Date of Discontinuance, the Policy will be terminated and the Surrender Benefit shall be paid immediately

- v) If you have chosen Option A, then, during the revival period, your policy will be treated as an in-force policy with all available risk covers including riders, by deduction of all applicable charges under the policy. At the end of the revival period, if the policy has not been revived, the surrender benefit under the policy as at the end of the revival period will be paid immediately.
- c. In case of premium discontinuance, on death or on first diagnosis of Cancer (as the case may be only under "Wealth Plus Care" variant) of the life assured, the Discontinuance Value as on the date of intimation of death or first diagnosis of Cancer (only under "Wealth Plus Care" variant), shall be paid as benefit and the policy will terminate.

Revival

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

- a. The Company receives the request for revival from you within 2 years from the date of discontinuance of the policy provided the policy is not terminated already
- b. You submit such information and documentation as may be requested by the Company at your own expense.
- c. The policy may be revived on the original policy terms & conditions, revised terms & conditions or disallowed revival, based on Board approved underwriting guidelines.
- d. On revival of the discontinued policy,
 - The policy will be revived restoring the risk cover, loyalty addition and Fund Booster.
 - All the due but unpaid premiums will be collected from you without charging any interest or fee.
 - The discontinuance value of the policy together with the amount of discontinuance/ surrender charge (without any interest) as deducted by the Company on the date of discontinuance of the policy, shall be restored to the chosen fund split into regular premium fund value and the top up premium fund value, if any, in the same proportion as it existed on the date of discontinuance, at their prevailing unit price
 - The Premium Allocation Charge and Policy Administration Charge, as applicable during the discontinuance period shall be deducted from regular premiums paid or from the fund at the time of revival.
 - The Loyalty Additions due-but-not-allotted during the period the Policy was in Discontinuance shall be added to the Regular Premium Fund Value.

Computation of Unit Price

The Unit Price of the fund shall be computed as the market value of the existing investment held in the fund plus value of current assets less value of current liabilities and provisions, if any, divided by the number of units existing on the valuation date. This calculation will be done before creation/redemption of units.

Force Ma'jure

- a. The Company will value the funds on each day that the financial markets are open. However, the Company may value the funds less frequently in extreme circumstances external to the Company, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company feels that certainty as to the value of assets has been resumed. The deferment of the valuation of assets will be with prior consultation with the IRDAI.
- b. The Company will make investments as per the investment mandates given above. However, the Company reserves the right to change the exposure of the fund to money market instruments to 100% only in extreme situations external to the Company, keeping in view market conditions, political situations, economic situations, war/ war-like situations, terror situations. The same will be put back as per the base mandate once the situation has corrected.

c. Some examples of such circumstances mentioned above are:

- When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed otherwise than for ordinary holidays
- When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining policyholders
- During periods of extreme market volatility of markets during which surrenders and switches would, be detrimental to the interests of the remaining policyholders
- In the case of natural calamities, strikes, war, civil unrest, riots and bandhs
- In the event of any force majeure or disaster that affects the normal functioning of the Company
- If so directed by the IRDAI

d. You shall be notified of such a situation if it arises.

Charges under the Plan

Charges	Details			
Premium Allocation Charge	Yearly Mode			
	Annualized Premium / Policy Year	1	2	3 to 5
	50,000 – 99,999	8.5%	8%	6%
	1,00,000 – 1,99,999	5%	3.5%	3.5%
	2,00,000 – 2,99,999	2%	1.5%	1.5%
	3,00,000 & Above	0%	0%	0%
	Half Yearly / Quarterly / Monthly Mode			
	Annualized Premium / Policy Year	1	2	3 to 5
	50,000-99,999	6.5%	6%	6%
	1,00,000-1,99,999	4%	3%	3%
2,00,000- 2,99,999	1%	1%	1%	
3,00,000 & Above	0%	0%	0%	
From 6 th year onwards premium allocation charges are nil. All Top ups have a premium allocation charge of 2%				
Policy Administration Charge	Nil for the first 5 policy years 6 th year & above 2% p.a of the annualized premium capped to the extent of ₹6,000 p.a. The charge is applicable during and after the premium payment term and will be deducted at each monthly anniversary by cancellation of units at prevailing unit price			
Fund Management Charge	Fund	Fund Management Charge per annum		
	Equity Growth Fund II	1.35%		
	Accelerator Mid Cap Fund II	1.35%		
	Pure Stock Fund	1.35%		
	Pure Stock Fund II	1.30%		
	Asset Allocation Fund II	1.25%		
	Bluechip Equity Fund	1.25%		
	Liquid Fund	0.95%		
	Bond Fund	0.95%		
	Discontinued Life Policy Fund	0.50%		
This charge would be adjusted in the unit price				
Miscellaneous Charge	A miscellaneous charge of ₹100 per transaction in respect of alteration in premium payment term, change of premium apportionment or alteration of premium payment frequency			

Charges	Details																		
Discontinuance/ Surrender Charge	Where the policy is discontinued during the policy year	Discontinuance/ Surrender charge for the policies having annual premium above ₹ 25000																	
	1	Lower of 6% * (AP or FV) subject to maximum of ₹ 6,000																	
	2	Lower of 4% * (AP or FV) subject to maximum of ₹ 5,000																	
	3	Lower of 3% * (AP or FV) subject to maximum of ₹ 4,000																	
	4	Lower of 2% * (AP or FV) subject to maximum of ₹ 2,000																	
	5 & above	Nil																	
AP – Annualized Premium & FV – Regular Premium fund value																			
Mortality Charge/ Morbidity Charge (Morbidity Charge only under "Wealth Plus Care" variant)	Mortality/ Morbidity Charge will be deducted at each monthly anniversary by cancellation of units at the prevailing unit price from the regular premium fund value. Premium for female life assured will be based on 3 years younger male. For sub-standard lives, including smokers, extra mortality charge will be applicable which will be deducted as charges by cancellation of units. Sample Mortality/ Morbidity Charges per annum per ₹ 1,000 sum at risk for a healthy male life is shown below:																		
	<table border="1"> <thead> <tr> <th>Age (years)</th> <th>20</th> <th>30</th> <th>40</th> <th>50</th> <th>60</th> </tr> </thead> <tbody> <tr> <td>Mortality Charge (in ₹)</td> <td>0.68</td> <td>0.80</td> <td>1.41</td> <td>3.91</td> <td>8.99</td> </tr> <tr> <td>Morbidity Charge (in ₹)</td> <td>0.19</td> <td>0.25</td> <td>0.50</td> <td>1.23</td> <td>3.99</td> </tr> </tbody> </table>		Age (years)	20	30	40	50	60	Mortality Charge (in ₹)	0.68	0.80	1.41	3.91	8.99	Morbidity Charge (in ₹)	0.19	0.25	0.50	1.23
Age (years)	20	30	40	50	60														
Mortality Charge (in ₹)	0.68	0.80	1.41	3.91	8.99														
Morbidity Charge (in ₹)	0.19	0.25	0.50	1.23	3.99														
Mortality / Morbidity Charge will be applied on the sum at risk which is maximum of [Benefit payable – Fund Value, zero]																			
Goods & Service Tax	As applicable on all charges mentioned above																		
Rider Charge	Applicable rider charge, if rider(s) are opted for. <i>Please refer to respective rider sales literature(s) for more details</i>																		

Revision of Charges

After taking due approval from the IRDAI, the Company reserves the right to revise the above mentioned charges, except the premium allocation charge and mortality charge which are guaranteed throughout the policy term:

- Fund Management Charge up to a maximum of 1.35% per annum will be adjusted in the unit price for the 8 funds and 0.50% per annum for the Discontinued Life Policy Fund
- Policy Administration Charge up to a maximum of ₹ 6,000 per year
- Miscellaneous charge upto a maximum of ₹ 200 per transaction
- The morbidity charges under "Wealth Plus Care" variant are guaranteed for 5 years and can be reviewed thereafter
- Rider charge will be as per the Rider terms and conditions

The Company shall give a notice of 3 months for any change in charges. In case you do not agree with the modified charges you will be allowed to surrender the policy at the then prevailing unit value. Discontinuance/ Surrender charge will be applicable if you surrender during the lock-in period, otherwise, not.

Termination

This policy (and the risk cover, in cases specifically mentioned) shall terminate on the earlier occurrence of either of the following events:

- on payment of discontinuance value
- the Fund Value is lower than the sum of applicable charges
- the units in the policy are fully surrendered and Surrender Value has been paid
- on the date of intimation of death of the life assured under the "Wealth Plus" variant
- on the date of intimation of death or on first diagnosis of Cancer of the life assured under the "Wealth Plus care" variant, if Income Benefit is not triggered

- on payment of the last instalment of Income Benefit under the “Wealth Plus Care” variant. However all risk covers under the policy will terminate once the Income Benefit is triggered
- on maturity date, unless settlement option has been opted
- on expiry of the period of settlement option, if opted

Grace Period

A grace period of 30 days for yearly premium payment frequency and 15 days is available for monthly premium payment frequency.

Free Look Period

Within 15 days [30 days in case this policy is issued under the provisions of IRDAI Guidelines on Distance Marketing[^] of Insurance Products] of the receipt of this policy, you will have the option to review the terms and conditions of the policy and if you are dissatisfied to any of the terms & conditions, you will have an option to return the policy document by giving the Company a written notice, stating the reasons for objections. You shall be entitled to a refund comprising the premium allocation charge plus charges levied by cancellation of units plus Fund Value, at the date of cancellation of units less the proportionate risk premium for the period the life assured was on cover, expenses incurred on medical examination and stamp duty charges.

[^]Distance Marketing is done through website and tele calling.

Suicide Claim Provision

In case of death of the life assured due to suicide within 12 months from the date of inception or the date of latest revival of the policy, and the Company's liability shall be limited to the extent of the Fund Value, as on the date of death. Any charges recovered subsequent to the date of death shall be paid back to the nominee along with the death benefit.

Definitions

- Fund Value:** The Fund Value is equal to the total number of units pertaining to regular/ limited premium, Top-up premium, Loyalty Addition and Fund Booster existing in each fund under a policy multiplied by the respective unit price on the relevant valuation date
- Regular Premium fund value:** is equal to the total units in respect of regular/limited premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and
- Top up Premium fund value:** is equal to the total Units in respect of top-up premium under this policy multiplied by the respective unit price on the relevant valuation date.
- Paid-up Sum Assured:** Paid-up Sum Assured means a proportion of the Sum Assured, where the proportion is the ratio of the total number of Regular Premiums paid to the total number of Regular Premiums payable under the Policy
- Unit Price:** Market value of investment held by the fund plus value of current assets less value of current liabilities and provisions, if any, divided by number of units existing on Valuation Date. This calculation will be done before creation / redemption of units.
- Discontinued Life Policy Fund:** is the fund maintained by the Company that is set aside and is constituted by the Fund Value of the Discontinued Life Policies determined in accordance with the “IRDA (Linked Insurance Products) Regulations, 2013” and any subsequent modification made therein by the IRDAI.

Discontinued Life Policy Fund: Risk Profile – Low SFIN: ULIF07026/03/13DISCONLIFE116

On the date of discontinuance/surrender of the policy before the lock-in period of 5 policy years, the Fund Value less the discontinuance/ surrender charge as on the date of discontinuance/ surrender of the policy shall be moved to the Discontinued Life Policy Fund. The portfolio allocation of the fund is as given below.

Portfolio Allocation:

Money market instruments	0% to 40%
Government securities	60% - 100%

g. Discontinuance Value:

1. The Discontinuance Value of the policy will be higher of:
 - a) The Fund Value less the discontinuance/surrender, as on date of discontinuance/surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of fund management charge
 - b) The Fund Value less the discontinuance/surrender charge, as on date of discontinuance/surrender accumulated at the guaranteed rates of investment return net of fund management charge. The guaranteed rate of investment return is 4% p.a.
 2. Unless death/first diagnosis cancer (as the case may be only under "Wealth Plus Care" variant) of the life assured has happened earlier, the Discontinuance Value shall be payable to the policyholder after the lock-in period of 5 policy years or at the end of revival period, as the case may be, however-
 - a. under "Wealth Plus" variant, on death of life assured during the period of Discontinuance, the Discontinuance Value as on the date of intimation of death at the Company's office shall be payable &
 - b. under the "Wealth Plus Care" variant, on death or diagnosis of cancer of the life assured during the period of discontinuance, the Discontinuance Value as on the date of intimation of death or first diagnosis of cancer at the Company's office shall be payable.
 3. The current cap on Fund Management Charge on the Discontinued Life Policy Fund is 0.50% per annum, as per the "IRDA (Linked Insurance Products) Regulation, 2013".
 4. The FMC and the guaranteed rate of investment return as mentioned above, for the calculation of the discontinuance value may change from time to time as per the IRDAI guidelines.
- h. Valuation Date:** We aim to value the funds on each day the financial markets are open. However, we may value the funds less frequently in extreme circumstances, where the values of assets are too uncertain. In such circumstances, we may defer the valuation of assets for up to 30 days until we feel that certainty as to the value of assets is resumed. The deferment of valuation of assets will be with prior consultation with the IRDAI.

Definitions & Exclusions For Cancer Benefit Under "Wealth Plus Care" Variant

a. Cancer Definition: A malignant tumour characterised by uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term "Cancer" includes leukemia, lymphoma and sarcoma.

b. Diagnosis of Cancer: The diagnosis of cancer shall be done by an independent medical practitioner. Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. Such Independent Medical Practitioner shall not include: The Policyholder's Spouse, Father (including step father) or Mother (including step mother), Son (including step son), Son's wife, Daughter, Daughter's husband, Brother (including step brother) and Sister (including step sister) or life assured / policyholder under this policy."

c. Exclusions:

- i. The following are excluded –
 - 1) All tumours which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 and CIN-3.
 - 2) Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
 - 3) Malignant melanoma that has not caused invasion beyond the epidermis;
 - 4) All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM* classification T2N0M0

- 5) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- 6) Chronic lymphocytic leukaemia less than RAI[#] stage 3
- 7) Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- 8) All Gastro-Intestinal Stromal Tumours histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- 9) All tumours in the presence of HIV infection.
- ii. Apart from the exclusions specified above. The Accelerated Cancer Benefit will not be payable if the Cancer results directly or indirectly from any of the following causes or if there were signs or symptoms that led to the diagnosis of cancer within 180 days from the Date of Commencement of Risk or date of latest revival, whichever is later:
 - 1) Existence of any Sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV).
 - 2) 'Pre-existing diseases' which are defined as "Any condition, ailment or injury or related condition(s) for which the Life Assured had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment within forty-eight (48) months prior to the Date of Commencement of Risk of the first policy issued by the Company". Pre-existing illness will be covered after forty-eight (48) consecutive months of continuous coverage have elapsed from the coverage effective date
 - 3) Alcohol or solvent abuse or taking of drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
 - 4) For any medical condition or any medical procedure arising from the donation of any of the Life Assured's organs.
 - 5) 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.

#RAI Classification: Please refer policy document on company's website.

*TNM Classification: Please refer policy document on company's website.

Statutory Information

Assignment

Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time.

Nomination

Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

Prohibition of Rebate

Prohibition of Rebate should be in accordance with provisions of Section 41 of the Insurance Act 1938 as amended from time to time.

"No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees."

Fraud, Misrepresentation & Forfeiture

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

Applicability of Goods & Service Tax

Goods and Service Tax is charged based on type of policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.

Risks of Investment in the Units of the Plan

The proposer/life assured should be aware that the investment in the units is subject to the following, amongst other risks and should fully understand the same before entering into any unit linked insurance contract with the Company.

- Unit Linked life insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and the NAV of the units may go up or down based on the performance of the fund and factors influencing the capital market and you will be responsible for your decisions.
- Bajaj Allianz Life Insurance is only the name of the insurance company and Bajaj Allianz Life Future Wealth Gain is only the name of the plan and does not in any way indicate the quality of the policy, its future prospects or returns.
- Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Liquid Fund & Bond Fund are the name of the funds offered currently with Bajaj Allianz Life Future Wealth Gain and in any manner does not indicate the quality of the fund and its future prospects or returns.
- Equity Growth Fund II, Accelerator Midcap Fund II, Pure Stock Fund, Pure Stock Fund II, Asset Allocation Fund, Bluechip Equity Fund, Liquid Fund & Bond Fund do not offer a guaranteed or assured return.
- The investments in the units are subject to market and other risks.
- The past performance of the funds of the Company is not necessarily an indication of the future performance of any of these funds.
- All benefits payable under the policy are subject to the tax laws and other financial enactments, as they exist from time to time.
- Please read the associated risks and the applicable charges from your policy document.

About Bajaj Allianz Life Insurance

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

Bajaj Allianz Life Future Wealth Gain is Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policyholder is solely responsible for his/her decisions while investing in ULIPs. Bajaj Allianz Life Insurance and Bajaj Allianz Life Future Wealth Gain are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. All Charges applicable shall be levied. The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Future Wealth Gain.

Disclaimer

All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Future Wealth Gain. Please ask for the same along with the quotation.

Contact Details

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SMS LIFE @ 56070

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Bajaj Allianz Life Future Wealth Gain

UIN: 116L142V01

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that -

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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

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