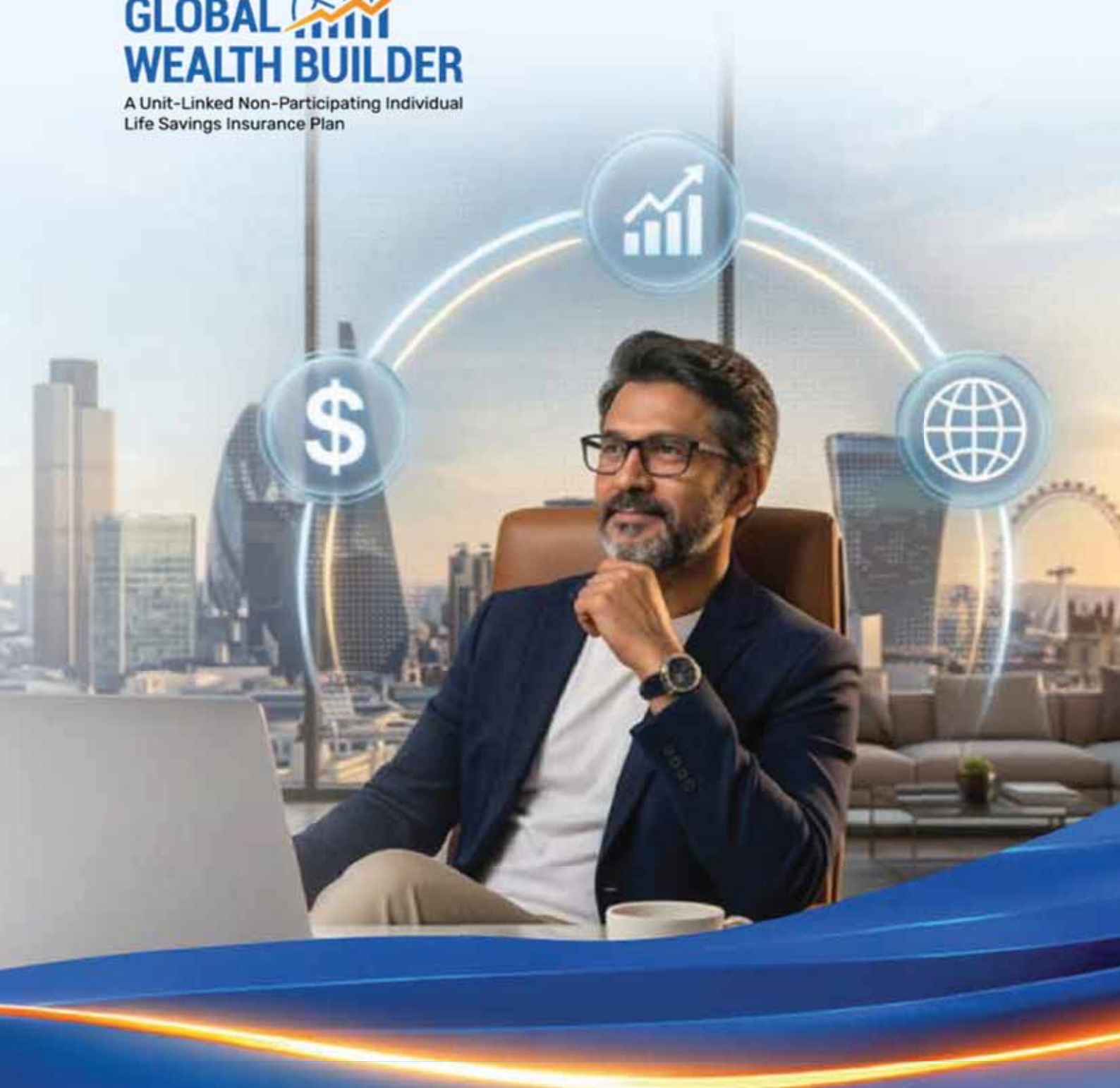


100 Years of Bajaj



INVEST YOUR **US DOLLARS** IN GLOBAL MARKETS

BAJAJ LIFE
**GLOBAL
WEALTH BUILDER**
A Unit-Linked Non-Participating Individual
Life Savings Insurance Plan



Invest Globally. Grow Strategically.

A USD-denominated market-linked plan from GIFT City – crafted for NRIs, Indians with a global outlook, and discerning investors who want international wealth creation with guaranteed life cover protection

Why GIFT City?

India's Gujarat International Finance Tec-City (GIFT City) is India's first International Financial Services Centre (IFSC), regulated by IFSCA. It enables Indian Life Insurers to offer foreign currency USD - denominated life insurance products with global fund access, seamless cross-border payouts, and significant tax efficiency.



USD-Denominated Policy

Premiums paid and benefits received are in US Dollars - subject to applicable payment and remittance requirements.



Global Fund Access

Invest in Global Diversified Equity Fund, Emerging Markets Equity Fund, AI Opportunities Equity Fund, Gold Fund, Global Pure Stock Equity Fund and Liquid funds spanning international markets.



Tax Benefits

As per applicable tax laws.



Seamless Repatriation

Fund Payouts in USD — ideal for NRIs with global financial commitments.

Introducing Bajaj Life Global Wealth Builder, a comprehensive, dollar denominated ULIP product by Bajaj Life Insurance Limited IFSC Insurance Office ("Company") designed to multiply your wealth over time while also ensuring that your loved ones are safeguarded in the event of an eventuality. With comprehensive benefit options and multiple funds to choose from you can tailor your policy to suit your financial needs. From planning for children's education, to retirement planning for yourself and your spouse to wealth and legacy creation, this solution is for you

Why Global Wealth Builder Plan Stands Apart



Zero Allocation & Admin Charges

100% of your premium is invested on Day 1. No policy admin charges ever



Maturity Booster

Get rewarded for your loyalty with an additional fund booster of on maturity



Flexible Premium Payment Options

Choose a plan that best fits your financial goals and payment style



Income Continuity After Death

Ensure financial continuity for the family by way of income payouts to nominee after the life assured's demise (Secure Plus Option)



Coverage up to 100 years of age

Enjoy financial protection along with peace of mind with comprehensive coverage up to age 100 under the Wealth Option



Loyalty Additions from Year 10

Get 0.25% on your fund value every year from year 10 onwards - rewarding patient, long-term investors



Cover from as early as 30 Days of Age

The Wealth option accepts lives as young as 30 days - suitable for parents building a USD corpus for their children



Liquidity in the form of Partial Withdrawals

Access to liquidity in the form of partial withdrawals without surrendering your policy to meet unforeseen expenses



Retirement income in the form of Systematic Partial Withdrawals

Enjoy scheduled regular withdrawals to take care of you during your retirement

Choose Your Benefit Option

Every investor is different. That's why Global Wealth Builder Plan gives you three distinct benefit options. Select the one that aligns with where you are in life

Option 1

WEALTH

Market-linked growth + life cover. Your wealth builds in USD, protected at every step.

Best for:
Pure wealth creators

Option 2

SECURE

Benefit of market linked growth of plus if the Life Assured passes away during the policy term, all future premiums are waived off and funded by the insurer— your wealth continues growing as per plan.

Best for:
Families & parents

Option 3

SECURE PLUS

All the benefits of Option 2, including waiver of all future premiums which will be funded by the insurer plus income benefit paid to your family in case of death of the life assured during the policy term - so your plan keeps working for them.

Best for:
Families & estate planners

Benefits in Detail

FOR THE FOCUSED WEALTH BUILDER

Benefit Option 1: Wealth

Death Benefit:

On death of the Life Assured during the policy term and provided all due premiums have been paid, and the policy is in-force, the nominee would receive the higher of Prevailing Sum Assured or Regular Premium Fund Value/ Single Premium Fund Value as on date of intimation of death – whichever is higher.

If there are any top-up premiums invested, the nominee additionally receives the higher of the Top-up Sum Assured or the Top-up Fund Value. This ensures one's family is secured, regardless of market conditions at the time.

Maturity Benefit:

In case of survival of the Life Assured till the end of their chosen policy term, full Fund Value as on date of maturity will be paid out.

Note: The policy terminates on the date of intimation of death. This option is available from 30 days to 65 years of entry age.

FOR FAMILIES & PARENTS

Benefit Option 2: Secure

Death Benefit:

Life is unpredictable – and this option makes sure your plan isn't. In case of death of the Life Assured during the policy term, Sum Assured on Death is paid immediately to the nominee. Additionally, the insurer steps in and pays all remaining future premiums. The policy stays fully in-force, all loyalty additions continue to accrue, and maturity benefit is paid out – in the same way as if you had continued paying the premiums yourself.

Maturity Benefit:

When the policy matures – whether the life assured is alive or not – the full Fund Value is paid out to you or your beneficiary respectively on the maturity date.

This is the plan for parents who want the assurance that even if something were to happen to them, their child's financial future remains fully secured.

Note: Waiver of Premium applies only if all due premiums have been paid up to date. Not applicable on discontinued or paid-up policies.

FOR INCOME CONTINUITY & ESTATE PLANNING

Benefit Option 3: Secure Plus

Death Benefit:

This option does everything Option 2 does – and then goes further. In case of death of the Life Assured during the policy term, the nominee receives the Sum Assured on death immediately. The insurer then steps in, and funds all future premiums, keeping the policy alive. And from the very next Policy Anniversary after the date of death, the insurer pays an income equal to one full year's premium to the nominee – every single year, right until the end of the policy term.

For example: if the policy was taken on 01 January 2027 in an annual premium mode and the life assured passes away on 05 May 2031, the first income instalment is paid on 01 January 2032, the second on 01 January 2033, and so on – providing a predictable, reliable income stream for the family year after year.

Maturity Benefit:

At the end of the policy term, irrespective of the life assured being alive or not, the full maturity benefit (Fund Value) is paid to the beneficiary – ensuring the family receives both regular income during the term and a lump-sum at the end.

Note: Income Benefit is payable only if all due premiums have been paid up to date. Not payable on discontinued or paid-up policies.

For Benefit Option 1 - Wealth, the Sum Assured shall be reduced to the extent of the non-systematic & systematic partial withdrawals made from the regular/single premium fund during the two (2) year period immediately preceding the death of the life assured. There is no impact on Sum Assured due to partial withdrawals in Benefit Options 2&3.

Fund Value is:

The sum total of the Regular Premium Fund Value⁽¹⁾ or Single Premium Fund Value⁽²⁾ and Top-up Premium Fund Value⁽³⁾.

Where ⁽¹⁾**Regular Premium Fund Value** is equal to the total Units in respect of limited/regular premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and

⁽²⁾**Single Premium Fund Value** is equal to the total Units in respect of single premium paid under this policy multiplied by the respective unit price on the relevant valuation date.

⁽³⁾**Top Up Premium Fund Value** is equal to the total Units in respect of Top-Up premium multiplied by the respective unit price on the relevant valuation date.

Prevailing Sum Assured is Sum Assured in any year after the latest reduction of premium or Sum Assured, if any.

Total Premiums paid shall be Sum of all regular/limited/single premiums and any top-up premiums paid till date.

Additional Benefits – Across All Options

Loyalty Benefits	Details																																										
Maturity Booster	Maturity Booster will be added into the Regular/ Single Premium Fund Value as a percentage of last 3 years average fund value on the date of maturity provided all due premiums are paid and policy is in force and has not been terminated. Maturity Booster: 1% of 3 years daily average fund value. There will be no maturity booster with respect to any top up premium paid or any top up fund value.																																										
Loyalty Additions	Added to Regular/Single Premium Fund Value from end of 10th policy year till end of policy term, provided all due premiums are paid and the policy is in force and has not been terminated. 10th year onwards: 0.25% of last 3-year daily average fund value (every year) No Loyalty Additions on top-up premiums or top-up fund value.																																										
Fund Booster (only applicable for customers eligible for Prime Discount)	For limited/regular premium payment policies, during the first policy year, a percentage of each modal Premium will be added to the Regular/ Single Premium Fund Value at the time of allocation of each premium as per the table below: <table> <tr> <th>PPT</th><th colspan="3">Single Pay and PPT=1 (Non-Annual)</th><th colspan="2"><5</th><th colspan="5">>=5</th></tr> <tr> <th>AP (USD)</th><th><25,000</th><th>>=25,000 & <100,000</th><th>>=100,000</th><th><5,000</th><th>>=5000</th><th><5,000</th><th>>=5000 & <10,000</th><th>>=10,000 & <20,000</th><th>>=20,000 & <50,000</th><th>>=50,000</th></tr> <tr> <th>FB (%)</th><td>0.00%</td><td>1.00%</td><td>3.00%</td><td>0.00%</td><td>1.00%</td><td>0.00%</td><td>1.00%</td><td>3.00%</td><td>4.00%</td><td>5.00%</td></tr> </table> No Fund Booster will be applicable on top-up premiums or top-up fund value.										PPT	Single Pay and PPT=1 (Non-Annual)			<5		>=5					AP (USD)	<25,000	>=25,000 & <100,000	>=100,000	<5,000	>=5000	<5,000	>=5000 & <10,000	>=10,000 & <20,000	>=20,000 & <50,000	>=50,000	FB (%)	0.00%	1.00%	3.00%	0.00%	1.00%	0.00%	1.00%	3.00%	4.00%	5.00%
PPT	Single Pay and PPT=1 (Non-Annual)			<5		>=5																																					
AP (USD)	<25,000	>=25,000 & <100,000	>=100,000	<5,000	>=5000	<5,000	>=5000 & <10,000	>=10,000 & <20,000	>=20,000 & <50,000	>=50,000																																	
FB (%)	0.00%	1.00%	3.00%	0.00%	1.00%	0.00%	1.00%	3.00%	4.00%	5.00%																																	

Note: The above benefits will not be payable on discontinued or paid-up policies.

Modal Premium is equal to Annualized Premium divided by Premium Frequency.

Prime Discount: Additional Allocation will only be applicable if Prime Discount is applied. For more details on Prime Discount, please refer to benefit illustration and policy document.

Year 1-9 Policy grows with markets	Year 10 onwards +0.25% p.a. Loyalty Addition	Maturity +1% Maturity Booster
The fund value accumulates based on market performance. From year 10, the insurer adds loyalty additions on top of your market-linked growth.		

Loyalty Additions reward long-term discipline. The longer you stay invested, the more the insurer contributes to your fund – on top of your market-linked returns.

Eligibility & Product Details

Entry Age, Policy Term & Sum Assured

Parameter	Details								
Currency	United States Dollars (USD)								
Entry Age	Benefit Option	Minimum			Maximum				
	Wealth	0 (30 days)			65				
	Secure	18			55				
	Secure Plus								
Sum Assured	Minimum: Regular/limited pay: Option 1: 1.05 times Annualised Premium Option 2: 105% of Total Premiums Paid Single Pay: 1.05 times Single Premium Maximum: Regular/Limited pay: Option 1: As per the table below								
	Benefit Option	PPT/Age at entry	0-50		51-65				
	Wealth	PPT >=5 years	20 times Annualised Premium		10 times Annualised Premium				
		PPT < 5 years	10 times Annualised Premium						
		Single Premium	10 times Single Premium						
	Secure & Secure Plus	All	10 times Annualised Premium						
	Option 2: 105% of Total Premiums Paid Single Pay: 10 times SP for all Benefit Options Top-up Sum Assured: 1.05 times Top-up Premium								
	Policy Term	Benefit option	Minimum			Maximum			
		Wealth	10 years			100 years			
		Secure				30 years			
		Secure Plus							
Maturity Age	Minimum - 18 years Maximum - As per the table below								
	Benefit Option	SA Multiple/PPT	Single Pay/1	2	3	4	5-9	>=10	
	Wealth	<=1.25 or 105% of total premiums paid	100	100	100	100	100	100	
		>1.25 to <=10	60	70	75	80	80	100	
		>10	NA				75		
	Secure	All	NA				75		
	Secure Plus	All							

All ages above are as on last birthday
Risk cover shall start from date of commencement of the Policy for all lives including minors. Policy will vest on the life assured on the attainment of majority, (i.e., 18 years age last birthday).
Annualized Premium means the premium amount payable in a year excluding, rider premiums and underwriting extra premium on riders, if any
Single Premium (SP) means the premium amount payable at the Policy Commencement date excluding taxes, rider premiums and underwriting extra premium on riders, if any

Premium Details

Parameter	Details					
Premium Payment Term	Premium payment mode	Minimum		Maximum		
	Regular Pay	10		Wealth: 100 Secure & Secure Plus: 30		
	Limited Pay	Wealth: 1 (non-annual) Secure and Secure Plus: 5		Wealth: 30 Secure & Secure Plus: 29		
	Single Pay	Wealth: Single Pay Secure and Secure Plus: NA				
Premium Payment Frequency	Single Annual Half-Yearly Quarterly Monthly					
Minimum Premium (Amount in USD)	PPT	Annual	Half-Yearly	Quarterly	Monthly	Single
	>=2 years	1,200	600	300	100	5,000
	PPT =1 (Non Annual)	NA	2,500	1,250	416.67	

No maximum premium limit (subject the to the Company's prevailing Board Approved Underwriting Policy (BAUP)).

Global Wealth Builder Plan at a Glance

0%

Allocation & Admin Charges

0.25%

Loyalty Addition p.a.

6

Global Fund Choices

USD 100

Minimum Monthly Premium

100 yrs

Maximum Policy Term

30 days

Minimum Entry Age (Wealth)

3

Flexible Benefit Options

Fund Options

Choose from six globally-diversified funds, each designed for a different risk appetite and investment horizon. You can switch between funds at any time as your goals evolve – at no extra cost within the free switch limit.

LIQUID FUND

Low Risk

Capital preservation & liquidity

GOLD FUND

Moderate Risk

Inflation hedge & diversification

EMERGING MARKETS EQUITY FUND

High Risk

Growth in developing economies

GLOBAL DIVERSIFIED EQUITY FUND

High Risk

Maximum global market exposure

AI OPPORTUNITIES EQUITY FUND

High Risk

Thematic exposure in AI

GLOBAL PURE STOCK EQUITY FUND

High Risk

Sharia compliant companies

Sample Illustrations

See how Global Wealth Builder Plan works across three different investor journeys. All fund value projections assume a gross investment return of 8% p.a. Loyalty Additions are included from Year 10 onwards. These are illustrative projections only – actual returns are market-linked and not guaranteed

Illustration 1 | Benefit Option 1: Wealth | Assumed Returns: 8% p.a.

Arjun Sharma, 35
Software Engineer, San Francisco, USA

Arjun earns in US dollars and wants his savings to stay in dollars. He is worried about the rupee depreciation and wants a disciplined, market-linked investment that grows his wealth globally while protecting his family in India. Annual Premium: USD 5,000 | Policy Term: 25 years | PPT: 15 years | Sum Assured: USD 50,000 (10x) | Fund: AI Opportunities Equity Fund| Assumed growth: 8% p.a.

POLICY JOURNEY				
★ 2026 Policy Start	↑ 2031 Year 5	★ 2036 Year 10	✓ 2041 Year 15 - PPT Ends	\$ 2051 Maturity - Age 60
→	→	→	→	✓ GOAL
Age 35 USD 5,000/yr 100% invested from Day 1 Sum Assured: USD 50,000	Fund Value: ~USD 29,490 USD 25,000 invested Zero allocation charges	Fund Value: ~USD 69,056 Loyalty Addition 0.25% p.a. kicks in	Fund Value: ~USD 1,22,762 USD 75,000 invested total Fund grows unassisted	Fund Value: ~USD 2,24,024 Paid in USD to Arjun includes Maturity Benefit

Arjun Survives to Maturity (Age 60, Year 2051)	Arjun Passes Away During the Policy Term (e.g. Year 12, 2038)
- Arjun receives ~USD 224,024— his full fund value at prevailing NAV (at an assumed growth rate of 8%). - USD 75,000 invested over 15 years has grown to nearly 2.99× in dollar terms. - Loyalty Additions (0.25% p.a. from Year 10 onwards) have compounded his corpus beyond market returns. - Maturity Booster of 1% added to his fund value at Maturity - Payout credited in USD directly to his account. Zero INR exposure. - Arjun’s retirement corpus, built purely in dollars, is fully in hand at age 60.	- Estimated Fund Value at Year 12: ~USD 88,652 at prevailing NAV (at an assumed growth rate of 8%) . - Sum Assured: USD 50,000. - Nominee receives the HIGHER of the two: ~USD 88,652 (Fund Value wins at this stage). - If Arjun had made top-up investments, the nominee additionally receives the higher of the Top-up Sum Assured or Top-up Fund Value. - Payout made in USD directly to the nominee — no currency conversion required. - Policy terminates on the date of death.

Projected at 8% p.a. gross, including Loyalty Additions from Year 10. Actual returns are market-linked and not guaranteed. All amounts in USD

Illustration 2 | Benefit Option 2: Secure | Assumed Returns: 8% p.a.

Meera Nair, 32 & Rajan Nair, 35

Couple, Dubai, UAE – building a USD education fund for daughter Aanya

Rajan and Meera want to build a USD education corpus for their 2-year-old daughter Aanya (with Rajan as the Policyholder and Life Assured and Meera as the nominee). They want a guarantee that if something happens to Rajan, Aanya’s fund keeps growing without missing a single premium. Annual Premium: USD 2,400 | Policy Term: 20 years | PPT: 12 years | Sum Assured: USD 24,000 (10×) | Fund: Global Diversified Equity Fund 80%; Gold Fund: 20% | Assumed growth: 8% p.a.

POLICY JOURNEY				
★ 2026 Policy Start	↑ 2030 Year 4	! 2033 Year 7 - Rajan Passes Away	✓ 2038 Year 12 - PPT Complete	\$ 2046 Maturity
→	→	→	→	✓ GOAL
Rajan, Age 35 (Life Assured) Rajan pays USD 2,400/yr Sum Assured: USD 24,000	Fund Value: ~USD 10,846 Family fully protected	SA: USD 24,000 paid to Meera (nominee) WoP triggered — insurer pays all future premiums	Fund Value: ~USD 42,113 All 12 premiums paid (5 by insurer) Loyalty Additions active	Fund Value: ~USD 68,263 Paid to Meera in USD Aanya’s future fully funded

Rajan Survives till Maturity (2046)	Rajan Passes Away in Year 7 (2033)
• All 12 premiums of USD 2,400/yr paid by Rajan. Total invested: USD 28,800. • He receives ~USD 66,482 — his full fund value at maturity (at an assumed growth rate of 8%). • USD 28,800 invested has grown to over 2.31x in 20 years, entirely in USD. • Loyalty Additions (0.25% from Year 10) have added to the corpus annually. • Aanya's education fund — built in dollars — is ready when she needs it at age 22.	• Nominee receives Sum Assured on death: USD 24,000. • WoP triggers immediately: insurer pays all 5 remaining premiums (USD 12,000) — the family pays nothing more. • Policy continues 100% in-force — fund grows, loyalty additions accrue, all benefits intact. • At maturity, Aanya receives the fund value (at an assumed rate of 8%) of ~USD 68,263 (including Maturity Booster) — exactly as Rajan had planned • Rajan's promise to fund Aanya's future is kept, even though he is no longer here.

Projected at 8% p.a. gross, including Loyalty Additions from Year 10. WoP subject to all premiums being paid up to date. All amounts in USD. Not guaranteed.

ILLUSTRATION 3 | BENEFIT OPTION 3: Secure Plus | Assumed Returns: 8% p.a.

Vikram Iyer, 40

Business Owner, London, UK - securing his family's long-term financial future

Vikram wants to ensure that if he's no longer around, his wife Anita doesn't just receive a one-time payout - she gets a steady annual income too, year after year. He also wants to leave behind a significant USD corpus. Annual Premium: USD 5,000 | Policy Term: 20 years | PPT: 10 years | Sum Assured: USD 50,000 (10x) | Fund: Global Diversified Equity Fund 100% | Assumed growth: 8% p.a.

POLICY JOURNEY				
★ 2026 Policy Start — Age 40	↑ 2031 Year 5	! 2034 Year 8 — Vikram Passes Away	\$ 2035 Year 9 — First Annual Income	✓ 2046 Maturity - Year 20
→	→	→	→	✓ GOAL
USD 5,000/yr Sum Assured: USD 50,000 Anita is nominee	Fund Value: ~USD 28,246 USD 25,000 invested Family protected	SA: USD 50,000 paid to Anita (Nominee) WoP triggered — insurer pays all future premiums	Income Benefit Triggered - Anita receives USD 5,000/yr — every Policy Anniversary from 2035 to 2046	Fund Value: ~USD 121,674 + Total income paid: USD 60,000 = ~USD 181,674 total

Vikram Survives to Maturity (Age 60, Year 2046)	Vikram Passes Away in Year 8 (2034) – Four Benefits Stack
- All 10 annual premiums paid. Total invested: USD 50,000. - Vikram receives ~USD 113,194— his full fund value at maturity (at an assumed growth rate of 8%). - USD 50,000 invested has grown to nearly 2.26x in 20 years, entirely in dollars. - Loyalty Additions (0.25% from Year 10 onwards) have compounded his corpus. - Maturity Booster of 1% added to his fund value at Maturity. - A substantial USD retirement corpus, repatriable to his UK account.	BENEFIT 1 – Immediate Lump Sum: Sum Assured on death of USD 50,000 paid to Anita. BENEFIT 2 – Premium Waiver: Insurer pays remaining 2 premiums (USD 10,000). Policy stays fully in-force. BENEFIT 3 – Annual Income: USD 5,000 paid to Anita every year from 2034 to 2044 = USD 60,000 over 12 years. BENEFIT 4 – Final Corpus: ~USD 121,674 paid to Anita as lump sum at maturity in 2044 (at an assumed growth rate of 8%). - Total value Anita receives: USD 50,000 + USD 60,000 + USD 121,674 = ~USD 2,31,674 — all in USD. - A lump sum today. Income every year. A large corpus at the end. All from one plan.

Projected at 8% p.a. gross, including Loyalty Additions from Year 10. Annual income = 1x annualised premium per year. Income and WoP subject to all due premiums being paid. All amounts in USD. Not guaranteed.

Please note, the assumed rate of returns indicated at 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.
The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

INVESTMENT OPTIONS & FUNDS

1. Investor Selectable Portfolio Strategy: If you want to allocate your Premiums based on your personal choice and risk appetite, you can opt for this strategy and choose from the below funds to suit your investment needs.

Fund Name	Fund Objective	Risk Profile	FMC (% of Fund Value)
Global Diversified Equity Fund SFIN: ULGCIF00101/09/26GLDIEQFN116	To generate return through investments in global growth opportunities using equity and equity related instruments, mutual funds and ETFs	High	2%
Emerging Markets Equity Fund SFIN: ULGCIF00201/09/26EMMKEQFN116	To generate return through investments in global emerging market growth opportunities using equity and equity related instruments, mutual funds and ETFs	High	2%
AI Opportunities Equity Fund SFIN: ULGCIF00301/09/26AIOPEQFN116	To generate return through investments in global AI (Artificial Intelligence) opportunities using equity and equity related instruments, mutual funds and ETFs	High	2%
Global Pure Stock Equity Fund SFIN: ULGCIF00401/09/26GLPUSTFN116	To generate return through investments in Shariah compliant companies using equity and equity related instruments, mutual funds and ETFs	High	2%

Gold Fund SFIN: ULGCIF00501/09/26GOLDFUND116	To generate return through investments in funds which offer exposure to gold using mutual funds and ETFs	Moderate	2%
Liquid Fund SFIN: ULGCIF00601/09/26LIQDFUND116	Provide high level of liquidity and steady income through investments in short-term US Government bonds, global fixed income funds/ETFs, which invest in short-term US Government bonds	Low	2%

- The policyholder has the option to switch units from one fund to another, by giving written notice to the company.
- The Company may carry out addition, closure, or merger of the Funds available under this Policy. "Liquid Fund" will be the default fund in case of closure or modification of any fund in future.
- The minimum switching amount is \$500 or the value of units held by the policyholder in the fund to be switched from, whichever is lower.
- The company shall affect 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.
- The policyholder can exercise up to 6 free switches in a policy year, post which a switching charge of \$9 will be applicable.

2. Target Asset Allocation Strategy: This strategy enables you to choose an Asset Allocation that is best suited to your risk appetite and maintain it throughout the policy term.

- You can allocate the premium between any two funds available with this policy, in the proportion of your choice. The portfolio will be rebalanced every quarter to ensure that this asset allocation is maintained.
- The re- balancing of units shall be done on the last day of each policy quarter. If the last day of the quarter is a non-working day, then the next working day's NAV will be applicable.
- You can avail this option at inception or at any subsequent policy anniversary by giving a written notice to the company 30 days in advance during the Policy Term
- 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

3. Wheel of Life Portfolio Strategy - II: This strategy provides you with "Years to maturity based portfolio management".

- You can opt for this Portfolio Strategy at the commencement of the Policy or you can switch to this Portfolio Strategy at any subsequent Policy Anniversary by giving a written notice to the Company 30 days in advance.
- If you have opted for this Portfolio Strategy at the commencement of the Policy, the base premiums and the Top up Premiums, if any, would be allocated in the Funds mentioned (namely Emerging Markets Equity Fund, Global Diversified Equity Fund, Gold Fund & Liquid Fund)) in the proportion as mentioned in the table below, depending on the outstanding years to maturity.
- If you have switched to this Portfolio Strategy at any subsequent Policy Anniversary: The company will reallocate the fund value among various Funds in the proportion mentioned in the table below depending on the outstanding years to maturity of the Policy. The base premiums and Top up Premiums, if any paid in that particular Policy year will also be allocated in the same proportion.
- On each Policy Anniversary, the company will reallocate the fund value among various Funds in the proportion based on the outstanding years to maturity of the Policy.
- All allocation & de-allocations of units shall be based on the prevailing unit price/NAV.
- This will ensure that a balance is maintained between the Policyholder's "years to maturity" and level of risk on investments to optimize the returns

- The Premium and Fund Value allocation/reallocation will be as follows:

Years to Maturity	Proportion in Following Funds				
	Emerging Markets Equity Fund	Global Diversified Equity Fund	Gold Fund	Liquid Fund	Total
10 & Above	40%	45%	15%	0%	100%
9	35%	50%	15%	0%	100%
8	30%	55%	15%	0%	100%
7	25%	60%	15%	0%	100%
6	25%	60%	15%	0%	100%
5	20%	65%	15%	0%	100%
4	20%	55%	15%	10%	100%
3	20%	50%	15%	15%	100%
2	10%	30%	30%	30%	100%
1	0%	0%	35%	65%	100%

- You will not have the option to switch units or change the apportionment of Premium to various Funds, under the Wheel of Life Portfolio Strategy - II.
- 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 (non-systematic and systematic), 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 (non-systematic and systematic) of units is to be done.

OTHER BENEFITS UNDER THE POLICY

Partial Withdrawal

A life insurance plan requires a long term commitment to maximize gains. However, we do understand that there could be emergencies wherein you may need financial assistance. Under Bajaj Life Global Wealth Builder, you can access your funds to meet your immediate financial liabilities through Partial Withdrawal from the regular/ limited premium fund value after first three (3) policy years, subject to below mentioned conditions:

- The minimum amount of withdrawal at any one time is \$500/-.
- There is no limit on partial withdrawals made under the policy except in scenarios where fund value falls below 200% of Annualized Premium for PPT>1 or 50% of the Annualized Premium for Single Premium & PPT =1 (Non-Annual).
- No Surrender charges will be applicable to the first 10% of the Fund Value in a policy year (as on Policy Anniversary); post that surrender charges will be applicable.
- However, if the policy is surrendered within the first 5 years, then the surrender charges will be applicable to all the partial withdrawals from Regular Premium Fund Value /Single Premium Fund Value made in the preceding one year where the surrender charge was not deducted. The surrender charge applicable would be of the time when the partial withdrawal was made.
- On partial withdrawals, eligible top up premium units would be en-cashed first from the top up premium fund value before allowing partial withdrawals from the regular/single premium fund value
- No surrender charge will be applicable on withdrawals made from Top Up Fund Value.
- In the Investor Selectable Portfolio Strategy, you will have the option to choose the fund you wants to make partial withdrawals from.

- If the Wheel of Life Portfolio Strategy, Target Asset Allocation Strategy, is chosen under the Policy, 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. There will be not be any choice to select the fund from which the partial withdrawal of Units is to be done.
- The Company at any time reserves the right 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.

Systematic Partial Withdrawal

Bajaj Life Global Wealth Builder can be used a plan to fund your retirement income using Systematic Partial Withdrawal to supports you during retirement. You have the flexibility to withdraw a pre-determined percentage of your fund value from your fund value regularly during the policy term.

The following conditions are applicable for Systematic Partial Withdrawal

- You can choose when to start the SPW which can be any time after 5th policy year
- You will have an option to take these withdrawals in monthly, quarterly, half-yearly or yearly frequency and are payable in advance. You can change Systematic Partial Withdrawal frequency at any policy anniversary
- The percentage of Fund Value for SPW can range from 1% to 10% p.a. This percentage can be changed anytime.
- The SPW will be payable till the end of the remaining policy term or till the policyholder terminates the option, subject to availability of fund.
- On SPW, eligible Top Up premium units (if any) would be en-cashed first from the Top Up Premium Fund Value on First in First out basis before allowing SPW from the Regular Premium Fund Value /Single Premium Fund Value
- The SPW 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
- Any SPW shall not be allowed if it will result in termination of the policy contract. In case the fund value drops below above mentioned limits, the SPW will be discontinued and the customer has to be sent an intimation of the same.

Option to Pay Additional Top up Premiums

- You will have the option to pay top up premiums at any time, over and above the premiums payable, provided all due premiums have been paid.
- The amount of top up premium paid shall determine the top up sum assured. The Top up Sum Assured will be as per limits mentioned in the eligibility section. The minimum top up premium payable is \$ 500, subject always to the company's right to alter this minimum payable from time to time subject to necessary approvals.
- The Company reserves the right to disallow a top up premium based on the Company's prevailing board approved underwriting guidelines.
- Once death claim has been triggered, no Top-up premium would be allowed in the policy after date of intimation of death.

Option to Change the Portfolio Strategy

- You may, at any policy anniversary, change from the existing portfolio strategy to any other available strategy by giving a 30-day prior written notice.
- On switching into the Investor Selectable Portfolio Strategy, the existing funds and the new Regular Premiums and Top-up Premiums paid will be allocated into the Funds of your choice.
- On switching into the Wheel of life portfolio strategy II, Target Asset Allocation Strategy the existing funds and the new Regular Premiums and Top-up Premiums paid will be allocated as per the respective Portfolio Strategy.
- Fund Switching charges will be applicable.

Settlement Options

- You or your nominee (in case of death of the Life Assured) will have the option to receive the maturity benefit or the death benefit in installments (payable yearly, half yearly, quarterly or monthly as you or your nominee may decide) spread over a maximum period of 15 years.
- If the nominee chooses the settlement option, in case of death, the Death Benefit will be unitized into Fund(s) in same proportion as it was on the date of intimation of death. In case of maturity, the policy monies continue to be invested in the same funds as at the date of maturity, with the option of switching between funds.
- The first instalment will be due as on the date of maturity or the date of intimation of death, as applicable.
- The amount paid out to the policyholder/nominee in each installment will be the outstanding Fund Value as at that installment date divided by the number of outstanding installments.
- Installment payments will be made by redeeming units from the funds at the unit price applicable on the installment date.
- No Death Cover will be offered during the settlement period.
- No partial withdrawals are allowed during the period of settlement option.
- Fund switches are allowed during the settlement period and switching charge, if any, will be applicable for the same.
- Fund management charge would be adjusted in the unit price
- The investment risk in the investment portfolio during the settlement period shall be borne by the Policyholder.
- Alternatively, instead of taking fund value in installments you or your nominee will have an option to withdraw the Fund Value completely, anytime during the settlement period. 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.

Premium Apportionment

- Under Investor Selectable Portfolio Strategy, you can choose to invest fully in any one fund or allocate your base premiums and top up premium into the various funds in a proportion that suits your investment needs.
- You may, at any time, change the proportion of base premium and top up premium to the funds you wish to invest in.
- The premium proportion to any fund in which the policyholder wishes to invest must be at least 5% of the premium.
- The company will reserve the right to revise the minimum apportionment percentages upon giving written notice of not less than three months.

Alteration of Premium Payment Frequency

- The premium payment frequency may be changed at any Policy Anniversary as long as the existing & requested premium frequencies can be aligned and are subject to minimum premium offered under the product.

Option to Increase Premium Payment Term

- In case of regular premium policies, You can exercise the option to increase the premium payment term (PPT). The option must be exercised before the expiry of the prevailing premium payment term.
- The increase in PPT is subject to the premium payment term and policy term combination available under the plan.
- The option can be exercised provided all due premiums have been paid till date.
- The change will be subject to the prevailing Board Approved Underwriting Policy (BAUP).
- This option will not be allowed for Benefit Option 2 and 3 (Secure and Secure Plus Benefit Options).
- Miscellaneous Charge will be applicable for this alteration by deduction of units in the same proportion as investment in the funds.

Option to Increase Policy Term

- You have the option to increase the policy term anytime during the policy period.
- Increase in policy term is subject to the chosen policy term allowed under the product.
- The increase in policy term can be done at least 1 month before the expiry of the prevailing policy term.
- An increase in policy term allowed is based on the prevailing Board Approved Underwriting Policy (BAUP).
- This option will not be allowed for Benefit Option 2 and 3 (Secure and Secure Plus Benefit Options).
- Miscellaneous Charge will be applicable for this alteration by deduction of units in the same proportion as investment in the funds

Option to Decrease the Sum Assured

- a. You will have an option to decrease the sum assured under the policy at any policy anniversary subject to minimum sum assured amount permitted for this product at that point of time.
- b. Once the Sum Assured has been reduced, it cannot be increased, even to the extent of the previous sum assured.
- c. Once reduced, the death benefit payable will be based on the revised Sum Assured under the Policy. This will be referred to as the Prevailing Sum assured.
- d. The Mortality Charge will be based on the Prevailing Sum Assured from the next Monthly Due Date.
- e. The sum assured can be reduced provided all due premiums till date have been paid and the policy is not in Premium discontinuance mode.
- f. Decrease in sum assured will not change the premium payable under the policy.
- g. Miscellaneous Charge will be applicable for this alteration by deduction of units in the same proportion as investment in the funds.

Non-Forfeiture Provisions

If premiums are not paid within the Grace period, the following applies:

Before completion of 2 policy years:

- a. Upon expiry of the Grace Period, in case of discontinuance of Policy due to non-payment of Instalment Premium, the Policy will be converted into a Discontinued Policy with no life cover after deduction of applicable Premium Discontinuance charges
- b. Only FMC will continue to be deducted from the policy with no changes in the Fund allocation as on date of discontinuance. Policy servicing requests will be suspended and the policyholder will not be able to switch between funds.
- c. The policyholder will be given the option of reviving such a policy anytime **within 3 years** from the date of such premium discontinuance, subject to fresh underwriting and payment of all due premiums and charges. In case of revival of the policy, deducted Premium Discontinuance charges will be added back to the fund in the form of units.
- d. If the policy is not revived in that time, the fund value as on date of completion of 3 years since premium discontinuance, will be payable and the policy will terminate.
- e. In case of death of the life assured during this time, only Fund Value will be paid out to the nominee as death benefit and the policy will terminate.

Post completion of 2 policy years:

- a) Upon expiry of the Grace Period, in case of non-payment of Premium, the Policy will be converted into a reduced paid-up policy post deduction of applicable discontinuance charges with risk cover under the base policy to the extent of the paid-up sum assured and without any Loyalty Benefits or Rider Cover.
 - a. Under Sum Assured Option 1, the paid-up sum assured will be the Prevailing Sum Assured in the policy multiplied by the proportion of the number of premiums paid to the number of premiums payable in the policy.
 - b. Under Sum Assured Option 2, the paid-up Sum Assured will remain 105% of the Total Premiums paid.
- b) The prevailing paid up sum assured on death shall be reduced to the extent of any partial withdrawals made from the Fund Value during the two (2) year period immediately preceding the death of the life assured.
- c) For the Secure and Secure Plus variants, the WOP cover and Income benefit cover will cease immediately. Accordingly, Mortality charges with respect to Waiver of Premium and Income benefit will also cease to be deducted from the Fund Value.
- d) All charges as per the terms & conditions of the policy will be applicable.
- e) The policyholder will have the option to revive such a policy anytime within a revival period of 3 years from the date of such premium discontinuance, subject to underwriting and payment of all due premiums and deduction of charges. In case of revival of the policy, deducted Premium Discontinuance charges will be added back to the fund in the form of units.

Policies, where there has been discontinuance of premium, will not be eligible for any Loyalty Additions. In case a customer revives the policy, all due loyalty additions will be added back into the policy along with the discontinuance charge deducted at the time of premium discontinuance.

Charge Structure

Transparency is at the heart of this plan. The charge structure is designed to maximise the amount of your premium that is actually invested and growing for you.

0%

Premium Allocation Charge
100% of every dollar invested from Day 1

0%

Policy Admin Charge
No admin deductions, ever

Charge Type	Details
Premium Allocation Charge	0% – 100% of your premium is invested from Day 1.
Policy Administration Charge	0% – No policy admin deductions ever.
Fund Management Charge (FMC)	2% per annum for all funds
Mortality Charge	Deducted monthly via unit cancellation based on age and sum at risk.
Miscellaneous Charge	\$5/- per transaction via cancellation of units
Premium Discontinuance Charge	Deducted from fund value via unit cancellation on non-payment of premium after the end of the grace period Please refer to the table below for detailed charges
Surrender Charges	The Policyholder can surrender the policy at any time during the policy term post completion of Free look period of 30 days from the Risk Commencement Date. In case of Surrender of the Policy, the surrender value equal to the Fund Value as on the date of Surrender less applicable Surrender charges will be payable. Surrender charges are not applicable after a policy becomes discontinued or reduced paid-up policy. Please refer to the table below for detailed charges

Premium Discontinuance / Surrender Charges – Limited / Regular Pay

You may, at any time, post free look period, surrender the policy. The Regular Premium Fund Value/ Single Premium Fund Value less the surrender charge, plus the Top Up Premium Fund Value (if any), all as on the date of surrender, will be paid to the policyholder. Surrender charges are not applicable after a policy becomes discontinued or reduced paid-up policy. No surrender charges will be applicable on Top Up Fund Value.

On surrender of the policy, all risk cover will terminate immediately. In case of Secure and Secure Plus Option, post the death of the life assured, option to surrender the policy will not be available.

Premium Discontinuance /Surrender charges for PPT>1:

Policy year of surrender/ Premium Discontinuance	1	2	3	4	5	6 and above
% of FV	25%	20%	15%	15%	10%	0.00%

All figures shown as a percentage of Fund Value at time of surrender/ premium discontinuance

Premium Discontinuance/ Surrender charges for Single Pay and PPT=1 (Non-Annual):

Policy year of surrender/ Premium Discontinuance	1	2	3	4	5	6	7 and above
% of FV	12.50%	10.00%	7.50%	7.50%	5.00%	0.00%	0.00%

All figures shown as a percentage of Fund Value at time of surrender/ premium discontinuance

Surrender Charge for Top up premiums is 0% of Top up Fund Value

TERMS & CONDITIONS

Grace Period

The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other modes of premium payment commencing from the premium due date.

Free Look Period

- You have a free look period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions of such policy.
- In the event you disagree to any of the policy terms or conditions, or otherwise and have not made any claim, you shall have the option to return the policy to the insurer for cancellation, stating the reasons for the same.
- Irrespective of the reasons mentioned, the policyholder shall be entitled to a refund of the Fund Value subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges and deduction of Fund Booster (if any).
- Post the deductions mentioned above, the policyholder shall get back the value of their total units priced as on the date of cancellation.

Please refer to the Policy Document for Detailed Terms and Conditions and exclusions (if any) under the product

Tax Benefits under GIFT City

Tax benefits as per prevailing tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

Customers are advised for ensuring compliance with the applicable laws of their country of residence, nationality or other relevant jurisdiction. The Company does not provide any advice regarding holding the policy or receiving benefits or tax implications thereof under any Indian or Foreign law.

How to Get Started

1	Select your Benefit Option — Wealth, Secure, or Secure Plus
2	Choose your Policy Term, Premium Payment Term, and premium payment frequency
3	Select your fund(s) — Global Diversified Equity Fund, Emerging Markets Equity Fund, AI Opportunities Equity Fund, Gold Fund, Global Pure Stock Equity Fund or Liquid Fund
4	Submit your Proposal Form and KYC documents as required (identity, address, income proof)
5	Make your first premium payment in USD via available banking / remittance channels

Exclusion

Suicide Exclusion: In case of death due to suicide within 12 months from the date of commencement of the Policy or from the date of latest revival of the Policy, whichever is later, the nominee or beneficiary shall be entitled to Fund value, as available on the date of intimation of death. Any charges other than FMC or guarantee charge recovered subsequent to the date of death shall be added to the Fund value as on the date of intimation of death.

There is no other exclusion applicable w.r.t death other than suicide clause.

Definitions

- a. Fund value:** Fund Value is the sum total of the Regular Premium Fund Value and Top-up Premium Fund Value
- b. Regular Premium Fund value:** Regular Premium Fund value is equal to the total units in respect of prevailing Regular/Limited Premiums paid under this Policy multiplied by the respective Unit Price/NAV on the relevant Valuation Date.
- c. Top up Premium Fund value:** 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/NAV on the relevant Valuation Date.
- d. Total Premiums Paid:** Total Premiums paid shall be sum of all Regular/Limited Premiums and any Top up Premiums paid till date.
- e. Annualized Premium:** Annualized Premium is the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums on rider, if any
- f. Paid-up Sum Assured:** Under Sum Assured Option 1, the paid-up sum assured will be the Prevailing Sum Assured in the policy multiplied by the proportion of the number of premiums paid to the number of premiums payable in the policy, while under Sum Assured Option 2, the paid-up Sum Assured will remain 105% of the Total Premiums paid.
- g. Unit Price/NAV:** 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.
- h. Discontinued Policy:** Upon expiry of the Grace Period, in case of non-payment of Premium, the Policy will be converted into a Discontinued Policy post deduction of applicable discontinuance charges with no life cover or rider cover. This will be applicable for all three benefit options.
- i. Prime Discount:** Additional Allocation will only be applicable if Prime Discount is applied. For more details on Prime Discount, please refer to benefit illustration and policy document.

Grievance Redressal

Complaint to the Company

Policyholders may contact Bajaj Life through the following available digital channels:

- Our website Life Insurance : Buy Best Life Insurance Policy Online at Bajaj Life Insurance (Bajaj Allianz)
- Our Mobile APP <https://blsht.in/BJLI/I7nwey>
- Contact your insurance advisor / sales relationship officer
- Write to us on customercare@bajajlife.com from your registered email address

The Policyholder may write to the Complaint Redressal Officer (CRO), Mr. Sumit Srivastava, at:

Bajaj Life Insurance Limited, IFSC Insurance Office
Office No. SI – M – 1100, Unit B, First Floor,
“Shilp Incubation Center”,
Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A,
Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur,
Processing Area, GIFT Multi-Services SEZ,
GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India
Telephone: +91 20 6787 1700
E-mail: gro@bajajlife.com

On receipt of a complaint, the CRO shall make an assessment on the merits of the complaint. Pursuant to that assessment:

- in case of acceptance, the Company shall acknowledge acceptance of the complaint, in writing, within 3 working days of receipt of the complaint; and
- in case of non-acceptance, the Company shall inform the complainant within 5 working days, together with the reasons.
- The Company shall endeavour to resolve the complaint within 15 days and, in any event, within 30 days of its acceptance. Where the complaint is rejected, the reasons for rejection shall be communicated in writing.
- Appeal Mechanism. Where the Policyholder is not satisfied with the decision of the Company, or where the complaint has been rejected, an appeal may be preferred, preferably within 21 days from the receipt of the decision from the CRO, to the Complaint Redressal Appellate Officer (CRAO) of the Company, Mr. Gaurav Sadana, at:

Bajaj Life Insurance Limited, IFSC Insurance Office
Office No. SI – M – 1100, Unit B, First Floor,
“Shilp Incubation Center”,
Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A,
Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur,
Processing Area, GIFT Multi-Services SEZ,
GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India
Telephone: +91 20 6787 1700
E-mail: Grievanceappeal@bajajlife.com

- The CRAO shall dispose of the appeal within a period of 30 days.
- For our latest addresses and contact details, please refer to our website at www.bajajlifeinsurance.com/gift-city.html.
- Reference to the Authority
- Where the Policyholder has exhausted the mechanism set out above and remains dissatisfied with the decision of the Company, a complaint may be filed with the International Financial Services Centres Authority, preferably within 21 days from the receipt of the final decision, by electronic mail to grievance-redressal@ifsc.gov.in.
- A complaint may also be addressed to the Division of Consumer Education and Protection, International Financial Services Centres Authority, IFSCA HQ, Block 12-B, Zone 1, Road 1A, GIFT SEZ, GIFT City, Gandhinagar, Gujarat - 382050, India, or made by telephone at +91-79-6180 9800.
- The mechanism set out above is in accordance with the IFSCA circular on Complaint Handling and Grievance Redressal by Regulated Entities in the IFSC dated 2 December 2024, which came into effect on 15 January 2025.
- The Complaint Handling and Grievance Redressal Policy of the Company, together with the names and contact details of the Complaint Redressal Officer and the Complaint Redressal Appellate Officer, is available on the website of the Company.
- Every complaint shall be made in writing and duly signed by the complainant or by the legal heir, Nominee or assignee, with full details and supporting documents

Contact Us

Bajaj Life Insurance Limited, IFSC Insurance Office
Office No. SI – M – 1100, Unit B, First Floor,
“Shilp Incubation Center”,
Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A,
Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur,
Processing Area, GIFT Multi-Services SEZ,
GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India
Regulated by the International Financial Services Centres Authority (IFSCA)
For queries, contact your authorised intermediary or visit our website.

Important Disclosures & Regulatory Information

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.

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

- Bajaj Life Global Wealth Builder is a Unit-Linked Non-Participating Individual Life Savings Insurance Plan (UIN: 116GCL001V01).
- ULIPs are different from the traditional insurance products and are subject to the risk factors. The premium paid in ULIPs are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- Bajaj Life Insurance IFSC Insurance Office is only the name of the Life Insurance Company and Bajaj Life Global Wealth Builder is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.

- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- The fund names – Global Diversified Equity Fund, Emerging Markets Equity Fund, Gold Fund, and Liquid Fund, AI Opportunities Equity Fund and Global Pure Stock Equity Fund – do not in any way indicate the quality of the funds, product strategies, their future prospects, or returns. Additionally the above funds do not offer a guaranteed or assured return.
- The savings in the units are subject to market and other risks.
- The past performance of the funds of the Insurance 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.
- All charges and taxes, as per prevailing tax law, will be borne by the Policyholder.
- **Tax benefits as per prevailing tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.**
- The policy is denominated in USD. Currency conversion costs, exchange-rate movements and banking or remittance charges, where applicable, may affect the amount paid or received in another currency.
- This brochure shall be read along with Benefit Illustration. The complete terms and conditions of this plan are specified in the policy document available on the Company's website. Please read the associated risks and the applicable charges from your Policy document.
- For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajlife.com) carefully before concluding a sale

Bajaj Life IFSC Insurance Office is managed by Bajaj Life Insurance Limited and is registered with the International Financial Services Centres Authority (IFSCA) for undertaking life insurance business. Reg. No.: IIO2026IIA1160. Branch: GIFT City, GIFT SEZ, Gandhinagar, Gujarat – 382355