



		<p>b) Attached Compound Reversionary Bonus, plus  c) Terminal Bonus, if any, plus  d) Accumulated Guaranteed Monthly Income, if any, plus  e) Accumulated Guaranteed Lump Sum -I, if any, plus  f) If there is any Accumulated Guaranteed Monthly Income and/or Accumulated Guaranteed Lump Sum -I, in the policy, then, an additional 5% of the Accumulated Guaranteed Monthly Income and/or 5% of the Accumulated Guaranteed Lump Sum -I (respectively) will be paid.</p> <p>At no time this Death Benefit will be less than the Guaranteed Death Benefit of 105% of the Total Premiums paid</p> <p><b>3. Survival Benefits excluding that payable on maturity</b> Guaranteed Monthly Income will be paid starting from the end of the Premium Payment Term till the end of the Policy Term plus a Guaranteed Lump Sum-1 which will be paid at the end of Premium Payment Term.</p> <p><b>4. Surrender Benefit –</b></p> <p>a. The Policy can be surrendered at any time after completion of first Policy Year, provided at least one (1) full Policy Years' Premium has been paid.  b. The surrender value will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).</p> <p><b>5. Options to policyholders for availing benefits, if any, covered under the policy –</b> You can avail the following benefits in the policy:</p> <ul style="list-style-type: none"> <li>• Option to accumulate the Guaranteed Lumpsum Benefit at the end of the premium payment term</li> <li>• Option to accumulate Guaranteed Monthly Income (GMI)</li> <li>• Option to take Guaranteed Monthly Income (GMI) in annual instalments</li> <li>• Option to take Maturity Benefit (MB) in instalments</li> <li>• Option to take Death Benefit in instalments</li> <li>• Alteration of premium payment frequency</li> </ul>	<p>Part C – Section IV</p> <p>Part D – Section VIII</p> <p>Part D Section- XIII</p>
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		<p><b>6. Other benefits/options payable, specific to the policy, if any –</b> No other benefit payable other than survival, maturity, surrender and death benefit</p> <p><b>7. Lock-in period for Linked Insurance product –</b> Not applicable</p>	<p>Not Applicable</p> <p>Not Applicable</p>						
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	<p>If no riders are opted &lt;&lt; Not Applicable&gt;&gt;</p> <p>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;XX&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>	<XX>	<XX>	Policy Schedule
Rider Name	UIN	Sum Assured							
<Rider Name>	<XX>	<XX>							
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Suicide Exclusion</b></p> <p>In case the death of the Life Assured is due to suicide within 12 months from the Date of Commencement of the Policy, or 12 months from the date the Policy has been Revived, then higher of 80% of the total premiums paid till or surrender value as on the date of death would be payable. There are no exclusions in the product other than this.</p>	Part F – Section XIV						
10.	Waiting /lien Period, if any	Not applicable	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	<p><b>Non-Payment of Premiums (Lapse and Paid-up):</b></p> <ul style="list-style-type: none"> <li>If at least first one (1) full years' premiums have not been paid – Policy will, immediately &amp; automatically, lapse at the expiry of the grace period, and no benefit will be paid.</li> </ul>	Part C– Section VI						

		<ul style="list-style-type: none"> <li>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.</li> </ul> <p><b>Revival Period</b> – Five (5) years from the due date of the first unpaid premium</p>	Part D – Section IX
14.	Policy Loan, if applicable	You will have the option to take Policy loan, subject to a maximum limit of 80% of the Surrender Value. Loan interest rate applicable for the loan will be as decided by the company from time-to-time.	Part D – Section XI
15.	Claims / Claims Procedure	<p><b>Turn Around Time (TAT) for claims settlement and brief procedure:</b></p> <ul style="list-style-type: none"> <li>Link for Brief Procedure : <a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a></li> <li>Link for Turn Around Time (TAT) for claims settlement: <a href="https://www.bajajlifeinsurance.com/content/dam/bajalic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/bajalic-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> 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> WhatsApp- 8806727272</p>	Part D – Section X
16.	Policy Servicing	<p><b>Turn Around Time (TAT):</b> <a href="https://www.bajajlifeinsurance.com/content/dam/bajalic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/bajalic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre number:</b> 020 6712 1212</p>	Part G

		<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/serviceRequ est.do?user_name=WEBSITE&amp;p_flag=0">https://online.bajajlife.com/online/portal/logon/serviceRequ est.do?user_name=WEBSITE&amp;p_flag=0</a></p>	
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.EAlalQobChMly eqivKOhgMVdWsPAh0NFQrEEAAYASA AEqJObPD BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlalQobChMly eqivKOhgMVdWsPAh0NFQrEEAAYASA AEqJObPD 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 XX

**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/savings-plans>

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