

## 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.

Sl. no.	Title	Description (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 Smart Pension UIN:116L209V05	Policy Schedule
2	Policy Number	<XXXXXXXXXX>	Policy Schedule
3.	Type of Insurance Policy	Linked Pension	Policy Schedule
4.	Basic Policy Details	<ul style="list-style-type: none"> <li>• Installment Premium (₹): &lt;XXXXXXXXXX&gt;</li> <li>• Mode of Premium Payment: &lt;XXXXXXXXXX&gt;</li> <li>• Sum Assured on Death (₹): Not Applicable</li> <li>• Sum Assured on Maturity (₹): &lt;XXXXXXXXXX&gt;</li> <li>• Premium Payment Term (Years): &lt;XXXXXXXXXX&gt;</li> <li>• Policy Term (Years): &lt;XXXXXXXXXX&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage/benefits payable	<p style="text-align: center;"><b>Benefits payable on Vesting</b></p> <p>On the Life Assured/Policyholder surviving until the Date of Vesting, the total Fund Value, which is inclusive of all loyalty boosters and the Top-Up Fund Value, will need to be utilized as per the options available.</p> <p style="text-align: center;"><b>Benefits payable on death</b></p> <p>Under the Classic variant, on death either 105% of the total Premiums Paid or the Fund Value as on date of death, whichever is higher will be paid.</p> <p>Under the Assure variant, on death being intimated, 105% of the Total Premiums paid till date of date will be paid out immediately. Thereafter, the remaining premiums payable will be infused into the Policy and on date of Vesting, the Vesting Benefit will be paid to the Nominee.</p> <p><b>Survival Benefits excluding that payable on maturity:</b> Not Applicable</p> <p style="text-align: center;"><b>Surrender benefits</b></p> <p>If Surrendered during the Lock-In Period: Discontinuance Value as on the end of the Lock in Period will be paid.</p> <p>If Surrendered after the Lock-In Period: Fund Value as on date of Surrender will be paid.</p> <p>Surrender benefit is to be utilized per the options available.</p>	<p style="text-align: center;">Part C Section III</p> <p style="text-align: center;">Part C Section III</p> <p style="text-align: center;">NA</p> <p style="text-align: center;">Part D Section X</p>

		<p><b>Options to policyholders for Availing Benefits, if any, covered under the policy</b></p> <p><b>Mandatory Modes of utilizing the Benefits amounts by Policyholder</b></p> <ol style="list-style-type: none"> <li>1. Purchase an annuity policy from us using the entire Benefit amount; or</li> <li>2. Withdraw up to 60% of the Benefit amount as a lumpsum and use the remaining 40% to purchase an annuity policy from us; or</li> <li>3. Use up to 50% of the Vesting Benefit to purchase an annuity policy from another insurer and use the remaining 50% of the Vesting Benefit to purchase an annuity policy from us.</li> <li>4. It is clarified that the Policyholder must purchase an annuity policy from the Benefits amount in the manner provided above.</li> <li>5. In case the Benefit amount is not enough to purchase an annuity policy which can provide the minimum annuity benefit as per the prevailing regulations under the Act, only then can the Policyholder receive the Benefit amount as a lumpsum amount.</li> </ol> <p><b>Optional Modes of utilizing the Benefits amounts available to the Nominee</b></p> <ol style="list-style-type: none"> <li>1. Receive the Benefits in its entirety; or</li> <li>2. Purchase an annuity policy from us using the entire or part of the Benefits;</li> <li>3. Additionally, Nominee can opt to take death benefit in form of installments spread over a period of 5 years.</li> </ol> <p><b>Optional Mode of utilizing the Benefits amounts available to the Policyholder</b></p> <p>On date of vesting, policyholder will have option to postpone the vesting date of the policy, provided the policyholder is of below an age of 60 years.</p>	<p>Part B Section III And Part D Section X</p> <p>Part B Section III</p> <p>Part D Section XIV</p>
		<p><b>Other benefits/options payable, specific to the policy, if any</b></p> <p>Not applicable</p>	<p>NA</p>
		<p><b>Lock-in period for Linked Insurance products</b></p> <p>Five (5) Years</p>	<p>Part B</p>
<p>6.</p>	<p>Options available (in case of Linked Insurance Products)</p>	<p><b>Partial Withdrawal (Non-Systematic) - Available</b></p> <p><b>Option to Top-up Premiums – Available</b></p> <p><b>Switch Funds (Only under Investor Selectable Portfolio Strategy) - Available</b></p> <p><b>Settlement Option - Available</b></p> <p><b>Postponement of Date of Vesting- Available</b></p> <p><b>Option to Reduce the regular/limited premium – Available</b></p> <p><b>Change Premium Payment Frequency: Available</b></p> <p><b>Option to change Premium Payment Term: Available</b></p> <p><b>Change Portfolio strategies: Available</b></p> <p><b>Premium Apportionment (Only under Investor Selectable Portfolio Strategy): Available</b></p>	<p>Part D Section XIV and Part E Section XVI</p>

7.	Option available(in case of Annuity product)	NA	-						
8.	Riders Opted if Any	<p>If no riders are opted &lt;&lt; Not Applicable&gt;&gt;  If riders are opted &lt;&lt;</p> <table border="1"> <thead> <tr> <th>Rider Name</th> <th>UIN</th> <th>Sum Assured</th> </tr> </thead> <tbody> <tr> <td>&lt;Rider Name&gt;</td> <td>&lt;XXXXXXXXXX&gt;</td> <td>&lt;XX&gt;</td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider. &gt;&gt;</p>	Rider Name	UIN	Sum Assured	<Rider Name>	<XXXXXXXXXX>	<XX>	Policy Schedule
Rider Name	UIN	Sum Assured							
<Rider Name>	<XXXXXXXXXX>	<XX>							
9.	Exclusions (events where insurance coverage is not payable), if any	<b>Suicide claim provision:</b> In case of death due to suicide within 12 months from the Date of Commencement of Risk or 12 months from the date of Policy has been revived, the Claimant shall be entitled to the Fund Value, as available on the date of intimation of death.	Part F Section XIX						
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						
12.	Free Look Period	Thirty (30) Days	Part D Section VII						
13.	Lapse, paid-up and Revival of the Policy	<b>Lapse</b> 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 VIII						
		<b>Paid-up</b> 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 VIII						
		<b>Revival</b> Three (3) years from the date of first unpaid premium	Part B						
14.	Policy Loan If Applicable	Not Applicable	-						
15.	Claims / Claims Procedure	<b>Turn Around Time (TAT) for claims settlement and brief procedure:</b> <ul style="list-style-type: none"> <li>Link for Brief Procedure :</li> </ul>	Part D – Section XI						

		<p><a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a></p> <ul style="list-style-type: none"> <li>• Link for Turn Around Time (TAT) for claims settlement: <a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></li> </ul> <p><b>Helpline/Call Centre Numbers:</b> 020 6712 1212 (Customer Care Number) Mail Us : <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></p> <p><b>Contact details of the insurer:</b></p> <p>Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)</p> <p>Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p><b>Link for downloading claim form and list of documents required including bank account details:</b> <a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a></p> <p>WhatsApp- 8806727272</p>	
16.	Policy Servicing	<p><b>Turn Around Time (TAT):</b> <a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre number:</b> 020 6712 1212</p> <p><b>Contact details of the insurer:</b> In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> <li>1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5<sup>th</sup> floor, Airport Road, Yerawada, Pune – 411006</li> <li>2. By Email:<a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></li> </ol> <p><b>Link for downloading applicable forms and list of documents required including bank account details:</b> <a href="https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0">https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0</a></p>	Part G Section XXV

17.	Grievances /Complaints	<p><b>Contact details of Grievance Redressal Officer of the insurer:</b> 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 <a href="mailto:gro@bajajlife.com">gro@bajajlife.com</a></p> <p><b>Link for registering the grievance with the insurer’s portal:</b> Insurance company grievance portal - <a href="https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</a></p> <p><b>Contact details of Ombudsman:</b> Find your nearest Ombudsman office at <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a></p>	Part G Section XXV and XXVI
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**Declaration by the Policyholder**

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_ (Signature of the Policyholder)

Date: \_\_\_\_\_

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

<https://www.bajajlifeinsurance.com/retirement-pension-plans/smart-pension.html>

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