BAJAJ LIFE

LIFE GOALS. DONE.

Capital Suraksha for your Life Goal.

SAMJHO HO GAYA.

Bajaj Life

Capital Goal Suraksha

Key Features of the plan

Aim of the policy

Bajaj Life Capital Goal Suraksha is a combination of Bajaj Life Goal Assure IV and Bajaj Life Goal Suraksha that aims to provide investment guarantee at the maturity, on the total investment made by the Policyholder during the Policy Term.

Maturity Benefit:

Under Bajaj Life Goal Assure IV:
You will receive the Regular Premium Fund Value as on the maturity date, provided the policy is in-force.

Under Bajaj Life Goal Suraksha:
On the maturity date, if all premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid and the policy will terminate.

Guaranteed Additions
On maturity date, if all due premiums have been paid, Guaranteed Additions as a multiple of one Annualized Premium will be paid along with the maturity benefit. Guaranteed additions will not be payable in case of a lapsed or paid-up policy.
For details on Guaranteed Addition factors kindly visit the company website.

Benefits under the Policy

Death Benefit

In case of unfortunate death of the Life Assured due to accident during the waiting period or in case of death of the Life Assured after the waiting period due to any cause, the death benefit is payable to the nominee(s)/beneficiaries. Such death benefit is stated as Sum Assured on Death which is as below.
The Sum Assured on Death is the higher of:

(i) Sum Assured Multiple X Annual Premium, (ii) Sum Assured,

In case of death of the Life Assured during the Waiting period other than due to an accident, the death benefit payable to the nominee(s)/beneficiaries will be the 100% of Total Premiums paid till date, excluding any extra premium & Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

At no time the Death Benefit will be less than Guaranteed Death Benefit of 105% of the Total Premiums paid up to the date of death. The policy will terminate on payment of the death benefit.

The death benefit is payable provided the policy is in-force and all due premiums have been paid.

SA multiple allowed under the product are

Age	SA Multiple
0-49	7 or 10
50-55	5 or 10

Additions under the Plan

Applicable only under Bajaj Life Goal Suraksha: Guaranteed Additions (GA)

For details on Guaranteed Additions please refer to the companies website.

Applicable only under Bajaj Life Goal Assure IV:

Return of Mortality Charge (ROMC) - At the end of the policy term, on the maturity date, the total amount of mortality charges deducted in respect of life cover provided throughout the policy term, will be added back as ROMC, to the Regular Premium Fund Value and Top-up Premium Fund Value, as applicable. ROMC is not applicable in case of a Surrendered, Discontinued or Paid-up policy and will be payable provided all due Regular Premiums under the policy have been paid up to date.

Loyalty Additions - At the end of 10th, 15th and 20th policy year, Fund Booster as a %-age of the average of the daily Regular Premium Fund Values during previous 3 years (including the current year) will be added

Policy Year	Loyalty Additions
10 years	1%
15 years	1.5%
20 years	2%

Fund Booster: At the end of the policy term (i.e. on the date of maturity), 2% of average of daily Regular Premium Fund Values during the previous 3 year (including the current year) will be added as fund booster

Charges under the Plan (Applicable only under Bajaj Life Goal Assure IV)

<table>
<tr><th>Charges</th><th colspan="2">Details</th></tr>
<tr><td>Premium Allocation Charge</td><td colspan="2">Nil</td></tr>
<tr><td>Policy Administration Charge</td><td colspan="2"><table><tr><th>Policy Year</th><th>1</th><th>2 to 10</th><th>11 to PT</th></tr><tr><td>% of Annualized Premium</td><td>1.80% p.a.</td><td>3.00% p.a.</td><td>0.00%</td></tr></table>The above mentioned policy administration charges are % of Annualized Premium, subject to a maximum of ₹500 per month.</td></tr>
<tr><td rowspan="25">Fund Management Charge</td><th>Fund</th><th>Fund Management Charge per annum</th></tr>
<tr><td>Equity Growth Fund II</td><td>1.35%</td></tr>
<tr><td>Accelerator Mid Cap Fund II</td><td>1.35%</td></tr>
<tr><td>Pure Stock Fund</td><td>1.35%</td></tr>
<tr><td>Pure Stock Fund II</td><td>1.30%</td></tr>
<tr><td>Asset Allocation Fund II</td><td>1.25%</td></tr>
<tr><td>Bluechip Equity Fund</td><td>1.25%</td></tr>
<tr><td>Liquid Fund</td><td>0.95%</td></tr>
<tr><td>Bond Fund</td><td>0.95%</td></tr>
<tr><td>Flexi Cap Fund</td><td>1.35%</td></tr>
<tr><td>Sustainable Equity Fund</td><td>1.35%</td></tr>
<tr><td>Small Cap Fund</td><td>1.35%</td></tr>
<tr><td>Dynamic Asset Allocation Fund</td><td>1.35%</td></tr>
<tr><td>Individual Short Term Debt Fund</td><td>0.95%</td></tr>
<tr><td>Debt Plus Fund</td><td>0.7%</td></tr>
<tr><td>Midcap Index Fund</td><td>1.35%</td></tr>
<tr><td>Smallcap Quality Index Fund</td><td>1.35%</td></tr>
<tr><td>Nifty Alpha 50 Index Fund</td><td>1.35%</td></tr>
<tr><td>Nifty 200 Alpha 30 Index Fund</td><td>1.35%</td></tr>
<tr><td>Nifty 200 Momentum 30 Index Fund</td><td>1.35%</td></tr>
<tr><td>Nifty 500 Multicap Momentum Quality 50 Index Fund</td><td>1.35%</td></tr>
<tr><td>Focused 25 Fund</td><td>1.35%</td></tr>
<tr><td>Nifty 500 Multifactor 50 Index Fund</td><td>1.35%</td></tr>
<tr><td>BSE 500 Enhanced Value 50 Index Fund</td><td>1.35%</td></tr>
<tr><td>BSE 500 Dividened Leader 50 Index Fund</td><td>1.35%</td></tr>
<tr><td></td><td>India Consumption Fund</td><td>1.35%</td></tr>
</table>

	Pure Stock Innovation Fund	1.35%
	BSE 500 Quality 50 Index Fund	1.35%
	Opportunities Fund	1.35%
	Nifty 500 Low Volatility 50 Index Fund	1.35%
	Nifty 200 Value 30 Index Fund	1.35%
	BSE 500 Momentum Value 50 Index Fund	1.35%
	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 of premium mode, alteration of premium apportionment, change in portfolio strategy, change in premium paying term or decrease in sum assured shall be charged.	

Discontinuance Charge

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

Policy Loan

Applicable only under Bajaj Life Goal Suraksha:

You can avail the loan once the Policy acquires a Surrender Benefit. The maximum loan amount granted cumulatively will be up to 80% of the prevailing Surrender Benefit available under the Policy. Loan interest rate applicable currently is 9% per annum compounding half-yearly, however the loan interest rate may be revised by the company from time-to-time.

Grace Period

A grace period of 30 days for yearly, half yearly & quarterly premium payment frequency and 15 days is available for monthly premium payment frequency from the due date of Regular Premium payment, without any late fee.

Non- payment of premium

Under Bajaj Life Goal Assure IV:

If you do not pay regular premiums during the first five policy Year, then at the end of grace period the policy will be converted to discontinued policy. • You can revive your policy by paying all due regular premiums within a period of three(3) years. If we do not receive any intimation from you about the policy revival, or we receive an intimation, but the policy is not revived, then, we will be constrained to take discontinuance action • Alternatively, you can choose to surrender the Policy without any risk cover and in that case your life cover shall cease immediately. The Surrender Value of your policy will be available after the end of lock in period of 5 years or at end of revival period, whichever is later You will not be able to revive your policy once surrendered.	If you do not pay regular premium after the first five policy years, then, your policy will be converted to a paid-up policy immediately with reduced paid-up benefits. You will have to choose any of the following two options on receiving the notice from us to intimate you about your policy status - **Option A** - Pay all due regular premiums or communicate agreeing to pay all due regular premiums, within a period of three (3) years Or **Option B** - Surrender the Policy If you do not pay all due regular premiums or we do not receive any intimation from you then, policy will continue as paid-up till the expiry of the revival period, at the end of which, the surrender benefit will be paid

Under Bajaj Life Goal Suraksha:

- **If at least one (1) full years' premium is not paid then,** your policy will immediately and automatically lapse at the expiry of the grace period and no benefit will be payable under the policy.

- **If at least one (1) full years' premium is paid** and the policy has acquired a surrender value, the policy shall not lapse by reason of the non-payment of future premiums, instead the policy will be, immediately & automatically, converted to a paid-up policy at the expiry of the grace period.

1. Your policy will be immediately and automatically converted to a paid-up policy and the sum assured, guaranteed sum assured on maturity and sum assured on death under the policy will be automatically reduced, respectively, to the paid-up sum assured, paid-up guaranteed sum assured on maturity & paid-up sum assured on death by a factor equal to the proportion of the number of premiums paid to the total number of premiums payable under the policy.
2. On death of the life assured before the maturity date, paid-up sum assured on death will be paid and the policy will terminate.
3. On the maturity date, paid-up guaranteed sum assured on maturity will be paid and the policy will terminate.
   - Paid-up Guaranteed Death Benefit is 105% of the Total Premiums paid till date of paid-up.
   - No Guaranteed Additions will be available in the policy after the policy is lapsed or paid-up.
   - You may revive your paid-up policy during the revival period of five (5) years from the due date of first unpaid premium, subject to the revival conditions under the policy.

Surrender Benefit

Under Bajaj Life Goal Assure IV:

Although it is not advisable to surrender your policy unless there is an extreme urgency, you will have the option to surrender your policy anytime

- On surrender during the lock-in period of first five years, the regular premium fund value, less the discontinuance/ surrender charge plus the top up premium fund value, if any, as on the date of surrender, will be transferred to the discontinued life policy fund (maintained by the company), and risk cover shall cease immediately. The discontinuance value as at the end of the lock-in period will be available to you as surrender benefit.
- On surrender during the lock-in period, the option to revive the policy will not be available to such a surrendered policy.
- On surrender after the lock-in period of first five years, the surrender benefit available will be regular premium fund value 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 company

Under Bajaj Life Goal Suraksha:
We advise you to continue your policy and enjoy the benefits of your policy. However, we understand that in certain circumstances you may want to surrender your policy

- You can surrender the policy at any time during the policy term after completion of first policy year provided one full years' premium has been received.
- The Policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first policy year provided one full' year premium has been received.
- The Policy will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid.
- The Surrender Value payable will be higher of:

    o Guaranteed Surrender Value (GSV) where, GSV is GSV is the sum of GSV1 and GSV2
- GSV1 = GSV1 factor x [Total Premiums paid]
- GSV2 = GSV2 factor x Guaranteed Additions (if all premiums payable under the policy is received by the company)

    o Special Surrender Value (SSV)
- For details on Special Surrender Value, kindly refer the policy document on the Company Website
- The risk cover will terminate on date of surrender and the policy will terminate on the date of payment of surrender benefit.

GSV factors are guaranteed throughout the Policy Term. The SSV factors mentioned above are not guaranteed, will be reviewed by the company annually.

Revival

Under Bajaj Life Goal Assure IV:
You may revive your lapsed policy during the revival period of three (3) years from the due date of first unpaid premium, subject to the revival conditions under the policy

Under Bajaj Life Goal Suraksha:
You may revive Your lapsed/ Paid-up Policy during the Revival Period of five (5) years from the due date of first unpaid premium, subject to the revival conditions under the Policy.

Termination

Under Bajaj Life Goal Assure IV:

- All risk cover under the Policy will terminate immediately, and the Policy will terminate on payment of the last instalment.
- If you have opted for the Settlement Option.
- This Policy shall automatically and immediately terminate on the earlier occurrence of any of the following events:
- On foreclosure of the policy
- On the date of receipt of intimation of death of the Life Assured (unless the Policyholder has opted for the Settlement Option).
- On payment of Discontinuance Value or Surrender Benefit.
- The Maturity Date, unless the Policyholder has opted for the Settlement Option.
- The expiry of the Settlement period, if opted.
- Opting of Free Look Cancellation

Under Bajaj Life Goal Suraksha:

- The Policy shall automatically and immediately terminate on the earlier occurrence of either of the below mentioned events:
- Payment of the Surrender Benefit;
- At the expiry of the Revival Period, if the lapsed Policy has not been revived
- On the date of death of the Life Assured;
- On date of foreclosure of the Policy, if outstanding loan plus interest under a paid-up policy exceeds the surrender benefit
- On the Maturity Date;
- On cancellation of Policy during Free look period.

Suicide Claim Provisions

In case of death of life assured due to suicide within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, then the Nominee or beneficiary of the Policyholder shall be entitled to receive, the higher of 80% of the total premiums paid or the surrender benefit as on the date of death, provided the policy is in force.

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 30 days of the receipt of this policy stating the reasons for your objections.

Do's & 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 Life Insurance Limited".
- 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 Us 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 Regular Premium(s) on due dates specified under the Schedule.

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 Regular 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 Life Goal Assure IV (UIN: 116L204V01) and Bajaj Life Goal Suraksha (UIN: 116N155V20) and is subject to the terms and conditions as contained in the sales brochure or 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 (www.bajajlifeinsurance.com)

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Combined Benefit Illustration

Customer Details

Name of the Prospect / Policyholder	c fd Customer
Age	25
Gender	M
Name of the Life Assured	c fd Customer
Age	25
Gender	M

Plan Details

Solution Name	Bajaj Life Capital Goal Suraksha
Amount Of Installment Premium	1,00,000
Mode Of Payment Of Premium	Annual

Fund Details

Goal Assure IV	
Fund Strategy : Investor Selectable Portfolio Strategy	
- Equity Growth Fund II Fund	100%
- Accelerator Mid-Cap Fund II	0%
- Pure Stock Fund II	0%
- Pure Stock Fund	0%
- Asset Allocation Fund II	0%
- Bluechip Equity Fund	0%
- Bond Fund	0%
- Liquid Fund	0%
- Flexi Cap Fund	0%
- Sustainable Equity Fund	0%
- Small Cap Fund	0%
- Dynamic Asset Allocation Fund	0%
- Individual Short Term Debt Fund	0%
- Debt Plus Fund	0%
- Midcap Index Fund	0%
- Smallcap Quality Index Fund	0%
- Nifty Alpha 50 Index Fund	0%
- Nifty 200 Alpha 30 Index Fund	0%
- Nifty 200 Momentum 30 Index Fund	0%
- Nifty 500 Multicap Momentum Quality 50 Index Fund	0%
- Focused 25 Fund	0%
- Nifty 500 Multifactor 50 Index Fund	0%
- BSE 500 Enhanced Value 50 Index Fund	0%
- BSE 500 Quality 50 Index Fund	0%
- BSE 500 Dividend Leaders 50 Index Fund	0%
- India Consumption Fund	0%
- Pure Stock Innovation Fund	0%
- Opportunities Fund	0%
- Nifty 500 Low Volatility 50 Index Fund	0%
- Nifty 200 Value 30 Index Fund	0%
- BSE 500 Momentum Value 50 Index Fund	0%

Summary

Product Name	PT / PPT / Mode	Sum Assured	Annual Premium	Instalment Premium	Goods And Services Tax	Inst.Premium Return of premium option GST
Goal Suraksha	20 / 10 / Annual	4,06,510	40,651	40,651	0	40,651
Goal Assure IV	20 / 10 / Annual	5,93,490	59,349	59,349	0	59,349
Total			1,00,000	1,00,000	0	1,00,000

Benefit Illustration : 4%

Goal Assure IV + Goal Suraksha			Goal Assure IV												Goal Suraksha					Goal Assure IV + Goal Suraksha
Policy Year	Life Assured's Age	Total Annualised Premium	Premium Allocation Charge (PAC)	Annualised Premium - Premium Allocation Charges	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Loyalty Addition	Fund Booster	Return of Mortality Charge	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Guaranteed Additions	Maturity Benefit	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Value Receivable	Maturity Benefit in Goal Assure + PGS
1	25	1,00,000	0	59,349	497	0	1,068	0	0	0	60,109	801	59,308	55,749	0	0	0	12,182	12,182	0
2	26	1,00,000	0	59,349	442	0	1,780	0	0	0	1,21,104	1,609	1,19,495	1,17,121	0	0	24,391	26,055	26,055	0
3	27	1,00,000	0	59,349	386	0	1,780	0	0	0	1,83,740	2,434	1,81,306	1,79,526	0	0	42,684	41,797	42,684	0
4	28	1,00,000	0	59,349	331	0	1,780	0	0	0	2,48,065	3,281	2,44,785	2,43,598	0	0	81,302	59,605	81,302	0
5	29	1,00,000	0	59,349	274	0	1,780	0	0	0	3,14,125	4,151	3,09,974	3,09,974	0	0	1,01,628	79,693	1,01,628	0
6	30	1,00,000	0	59,349	216	0	1,780	0	0	0	3,81,965	5,044	3,76,921	3,76,921	0	0	1,21,953	1,02,294	1,21,953	0
7	31	1,00,000	0	59,349	154	0	1,780	0	0	0	4,51,637	5,962	4,45,675	4,45,675	0	0	1,42,279	1,27,664	1,42,279	0
8	32	1,00,000	0	59,349	87	0	1,780	0	0	0	5,23,193	6,904	5,16,289	5,16,289	0	0	1,95,125	1,56,085	1,95,125	0
9	33	1,00,000	0	59,349	13	0	1,780	0	0	0	5,96,689	7,872	5,88,817	5,88,817	0	0	2,19,515	1,87,862	2,19,515	0
10	34	1,00,000	0	59,349	0	0	1,780	5,834	0	0	6,72,113	8,865	6,69,082	6,69,082	0	0	4,23,267	4,71,358	4,71,358	0
11	35	0	0	0	0	0	0	0	0	0	6,95,679	9,165	6,86,514	6,86,514	0	0	4,43,995	5,06,848	5,06,848	0
12	36	0	0	0	0	0	0	0	0	0	7,13,804	9,404	7,04,400	7,04,400	0	0	4,67,253	5,45,241	5,45,241	0
13	37	0	0	0	0	0	0	0	0	0	7,32,402	9,649	7,22,753	7,22,753	0	0	4,93,379	5,86,825	5,86,825	0

Goal Assure IV + Goal Suraksha			Goal Assure IV												Goal Suraksha					Goal Assure IV + Goal Suraksha
Policy Year	Life Assured's Age	Total Annualised Premium	Premium Allocation Charge (PAC)	Annualised Premium - Premium Allocation Charges	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Loyalty Addition	Fund Booster	Return of Mortality Charge	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Guaranteed Additions	Maturity Benefit	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Value Receivable	Maturity Benefit in Goal Assure + PGS
14	38	0	0	0	0	0	0	0	0	0	7,51,484	9,900	7,41,584	7,41,584	0	0	5,22,758	6,31,927	6,31,927	0
15	39	0	0	0	0	0	0	10,996	0	0	7,71,063	10,158	7,71,901	7,71,901	0	0	5,55,828	6,80,910	6,80,910	0
16	40	0	0	0	0	0	0	0	0	0	8,02,586	10,573	7,92,012	7,92,012	0	0	6,33,742	7,34,181	7,34,181	0
17	41	0	0	0	0	0	0	0	0	0	8,23,496	10,849	8,12,647	8,12,647	0	0	6,75,767	7,92,193	7,92,193	0
18	42	0	0	0	0	0	0	0	0	0	8,44,952	11,131	8,33,820	8,33,820	0	0	7,23,204	8,55,450	8,55,450	0
19	43	0	0	0	0	0	0	0	0	0	8,66,966	11,421	8,55,545	8,55,545	0	0	8,58,102	9,24,512	9,24,512	0
20	44	0	0	0	0	0	0	16,915	16,915	2,399	8,89,554	11,719	9,14,063	9,14,063	5,52,854	10,00,015	0	0	0	19,14,078

Benefit Illustration : 8%

Goal Assure IV + Goal Suraksha			Goal Assure IV												Goal Suraksha					Goal Assure IV + Goal Suraksha
Policy Year	Life Assured's Age	Total Annualised Premium	Premium Allocation Charge (PAC)	Annualised Premium - Premium Allocation Charges	Mortality Charge	GST (Excl on FMC)	Policy Admin. Charge	Loyalty Addition	Fund Booster	Return of Mortality Charge	Fund before FMC	FMC Incl GST	Fund at End of Year	Surrender Value	Guaranteed Additions	Maturity Benefit	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Value Receivable	Maturity Benefit in Goal Assure + PGS
1	25	1,00,000	0	59,349	496	0	1,068	0	0	0	62,436	818	61,618	58,057	0	0	0	12,182	12,182	0
2	26	1,00,000	0	59,349	438	0	1,780	0	0	0	1,28,271	1,675	1,26,596	1,24,222	0	0	24,391	26,055	26,055	0
3	27	1,00,000	0	59,349	376	0	1,780	0	0	0	1,98,479	2,584	1,95,895	1,94,115	0	0	42,684	41,797	42,684	0
4	28	1,00,000	0	59,349	312	0	1,780	0	0	0	2,73,354	3,553	2,69,801	2,68,614	0	0	81,302	59,605	81,302	0
5	29	1,00,000	0	59,349	244	0	1,780	0	0	0	3,53,206	4,587	3,48,619	3,48,619	0	0	1,01,628	79,693	1,01,628	0
6	30	1,00,000	0	59,349	170	0	1,780	0	0	0	4,38,367	5,690	4,32,677	4,32,677	0	0	1,21,953	1,02,294	1,21,953	0
7	31	1,00,000	0	59,349	88	0	1,780	0	0	0	5,29,194	6,866	5,22,328	5,22,328	0	0	1,42,279	1,27,664	1,42,279	0
8	32	1,00,000	0	59,349	3	0	1,780	0	0	0	6,26,062	8,120	6,17,942	6,17,942	0	0	1,95,125	1,56,085	1,95,125	0
9	33	1,00,000	0	59,349	0	0	1,780	0	0	0	7,29,279	9,457	7,19,822	7,19,822	0	0	2,19,515	1,87,862	2,19,515	0
10	34	1,00,000	0	59,349	0	0	1,780	7,023	0	0	8,39,259	10,881	8,35,401	8,35,401	0	0	4,23,267	4,71,358	4,71,358	0
11	35	0	0	0	0	0	0	0	0	0	9,01,815	11,681	8,90,134	8,90,134	0	0	4,43,995	5,06,848	5,06,848	0
12	36	0	0	0	0	0	0	0	0	0	9,60,900	12,446	9,48,454	9,48,454	0	0	4,67,253	5,45,241	5,45,241	0
13	37	0	0	0	0	0	0	0	0	0	10,23,856	13,262	10,10,594	10,10,594	0	0	4,93,379	5,86,825	5,86,825	0
14	38	0	0	0	0	0	0	0	0	0	10,90,937	14,131	10,76,806	10,76,806	0	0	5,22,758	6,31,927	6,31,927	0
15	39	0	0	0	0	0	0	15,713	0	0	11,62,412	15,057	11,63,068	11,63,068	0	0	5,55,828	6,80,910	6,80,910	0
16	40	0	0	0	0	0	0	0	0	0	12,55,533	16,263	12,39,270	12,39,270	0	0	6,33,742	7,34,181	7,34,181	0
17	41	0	0	0	0	0	0	0	0	0	13,37,792	17,328	13,20,464	13,20,464	0	0	6,75,767	7,92,193	7,92,193	0
18	42	0	0	0	0	0	0	0	0	0	14,25,441	18,463	14,06,978	14,06,978	0	0	7,23,204	8,55,450	8,55,450	0
19	43	0	0	0	0	0	0	0	0	0	15,18,833	19,673	14,99,160	14,99,160	0	0	8,58,102	9,24,512	9,24,512	0
20	44	0	0	0	0	0	0	29,168	29,168	2,128	16,18,344	20,962	16,57,845	16,57,845	5,52,854	10,00,015	0	0	0	26,57,860

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Goal Suraksha Benefit Illustration

Bajaj Life Goal Suraksha

A Non linked, Non Participating, Individual, Life Insurance Savings Plan

Name of the Prospect/ Policyholder:	c fd Customer	**Name of the Product:** Bajaj Life Goal Suraksha
Age (Years):	25	**Tag Line:** A Non linked, Non Participating, Individual, Life Insurance Savings Plan
Gender	Male	**Unique Identification Number:** 116N155V20
Name of the Life Assured:	c fd Customer	**GST Rate:** —
Age (Years):	25	
Gender	Male	
Policy Term (Years):	20	
Premium Payment Term (Years):	10	
Amount of Instalment Premium (Rs.):	40,651	
Mode of payment of Premium:	Annual	

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

Policy Details			
Sum Assured (Rs.):	4,06,510	**Settlement Option**	No
Sum Assured on Death (at inception of the policy) (Rs.):	4,06,510	**Guaranteed Sum Assured on Maturity Rs.**	4,47,161

Premium Summary	
	Total Installment Premium
Installment Premium without GST	40,651
Instalment Premium with First Year GST	40,651
Installment Premium Second Year Onwards	40,651

(Amount in Rupees)

					#		
		Guaranteed				Non Guaranteed	
Policy Year	Annualized Premium (Excl of GST)	Guaranteed Additions	Maturity Benefit	Death Benefit^!	Guaranteed Surrender Value (GSV)	Special Surrender Value (SSV)	Surrender Value Payable
		EOT^{e}	EOY^{e}	EOY^{e}	EOY^{e}	EOY^{e}	EOY^{e}
1	40,651	0	0	4,06,510	0	12,182	12,182
2	40,651	0	0	4,06,510	24,391	26,055	26,055
3	40,651	0	0	4,06,510	42,684	41,797	42,684
4	40,651	0	0	4,06,510	81,302	59,605	81,302
5	40,651	0	0	4,06,510	1,01,628	79,693	1,01,628
6	40,651	0	0	4,06,510	1,21,953	1,02,294	1,21,953
7	40,651	0	0	4,06,510	1,42,279	1,27,664	1,42,279
8	40,651	0	0	4,06,510	1,95,125	1,56,085	1,95,125
9	40,651	0	0	4,06,510	2,19,515	1,87,862	2,19,515
10	40,651	0	0	4,71,358	4,23,267	4,71,358	4,71,358
11	0	0	0	5,06,848	4,43,995	5,06,848	5,06,848
12	0	0	0	5,45,241	4,67,253	5,45,241	5,45,241
13	0	0	0	5,86,825	4,93,379	5,86,825	5,86,825
14	0	0	0	6,31,927	5,22,758	6,31,927	6,31,927
15	0	0	0	6,80,910	5,55,828	6,80,910	6,80,910
16	0	0	0	7,34,181	6,33,742	7,34,181	7,34,181
17	0	0	0	7,92,193	6,75,767	7,92,193	7,92,193
18	0	0	0	8,55,450	7,23,204	8,55,450	8,55,450
19	0	0	0	9,24,512	8,58,102	9,24,512	9,24,512
20	0	5,52,854	10,00,015	10,00,015	0	0	0

EOY^{e}: End Of Policy Year **EOT^{e}**: End Of Policy Term

^! In case of **Death Benefit**, the corresponding number in the 'Policy Year' column should be read as the Year in which Death happens at Year-End.
In case of **'Surrender' Benefits**, the corresponding number in the 'Policy Year' column should be read as the Year in which the Policy is Surrendered at Year-End.

Notes:
Annualized premium excludes underwriting extra premium, the premiums paid towards the riders, if any and Goods and Service Tax.

Disclaimers:

1. The above information should be read in conjunction with the Sales Literature.
2. Further clarification can be sought by contacting company's sales representative or by sending an e-mail on customercare@bajajlife.com

3. **Waiting Period:**
   Waiting period is the first 90 days from the date of acceptance of risk.
   In case of death during the waiting period (other than due to an accident), only 100% of premium paid excluding GST will be paid.
4. **Death Benefit (Death of life assured during the policy term & if the policy is in-force for full sum assured):**
   Death during Waiting Period other than due to an Accident: Return of all premium/s paid till date.
   Death during Waiting Period due to Accident and Death after Waiting Period due to any cause: Sum Assured on Death as on date of death & policy will terminate on payment of death benefit.
5. **Maturity Benefit:**
   On survival of life assured to the maturity date, Guaranteed Sum Assured on Maturity* plus Guaranteed additions will be payable and policy will terminate on the maturity date if settlement option is not exercised.
   *Guaranteed Sum Assured on Maturity is (PPT*110%) times the Annualized Premium.
6. If you choose the Settlement Option for your Maturity Benefit, your total returns may change. Please review the impact before making your decision.
7. In case maturity benefit is payable in monthly instalments under the settlement option then-
   - the first instalment will be paid on the maturity date, and
   - subsequent instalments will be paid every month thereafter till the end of settlement period
8. **Guaranteed Addition:**
   At the end of the policy term, on the maturity date, Guaranteed Additions as a multiple of one (1) Annualised Premium, will be attached to the policy; provided all the due premiums have been paid. For details on Guaranteed Addition factors kindly visit the company website.
9. **Surrender Benefit:**
   The policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first policy year provided one full year premium has been received. The policy will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid. The surrender value payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV). GSV factors are guaranteed throughout the Policy Term. The Company shall comply with prevailing guidelines w.r.t SSV issued by IRDAI from time to time. SSV displayed above are based on discount rate of 7.46%. These are not guaranteed and only indicative. Please read policy document along with BI to get more details on the SSV computation.
10. Goods & Service Tax (GST) would be payable as per applicable tax law.
11. All the benefits under this plan are guaranteed.
12. Premiums payable and benefits receivable would be eligible for tax benefits, as per the then existing tax laws.

This illustration should be read along with the product brochure for detailed terms and conditions.

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

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CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY.

This document provides key information about your policy. You are also advised to go through your policy document.
We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

Sr. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bajaj Life Goal Suraksha (UIN - 116N155V20)	Policy Schedule
2	Quotation number	60105429880	
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4	Basic Policy Details	• Installment Premium (Rs)*: 40,651 • Mode of Premium Payment: Annual • Sum Assured on Death (Rs): 4,06,510 • Maturity Benefit (Rs): 10,00,015 • Premium Payment Term (Years): 10 • Policy Term (Years): 20 *Instalment Premium includes Rider Premium, if opted but excludes applicable GST & cess and Extra Premium (if any)	Policy Schedule
5	Policy Coverage/benefits payable	**Benefits payable on maturity:** Guaranteed Sum Assured on Maturity Plus Guaranteed Additions shall be payable, provided the policy is in-force.	Part C Section 4
		Benefits payable on death: • **Death during Waiting Period other than due to an Accident:** Return of all premium/s paid till date. • **Death during Waiting Period due to Accident and Death after Waiting Period due to any cause:** Sum Assured on Death shall be payable.	Part C Section 4
		Survival Benefits excluding that payable on maturity - Not applicable	-
		Surrender Benefits • The Policy can be surrendered at any time after completion of at least the first Policy Year, provided at least one (1) full Policy Years Premium has been paid • The Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)	Part D Section 9
		Options to policyholders for availing benefits, if any, covered under the policy - Option to receive the maturity benefit in instalments, payable yearly or monthly as selected	Part D Section 10
		Other benefits/options payable, specific to the policy, if any: Not Applicable	-
		Lock-in period for Linked Insurance products: Not Applicable	-
6	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7	Option available(in case of Annuity product)	Not Applicable	Not Applicable
8	Riders Opted if Any	Not Applicable	Policy Schedule

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60105429880

9	Exclusions (events where insurance coverage is not payable), if any	**Suicide Exclusion** In case of death of the life assured due to suicide, within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, the nominee or beneficiary of the policyholder shall be entitled to receive higher of 80% of the total premiums paid or the Surrender Value as on the date of death, provided the policy is in force. There are no other exclusions other than the suicide clause and waiting period	Part F Section 12
10	Waiting Period/ /lien Period, if any	90 days from the date of acceptance of risk (date of issuance of policy). In case of death during the waiting period other than due to an accident, only 100% of total premiums paid will be paid.	Part F Section 12
11	Grace Period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part B Section 1
12	Free Look Period	Thirty (30) Days	Part D Section 5
13	Lapse, paid-up and Revival of the Policy	**Non- payment of premium (Lapse and Paid-up):-** • If at least first one (1) full years premiums have not been paid - Policy will, immediately & automatically, lapse at the expiry of the grace period, and no benefit will be paid. • If at least first one (1) full years premiums have been paid under a Policy, and subsequent premiums are not paid - Policy will be converted to a paid-up policy at expiry of the grace period.	Part D Section 6
		Revival Period - Five (5) years from the due date of the first unpaid premium.	Part B
14	Policy Loan If Applicable	Option to take policy loan, subject to a maximum limit of 80% of the surrender value available under the policy. Loan interest rate applicable for the loan will be as decided by the company from time-to-time.	Part D - Section 11
15	Claims / Claims Procedure	1. **Turn Around Time (TAT) for claims settlement and brief procedure:** ○ Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html ○ Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf 2. **Helpline/Call Centre Numbers:** 020 6712 1212 (Customer Care Number) Mail Us : customercare@bajajlife.com 3. **Contact details of the insurer:** Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited) Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006 4. **Link for downloading claim form and list of documents required including bank account details:** https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html WhatsApp- 8806727272	Part F Section 23
16	Policy Servicing	**Turn Around Time (TAT):** https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf **Helpline/Call Centre number**: 020 6712 1212 **Contact details of the insurer:** In case you have any query, you may communicate with the Company: 1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajlife.com **Link for downloading applicable forms and list of documents required including bank account details:** https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0	Part G Section 26

17	Grievances /Complaints	**Contact details of Grievance Redressal Officer of the insurer:** Grievance Redressal Officer of the insurer - In case you do not receive a response within 14 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at gro@bajajlife.com **Link for registering the grievance with the insurer's portal:**Insurance company grievance portal - https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAIaIQobChMIy_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE **Contact details of Ombudsman:** Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman	Part G Section 26 & 27

Declaration by the policyholder

I have read the above and confirm having noted the details

Place:

Date: (Signature of the Policy Holder)

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

https://www.bajajlifeinsurance.com/tax-saving-investment-plans/goal-suraksha-investment.html

Disclaimer:

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

60105429880

Goal Assure IV Benefit Illustration

Bajaj Life Goal Assure IV

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

Name of the Prospect/ Policyholder:	c fd Customer
Age (Years):	25
Gender	Male
Name of the Life Insured:	c fd Customer
Age (Years):	25
Gender	Male
Sum Assured (Rs.):	5,93,490
Policy Term (Years):	20
Premium Payment Term (Years):	10
Amount of Instalment Premium (Rs.):	59,349
Mode of payment of Premium:	Annual

Name of the Product:	Bajaj Life Goal Assure IV		
Tag Line:	A Unit-linked Non-Participating Individual Life Savings Insurance Plan		
Unique Identification Number:	116L204V01		
GST Rate:	—		
Investment Strategy Opted for:	Investor Selectable Portfolio Strategy		
Fund opted for along with risk levels			
Fund Name SFIN	Fund Apportionment %	Fund Management Charge	Risk Level
Equity Growth Fund II Fund - ULIF05106/01/10EQTYGROW02116	100%	1.35%	Very High
Accelerator Mid-Cap Fund II - ULIF05206/01/10ACCMIDCA02116	0%	1.35%	Very High
Pure Stock Fund II - ULIF07709/01/17PURSTKFUN2116	0%	1.30%	Very High
Pure Stock Fund - ULIF02721/07/06PURESTKFUN116	0%	1.35%	Very High
Asset Allocation Fund II - ULIF07205/12/13ASSETALL02116	0%	1.25%	High
Bluechip Equity Fund - ULIF06026/10/10BLUECHIPEQ116	0%	1.25%	High
Bond Fund - ULIF02610/07/06BONDFUNDLI116	0%	0.95%	Moderate
Liquid Fund - ULIF02510/07/06LIQUIDFUND116	0%	0.95%	Low
Flexi Cap Fund - ULIF07917/11/21FLXCAPFUND116	0%	1.35%	Very High
Sustainable Equity Fund - ULIF08017/11/21SUSEQUFUND116	0%	1.35%	Very High
Small Cap Fund - ULIF08717/01/23SMALLCAPFU116	0%	1.35%	Very High
Dynamic Asset Allocation Fund - ULIF08617/01/23DYNASALLOC116	0%	1.35%	High
Individual Short Term Debt Fund - ULIF08817/01/23INDSTRMDBT116	0%	0.95%	Moderate
Debt Plus Fund - ULIF00923/07/04DEBTPLUSFU116	0%	0.70%	Moderate
Midcap Index Fund - ULIF08919/10/23MIDCPINDFD116	0%	1.35%	Very High
Smallcap Quality Index Fund - ULIF09103/01/24SMCPQYINDF116	0%	1.35%	Very High
Nifty Alpha 50 Index Fund - ULIF09221/05/24NYAPA50IND116	0%	1.35%	Very High
Nifty 200 Alpha 30 Index Fund - ULIF09321/05/24N200AP30IN116	0%	1.35%	Very High
Nifty 200 Momentum 30 Index Fund - ULIF09429/10/24N200MO30IN116	0%	1.35%	Very High
Nifty 500 Multicap Momentum Quality 50 Index Fund - ULIF09527/12/24N500MM50IN116	0%	1.35%	Very High
Focused 25 Fund - ULIF09606/02/25FOCUSED25F116	0%	1.35%	Very High
Nifty 500 Multifactor 50 Index Fund - ULIF010302/06/25N500MF50IN116	0%	1.35%	Very High
BSE 500 Enhanced Value 50 Index Fund - ULIF010406/08/25B500EV50IN116	0%	1.35%	Very High
BSE 500 Quality 50 Index Fund - ULIF011213/01/26B500QL50IN116	0%	1.35%	Very High
BSE 500 Dividend Leaders 50 Index Fund - ULIF010831/10/25B500DL50IN116	0%	1.35%	Very High
India Consumption Fund - ULIF010906/11/25INDCONSFND116	0%	1.35%	Very High
Pure Stock Innovation Fund - ULIF011006/11/25PURSTKINVF116	0%	1.35%	Very High
Opportunities Fund - ULIF011406/02/26BLOPNLC250116	0%	1.35%	Very High
Nifty 500 Low Volatility 50 Index Fund - ULIF011517/03/26N500LV50IN116	0%	1.35%	Very High
Nifty 200 Value 30 Index Fund - ULIF11709/06/26N200VL30IN116	0%	1.35%	Very High
BSE 500 Momentum Value 50 Index Fund - ULIF11905/08/26B500MV50IN116	0%	1.35%	Very High

60105429880

Product / Riders Details										
Base Plan / Rider	**Name of Product / Rider**	**Option Chosen**	**UIN**	**Sum Assured**	**Policy Term (Years)**	**Premium Payment Term (Years)**	**Premium Payment Mode**	**Instalment Premium Without GST**	**GST Rate**	**Instalment Premium with GST**
Base Plan	Bajaj Life Goal Assure IV	Not Applicable	116L204V01	5,93,490	20	10	Annual	59,349	—	59,349
							Total	59,349		59,349

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

How to read and understand this benefit illustration?

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

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

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

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

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Part A

(Amount in Rupees)

		At 4% p.a. Gross Investment Return						At 8% p.a. Gross Investment Return					
Policy Year	Annualized Premium	Mortality Charge	Other Charges#	GST	Fund Value (at Year End)	Surrender Value (at year end)	Death Benefit	Mortality Charge	Other Charges#	GST	Fund Value (at Year End)	Surrender Value (at year end)	Death Benefit
1	59,349	497	1,870	0	59,308	55,749	5,93,490	496	1,886	0	61,618	58,057	5,93,490
2	59,349	442	3,389	0	1,19,495	1,17,121	5,93,490	438	3,455	0	1,26,596	1,24,222	5,93,490
3	59,349	386	4,214	0	1,81,306	1,79,526	5,93,490	376	4,364	0	1,95,895	1,94,115	5,93,490
4	59,349	331	5,061	0	2,44,785	2,43,598	5,93,490	312	5,334	0	2,69,801	2,68,614	5,93,490
5	59,349	274	5,931	0	3,09,974	3,09,974	5,93,490	244	6,368	0	3,48,619	3,48,619	5,93,490
6	59,349	216	6,825	0	3,76,921	3,76,921	5,93,490	170	7,470	0	4,32,677	4,32,677	5,93,490
7	59,349	154	7,742	0	4,45,675	4,45,675	5,93,490	88	8,646	0	5,22,328	5,22,328	5,93,490
8	59,349	87	8,684	0	5,16,289	5,16,289	5,93,490	3	9,900	0	6,17,942	6,17,942	6,17,942
9	59,349	13	9,652	0	5,88,817	5,88,817	5,93,490	0	11,237	0	7,19,822	7,19,822	7,19,822
10	59,349	0	10,646	0	6,69,082	6,69,082	6,69,082	0	12,662	0	8,35,401	8,35,401	8,35,401
11	0	0	9,165	0	6,86,514	6,86,514	6,86,514	0	11,681	0	8,90,134	8,90,134	8,90,134
12	0	0	9,404	0	7,04,400	7,04,400	7,04,400	0	12,446	0	9,48,454	9,48,454	9,48,454
13	0	0	9,649	0	7,22,753	7,22,753	7,22,753	0	13,262	0	10,10,594	10,10,594	10,10,594
14	0	0	9,900	0	7,41,584	7,41,584	7,41,584	0	14,131	0	10,76,806	10,76,806	10,76,806
15	0	0	10,158	0	7,71,901	7,71,901	7,71,901	0	15,057	0	11,63,068	11,63,068	11,63,068
16	0	0	10,573	0	7,92,012	7,92,012	7,92,012	0	16,263	0	12,39,270	12,39,270	12,39,270
17	0	0	10,849	0	8,12,647	8,12,647	8,12,647	0	17,328	0	13,20,464	13,20,464	13,20,464
18	0	0	11,131	0	8,33,820	8,33,820	8,33,820	0	18,463	0	14,06,978	14,06,978	14,06,978
19	0	0	11,421	0	8,55,545	8,55,545	8,55,545	0	19,673	0	14,99,160	14,99,160	14,99,160
20	0	0	11,719	0	9,14,063	9,14,063	9,14,063	0	20,962	0	16,57,845	16,57,845	16,57,845

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

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

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

Place:
Date: Signature of Agent/ Intermediary / Official

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

Date: Signature of Prospect / Policyholder

Part B

							Gross Yield		8%	Net Yield	6.76 %	(Amount in Rupees)				
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Administration Charge	Guarantee Charge	Other Charges	Loyalty Addition + Family Benefit	Fund Booster	Return of Mortality Charge	Fund Before FMC	Fund Management Charge	Fund Value (at Year End)	Surrender Value (at Year End)	Death Benefit
1	59,349	0	59,349	496	0	1,068	0	0	0	0	0	62,436	818	61,618	58,057	5,93,490
2	59,349	0	59,349	438	0	1,780	0	0	0	0	0	1,28,271	1,675	1,26,596	1,24,222	5,93,490
3	59,349	0	59,349	376	0	1,780	0	0	0	0	0	1,98,479	2,584	1,95,895	1,94,115	5,93,490
4	59,349	0	59,349	312	0	1,780	0	0	0	0	0	2,73,354	3,553	2,69,801	2,68,614	5,93,490
5	59,349	0	59,349	244	0	1,780	0	0	0	0	0	3,53,206	4,587	3,48,619	3,48,619	5,93,490
6	59,349	0	59,349	170	0	1,780	0	0	0	0	0	4,38,367	5,690	4,32,677	4,32,677	5,93,490
7	59,349	0	59,349	88	0	1,780	0	0	0	0	0	5,29,194	6,866	5,22,328	5,22,328	5,93,490
8	59,349	0	59,349	3	0	1,780	0	0	0	0	0	6,26,062	8,120	6,17,942	6,17,942	6,17,942
9	59,349	0	59,349	0	0	1,780	0	0	0	0	0	7,29,279	9,457	7,19,822	7,19,822	7,19,822
10	59,349	0	59,349	0	0	1,780	0	0	7,023	0	0	8,39,259	10,881	8,35,401	8,35,401	8,35,401
11	0	0	0	0	0	0	0	0	0	0	0	9,01,815	11,681	8,90,134	8,90,134	8,90,134
12	0	0	0	0	0	0	0	0	0	0	0	9,60,900	12,446	9,48,454	9,48,454	9,48,454
13	0	0	0	0	0	0	0	0	0	0	0	10,23,856	13,262	10,10,594	10,10,594	10,10,594
14	0	0	0	0	0	0	0	0	0	0	0	10,90,937	14,131	10,76,806	10,76,806	10,76,806
15	0	0	0	0	0	0	0	0	15,713	0	0	11,62,412	15,057	11,63,068	11,63,068	11,63,068
16	0	0	0	0	0	0	0	0	0	0	0	12,55,533	16,263	12,39,270	12,39,270	12,39,270
17	0	0	0	0	0	0	0	0	0	0	0	13,37,792	17,328	13,20,464	13,20,464	13,20,464
18	0	0	0	0	0	0	0	0	0	0	0	14,25,441	18,463	14,06,978	14,06,978	14,06,978
19	0	0	0	0	0	0	0	0	0	0	0	15,18,833	19,673	14,99,160	14,99,160	14,99,160
20	0	0	0	0	0	0	0	0	29,168	29,168	2,128	16,18,344	20,962	16,57,845	16,57,845	16,57,845

In the above illustration, it is assumed that the Premiums are paid at the beginning of the year and Benefits (Death Benefit, Surrender Value) are payable at the end of the year.

							Gross Yield		4%			(Amount in Rupees)				
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Administration Charge	Guarantee Charge	Other Charges	Loyalty Addition + Family Benefit	Fund Booster	Return of Mortality Charge	Fund Before FMC	Fund Management Charge	Fund Value (at Year End)	Surrender Value (at Year End)	Death Benefit
1	59,349	0	59,349	497	0	1,068	0	0	0	0	0	60,109	801	59,308	55,749	5,93,490
2	59,349	0	59,349	442	0	1,780	0	0	0	0	0	1,21,104	1,609	1,19,495	1,17,121	5,93,490
3	59,349	0	59,349	386	0	1,780	0	0	0	0	0	1,83,740	2,434	1,81,306	1,79,526	5,93,490
4	59,349	0	59,349	331	0	1,780	0	0	0	0	0	2,48,065	3,281	2,44,785	2,43,598	5,93,490
5	59,349	0	59,349	274	0	1,780	0	0	0	0	0	3,14,125	4,151	3,09,974	3,09,974	5,93,490
6	59,349	0	59,349	216	0	1,780	0	0	0	0	0	3,81,965	5,044	3,76,921	3,76,921	5,93,490
7	59,349	0	59,349	154	0	1,780	0	0	0	0	0	4,51,637	5,962	4,45,675	4,45,675	5,93,490
8	59,349	0	59,349	87	0	1,780	0	0	0	0	0	5,23,193	6,904	5,16,289	5,16,289	5,93,490
9	59,349	0	59,349	13	0	1,780	0	0	0	0	0	5,96,689	7,872	5,88,817	5,88,817	5,93,490
10	59,349	0	59,349	0	0	1,780	0	0	5,834	0	0	6,72,113	8,865	6,69,082	6,69,082	6,69,082
11	0	0	0	0	0	0	0	0	0	0	0	6,95,679	9,165	6,86,514	6,86,514	6,86,514
12	0	0	0	0	0	0	0	0	0	0	0	7,13,804	9,404	7,04,400	7,04,400	7,04,400

							Gross Yield		4%			(Amount in Rupees)				
Policy Year	Annualised Premium	Premium Allocation Charge	Annualised Premium - Premium Allocation Charge	Mortality Charge	GST (Excl on FMC)	Policy Administration Charge	Guarantee Charge	Other Charges	Loyalty Addition + Family Benefit	Fund Booster	Return of Mortality Charge	Fund Before FMC	Fund Management Charge	Fund Value (at Year End)	Surrender Value (at Year End)	Death Benefit
13	0	0	0	0	0	0	0	0	0	0	0	7,32,402	9,649	7,22,753	7,22,753	7,22,753
14	0	0	0	0	0	0	0	0	0	0	0	7,51,484	9,900	7,41,584	7,41,584	7,41,584
15	0	0	0	0	0	0	0	0	10,996	0	0	7,71,063	10,158	7,71,901	7,71,901	7,71,901
16	0	0	0	0	0	0	0	0	0	0	0	8,02,586	10,573	7,92,012	7,92,012	7,92,012
17	0	0	0	0	0	0	0	0	0	0	0	8,23,496	10,849	8,12,647	8,12,647	8,12,647
18	0	0	0	0	0	0	0	0	0	0	0	8,44,952	11,131	8,33,820	8,33,820	8,33,820
19	0	0	0	0	0	0	0	0	0	0	0	8,66,966	11,421	8,55,545	8,55,545	8,55,545
20	0	0	0	0	0	0	0	0	16,915	16,915	2,399	8,89,554	11,719	9,14,063	9,14,063	9,14,063

In the above illustration, it is assumed that the Premiums are paid at the beginning of the year and Benefits (Death Benefit, Surrender Value) are payable at the end of the year.

Family Benefit		
	Benefit @8%	Benefit @4%
Fund value at the end of year-with family benefit	16,72,429	9,22,520
Fund value at the end of year-without family benefit	16,57,845	9,14,063

Notes:

1. Refer the sale literature for explanation of terms used in this illustration.
2. Fund management charge is based on the specific fund option(s) chosen.
3. In case rider charges are collected explicitly through collection of rider premium, and not by way of cancellation of units, then, such charges are not considered in this illustration. In other cases, rider charges are included in other charges.

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

Place:

Date: Signature of Agent / Intermediary / Official

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

also understand that whilst 100% of my first year premium will be invested in unit linked investment funds there are charges during the first policy year as given in the benefit illustration.

Date: Signature of Prospect / Policyholder

Disclaimers

1. Please consult our 'Insurance Consultant' for any clarifications on this illustration.

2. Unit Linked Life insurance Products are different from the traditional insurance products and are subject to the risk factors.

3. 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.

4. Bajaj Life Insurance is the name of the company & Bajaj Life Goal Assure IV is only the name of the Plan and does in no way indicate the quality of the policy, its future prospects or returns.

5. Death Benefit :
i) On death of the life assured during the policy term while the policy is not terminated, if all the premiums are paid up to date: Higher of (Sum assured or Regular Premium Fund Value) Plus Higher of (Top up Sum Assured or Top up Premium Fund Value) as on date of intimation of death. This benefit is subject to a minimum guaranteed benefit of 105% of total premiums paid.
ii) The policy will terminate on the date of intimation of death of the life assured.

6. Loyalty Addition: At the end of 10th,15th and 20th policy year loyalty addition will be added as a %- age of the average of the daily Regular Premium Fund Values during the previous 3 years (including the current year). The applicable %-ages are given in the table below. .

PT	10 Years	15 Years	20 Years
Loyalty Addition	1.00%	1.50%	2.00%

7. Fund Booster: At the end of policy term, fund booster will be added as a 2% of the average of the daily Regular Premium Fund Values during the previous 3 years (including the current year).

8. Return Of Mortality Charge (ROMC): At the end of the policy term, on the date of maturity, if all premiums under the policy are paid up to date, the total amount of mortality charge deducted throughout the policy term w.r.t regular premium and top-up premium will be added, respectively, into the Regular Premium Fund Value and into the Top up Fund Value, as applicable. The above will exclude any extra mortality charge and/or any GST w.r.t. mortality charge deducted. The amount of ROMC w.r.t. regular premium and top up premium (if any) will be added into each fund will be in the same proportion of the fund values as at the date of addition. Unit Price as on the date of ROMC addition will be used for the unitisation .No ROMC will be available in a surrendered policy, discontinued policy or a policy converted to paid-up.

9. 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.

10. The mortality charges & policy administration charges, if any, are deducted through cancellation of units.

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

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

11. Fund Management Charge will be adjusted in the unit price. Fund Management charge would be 1.35% for Equity Growth Fund II, Accelerator Mid Cap Fund II, Pure Stock Fund, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Midcap Index Fund, SmallCap Quality Index Fund,Nifty Alpha 50 Index Fund,Nifty 200 Alpha 30 Index Fund,Nifty 200 Momentum 30 Index Fund,Nifty 500 Multicap Momentum Quality 50 Index Fund, Focused 25 Fund, Nifty 500 Multifactor 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund, BSE 500 Dividend Leaders 50 Index Fund, India Consumption Fund, Pure Stock Innovation Fund, BSE 500 Quality 50 Index Fund ,Opportunities Fund, Nifty 500 Low Volatility 50 Index Fund, Nifty 200 Value 30 Index Fund and BSE 500 Momentum Value 50 Index Fund.1.30% for Pure Stock Fund II, 1.25% for Asset Allocation Fund II and Bluechip Equity Fund .0.95% for Liquid Fund and Bond Fund, 0.70% for Debt Plus Fund, 0.50% for Discontinuance Life Policy Fund.

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

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

Fund	SFIN No
Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116
Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116
Pure Stock Fund	ULIF02721/07/06PURESTKFUN116
Pure Stock Fund II	ULIF07709/01/17PURSTKFUN2116
Asset Allocation Fund II	ULIF07205/12/13ASSETALL02116
Bluechip Equity Fund	ULIF06026/10/10BLUECHIPEQ116
Liquid Fund	ULIF02510/07/06LIQUIDFUND116
Bond Fund	ULIF02610/07/06BONDFUNDLI116
Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116
Sustainable Equity Fund	ULIF08017/11/21SUSEQUFUND116
Small Cap Fund	ULIF08717/01/23SMALLCAPFU116
Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALLOC116
Individual Short Term Debt Fund	ULIF08817/01/23INDSTRMDBT116
Debt Plus Fund	ULIF00923/07/04DEBTPLUSFU116
Midcap Index Fund	ULIF08919/10/23MIDCPINDFD116
SmallCap Quality Index Fund	ULIF09103/01/24SMCPQYINDF116
Discontinuance Life Policy Fund	ULIF07026/03/13DISCONLIFE116
Nifty Alpha 50 Index Fund	ULIF09221/05/24NYAPA50IND116
Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116
Nifty 200 Momentum 30 Index Fund	ULIF09429/10/24N200MO30IN116
Nifty 500 Multicap Momentum Quality 50 Index Fund	ULIF09527/12/24N500MM50IN116
Focused 25 Fund	ULIF09606/02/25FOCUSED25F116
Nifty 500 Multifactor 50 Index Fund	ULIF010302/06/25N500MF50IN116
BSE 500 Enhanced Value 50 Index Fund	ULIF010406/08/25B500EV50IN116
BSE 500 Dividend Leaders 50 Index Fund	ULIF010831/10/25B500DL50IN116
India Consumption Fund	ULIF010906/11/25INDCONSFND116
Pure Stock Innovation Fund	ULIF011006/11/25PURSTKINVF116
BSE 500 Quality 50 Index Fund	ULIF011213/01/26B500QL50IN116
Opportunities Fund	ULIF011406/02/26BLOPNLC250116
Nifty 500 Low Volatility 50 Index Fund	ULIF011517/03/26N500LV50IN116
Nifty 200 Value 30 Index Fund	ULIF11709/06/26N200VL30IN116
BSE 500 Momentum Value 50 Index Fund	ULIF11905/08/26B500MV50IN116

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

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

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

16. The policyholder may, at any time, surrender the policy. On surrender during the lock-in period, fund value, less the applicable discontinuance/surrender charge as on the date of surrender, will be transferred to the Discontinued Life Policy Fund, and all risk cover will be terminated immediaCustomer Care Numbery. The option to revive the policy will not be available to such a surrendered policy. The discontinuance value as at the end of the lock-in period will be available as surrender value. On surrender after the lock-in period, the surrender value available will be fund value as on the date of surrender.

17. Indicated Surrender value is not Guaranteed.

18. Charges under the policy are subject to applicable Goods & Service Tax, and will be deducted by cancellation of units.

19. The rate of return illustrated for various funds are shown at 4% and 8% in confirmation with the guidelines on illustrations set by the IRDA, and should not be construed as forecast.

20. Tax benefits may be available and subject to conditions under prevailing Income Tax laws. Securities Transaction tax (STT), as applicable, will be deducted as per prevailing tax laws
Tax laws are subject to amendments made from time to time. Please consult your tax advisor for more details.

Returns demonstrated are net of all charges.
Please refer to the product brochure for details about the product including the exclusions under the plan.
Please see the product brochure for details about the product.
Insurance is the subject matter of the solicitation.

Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited),

Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra - 411006. Reg No.: 116.

60105429880

Customer Care Number:020 6712 1212.

Email: customercare@bajajlife.com

www.bajajlifeinsurance.com

60105429880

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY.

This document provides key information about your policy. You are also advised to go through your policy document.
We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

Sr. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bajaj Life Goal Assure IV (UIN - 116L204V01)	Policy Schedule
2	Quotation number	60105429880	Policy Schedule
3	Type of Insurance Policy	Linked	-
4	Basic Policy Details	• Installment Premium (Rs)*: 59,349 • Mode of Premium Payment: Annual • Sum Assured on Death (Rs): 5,93,490 • Sum Assured on Maturity (Rs): Not Applicable • Premium Payment Term (Years): 10 • Policy Term (Years): 20 *Instalment Premium includes Rider Premium, if opted but excludes applicable GST & cess and Extra Premium (if any)	Policy Schedule
5	Policy Coverage/benefits payable	**Benefits payable on maturity:** Fund Value as on date of maturity	Part C Section 5
		Benefits payable on death: Higher of Prevailing Sum Assured or Regular Premium Fund Value Plus Higher of Top-up Sum Assured or Top-up Premium Fund Value, if any The Death Benefit is subject to the Guaranteed Death Benefit of 105% of the Total Premiums paid, till the date of death.	Part C Section 5
		Survival Benefits excluding that payable on maturity: Not Applicable	-
		Surrender benefits: • During the first 5 policy year: Discontinuance value at the end of the lock-in period will be payable as surrender value. • After first 5 policy year: Fund value as on the date of surrender.	Part D Section 9
		Options to policyholders for availing benefits, if any, covered under the policy: Policy holder / Claimant can opt to take maturity benefit and death benefit in form of installments spread over a period of 5 years under Settlement option	Part D Section 11
		Other benefits/options payable, specific to the policy, if any: Not Applicable	-
		Lock-in period for Linked Insurance products: Five (5) Years	Part B Section 1

6	Options available (in case of Linked Insurance Products)	• **Partial Withdrawal (Non- Systematic)-** Available • **Top-up premium-** Available • **Switch Funds -** Available • **Settlement Option -** Available • **Change Premium Payment Term -** Available • **Decrease sum assured -** Available • **Reduce Regular premium –** Available • **Premium Apportionment:** Available • **Change Premium Payment Frequency:** Available • **Switch Portfolio strategies:** Available • **Partial Withdrawal (Systematic)-** Available	Part D Section 11
7	Option available(in case of Annuity product	**Not Applicable**	-
8	Riders Opted if Any	Not Opted	Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any	**Suicide claim provision:** In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of latest revival of the Policy, whichever is later, the Claimant shall be entitled to the Fund Value, as available on the date of intimation of death. There is no other exclusion applicable w.r.t death other than suicide clause. No other exclusions in the product	Part F Section 21
10	Waiting Period/ /lien Period, if any	Not Applicable	-
11	Grace Period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part B Section 1
12	Free Look Period	Thirty (30) Days	Part D Section 6
13	Lapse, paid-up and Revival of the Policy	**Lapse** If premiums have not been paid During the first five (5) policy years: Policy will be converted to a discontinued life policy at the end of the grace period After first five (5) policy years: Policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period.	Part D Section 7
		Paid-up If premiums have not been paid After the lock-in period, Policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period	Part D Section 7
		Revival Three (3) years from the date of first unpaid premium	Part B Section 1
14	Policy Loan If Applicable	• Not Applicable	-

15	Claims / Claims Procedure	1. **Turn Around Time (TAT) for claims settlement and brief procedure:**
		    o Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html
		    o Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf
		2. **Helpline/Call Centre Numbers:**
		
		020 6712 1212 (Customer Care Number)
		Mail Us : customercare@bajajlife.com
		
		3. **Contact details of the insurer:**
		
		Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)
		
		Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006
		
		4. **Link for downloading claim form and list of documents required including bank account details:**
		
		https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html
		
		WhatsApp- 8806727272
			Part F
			
			Section 33

16	Policy Servicing	**Turn Around Time (TAT): https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf** **Helpline/Call Centre number:** 020 6712 1212 **Contact details of the insurer:** In case you have any query, you may communicate with the Company: 1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajlife.com **Link for downloading applicable form and list of documents required including bank account details:** https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0	Part G Section 37
17	Grievances /Complaints	**Contact details of Grievance Redressal Officer of the insurer:** Grievance Redressal Officer of the insurer - In case you do not receive a response within 14 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at gro@bajajlife.com **Link for registering the grievance with the insurer's portal:**Insurance company grievance portal - https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAIaIQobChMIy_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE **Contact details of Ombudsman:** Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman	Part G Section 37 and Section 38

60105429880

Declaration by the policyholder

I have read the above and confirm having noted the details

Place:

Date: (Signature of the Policy Holder)

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

https://www.bajajlifeinsurance.com/ulip-plans/financial-life-goals-assure.html

Disclaimer:

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