MEDIA RELEASE

Bajaj Life Launches 'Bajaj Life Smart Secure ROP: A Comprehensive Solution Combining Life Protection with Market-Linked Wealth Creation

Pune, 15th May 2026: Bajaj Life Insurance, one of India's leading private life insurers, has announced the launch of the **Bajaj Life Smart Secure**, a comprehensive solution that seamlessly integrates comprehensive protection with market-linked wealth creation.

Designed for today's aspirational Indian family, Smart Secure addresses a longstanding gap in financial planning: the need to protect loved ones from life's uncertainties while building meaningful wealth for life goals. The solution safeguards families financially against death, accidental disability, and terminal illness of the life assured, while delivering market-linked returns and at maturity, in addition to the Fund Value, all premiums paid towards accidental death, disability, and terminal illness covers are returned, ensuring the plan gives back as much as it protects.

Key features of Bajaj Life Smart Secure ROP solution include:

- **Comprehensive Protection:** Comprehensive Life Cover with Accidental Death Benefit, Accidental Total Permanent Disability (ATPD) Benefit, and Terminal Illness with Term Booster, offering robust, multi-dimensional coverage.
- **Market-Linked Returns:** Wealth creation through market-linked investments across a diverse range of funds, enabling customers to build a corpus aligned to their life goals, whether higher education, a home, or a secure retirement.
- **Return of Premiums (ROP):** At maturity, customers receive back all premiums paid towards Accidental Death Benefit, ATPD, and Terminal Illness with Term Booster, alongside the fund value.
- **Loyalty Advantages:** Long-term commitment is rewarded through a Guaranteed Wealth Booster (Premium Allocation Charges accumulated at 7% p.a. added at the end of the 15th policy year), Return of Mortality Charges (100% returned over the policy term), and Loyalty Additions starting from the end of the 10th policy year.
- **Benefit Enhancer:** An additional boost to fund value during the last 5 years of the policy term, rewarding policyholders who stay committed to their long-term goals.
- **Easy Issuance:** No physical medical examination required for life cover up to ₹2 Crore, ensuring a smooth, friction-free onboarding experience.
- **Flexible Eligibility:** Open to individuals aged 18 to 65 years with policy terms of up to 40 years with coverage up to 85 years of age. Customer needs to pay premiums for 5 to 12 years, offering the flexibility to fit diverse life stages and financial plans.

Tarun Chugh, MD & CEO, Bajaj Life Insurance, said, *"Indian families today are balancing growing aspirations with multiple financial priorities. Smart Secure is designed for this reality — combining protection, market-linked wealth creation, and the assurance of premium return*

at maturity. It offers a well-rounded insurance solution that helps customers move closer to getting their life goals done, with confidence."

Bajaj Life Smart Secure underscores the Company's continued commitment to design products that are inclusive, future-ready, and deeply relevant to the evolving needs of Indian families. As financial aspirations grow alongside the complexity of modern life, Bajaj Life remains steadfast in its mission to make life goals achievable, securely, smartly, and with confidence.

About Bajaj Life Insurance

Bajaj Life Insurance Limited (formerly known as Bajaj Allianz Life Insurance Company Limited) is one of India's leading and fastest growing private life insurers. In operation since 2001, it is a subsidiary of Bajaj Finserv Limited, one of India's most diversified non-banking financial institutions. The Company continues its journey of enabling Life Goals through trusted insurance solutions and a strong financial foundation.
With innovation and a Customer First philosophy at its core, Bajaj Life delivers life insurance solution s that are inclusive, personalised, and relevant to evolving customer needs. By reimagining every touchpoint through a digital-first, customer-focused approach, the Company continues to set new benchmarks in accessibility, simplicity, and trust. A strong focus on distribution excellence, service innovation, and future-ready capabilities powers its journey as a trusted Life Goals enabler across India.

Bajaj Life serves over **3.46 crore*** individual and group customers through a vast distribution network of **598 branches***, **1,61,681 agents***, **442 institutional partners***, including **36 bank partners** across India, and its proprietary sales channels (online and offline). As of **April 2026**, total Assets Under Management (AUM) stood at **Rs. 140,160 crores**, including **unclaimed funds and CBR funds**. Bajaj Life has an Individual Claim Settlement Ratio of **99.33% (FY 2025–26)** and maintains a strong Solvency Ratio of **333% (as on 31 December 2025)**.

*As on **April 2026**

For further details, please contact:

Bajaj Life Insurance Ltd.
Akanksha Tiwari: +91 88269 60097

Adfactors PR
Sakshi Jain: +91 88276 46318