

This advertisement is designed for combination of Benefits of two individual products named (1) Bajaj Life Invest Protect Goal Plus – Elite Variant - A Unit-Linked Non-Participating Individual Life Savings Insurance Plan (UIN:116L215V01). (2) Bajaj Life Secure Plus - Shield with ROP Variant - A Non-Participating, Non-Linked, Individual Health Plan (UIN:116N216V01). The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.



COMPREHENSIVE PROTECTION FOR YOUR FAMILY



MARKET LINKED GROWTH FOR YOUR LIFE GOALS



BAJAJ LIFE
**SMART
SECURE**
ROP

Bajaj Life Smart Secure ROP

Life's uncertainties remind us that true care means planning—not only to protect those who matter most, but also to build a future where dreams can thrive.

Presenting **Bajaj Life Smart Secure ROP** – a comprehensive solution that combines **protection** with **market-linked growth**. It safeguards your family against life's toughest challenges, including demise, disability, and terminal illness, while simultaneously growing your wealth through market-linked returns. More than just a plan, it's a promise of financial security today and prosperity tomorrow.

What makes Bajaj Life Smart Secure ROP suitable for you

Life Cover

Provides a lump sum benefit to your family in case of your unfortunate demise

Accidental Death Benefit (ADB)

Offers an additional payout if death occurs due to an accident

Accidental Total Permanent Disability (ATPD) Benefit

Ensures a lump sum payout if you suffer total permanent disability from an accident

Return of Premiums² (ROP)

Get back all the premiums paid towards accidental death, total permanent disability, and terminal illness with term booster benefits at maturity

Benefit Enhancer

Boost to your fund value during the last 5 years of your policy

Loyalty Advantages

Get additional growth to your fund value with Loyalty Advantages

Maturity Benefit

Receive fund value on maturity

²Under Bajaj Life Secure Plus - Shield with ROP Variant, the total premiums paid towards Accidental Death Benefit, Accidental Total Permanent Disability Benefit and Terminal Illness with Term Booster Benefit are paid back at maturity.

The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Protection Benefits

1. Death Benefit

In case of unfortunate death of the Life Assured during the Policy Term, provided all due premiums have been paid and policy is in force the Death Benefit payable will be a sum of the following:

- i. Higher of Prevailing Sum Assured* or Regular Premium Fund Value; plus
- ii. Higher of Top-up Premium fund value or Top-up premium Sum Assured plus
- iii. Sum Assured of Terminal illness with Term Booster (TI with TB), if any

Death Benefit shall not be less than Guaranteed Benefit i.e. 105% of the Total Premiums Paid including Top-Up premiums, if any, received up to the date of death.

NOTE:

a. If the Terminal illness with Term Booster gets paid on the diagnosis of Terminal Illness, then, the Terminal illness with Term Booster cover will terminate immediately and automatically on payment of this benefit. The benefits of all the remaining covers in the policy (if any) will continue. No future premium payment will be required with respect to the Accidental Death Benefit and Accidental Total Permanent Disability Benefit.

b. If the Terminal illness with Term Booster has been paid on occurrence of death of the Life Assured, all other covers in the policy (if any) will terminate immediately and automatically on payment of the benefit.

*The Sum Assured chosen by the policyholder at inception of the Policy will be reduced to the extent of the partial withdrawals made from the Regular Premium Fund during the two (2) year's period immediately preceding the date of death of the Life Assured. The partial withdrawal made from the Top-Up Premium Fund shall not be deducted for calculating this Sum Assured.

2. Accidental Death Benefit (ADB)

In addition to the benefit mentioned under Death Benefit section, In the event of death due to an accident of the Life Assured during the Policy Term, if all due premiums are paid up to date and the policy is in-force, higher of ADB Sum Assured or Guaranteed¹ Benefit[^] will be paid and cover with respect to ADB along with all covers in the policy (if any) will terminate immediately and automatic on the payment of the benefit.

3. Accidental Total Permanent Disability (ATPD)

In the event of Total Permanent Disability of the Life Assured due to an accident during the Policy Term, if all due premiums are paid up to date and the policy is in-force higher of ATPD Sum Assured or Guaranteed¹ Benefit[^] will be paid and the ATPD risk cover will terminate immediately and automatically on payment of this benefit, and the benefits of all other covers (if any) will continue with due premium payment with respect to the continuing covers.

Guaranteed¹ Benefit for each cover, is 105% of Total Premiums paid with respect to that cover.

Maturity Benefits

Fund Value Plus the total premiums paid[^] towards Accidental Death Benefit, Accidental Total Permanent Disability and Terminal illness with Term Booster shall be payable to you on Maturity Date provided Life Assured is alive and all due premiums have been paid, and the policy is in-force.

Loyalty Advantages

1. Guaranteed¹ Wealth Booster[^]

Premium Allocation Charges deducted during the Policy Term are accumulated at a guaranteed rate of 7% per year (compounded annually) and will be added to your fund value at the end of the 15th policy year.

Guaranteed¹ Wealth Booster[^] is subject to the following:

- Guaranteed¹ Wealth Booster[^] will be added in the form of additional units to your fund value and in the same proportion as your fund value
- Unit Price/NAV as on the date of Guaranteed¹ Wealth Booster[^] addition will be used for the unitization
- Guaranteed¹ Wealth Booster[^] will not be applicable if the policy is surrendered, discontinued or paid-up
- Guaranteed¹ Wealth Booster[^] will not be applicable to Premium Allocation Charges deducted with respect to top-up premiums

2. Return of Mortality Charge (ROMC) – Mortality charge deducted during the Policy Term will be added back to your fund value as per the table given below:

At the end of Policy Year	10	15	20	25	30	35	At Maturity
Return of Mortality Charge ³	20%	40%	60%	80%	100%	100%	100%

³The Return of Mortality Charge% in the table refer to the % of the total Mortality charge deducted till the end of the mentioned Policy Year Less Mortality Charges already returned in previous policy years (if any).

¹Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details, please refer to sales brochure.

[^]If all premiums under the policy are paid up to date and provided the policy is in force and the policy has not been terminated as per term and conditions of policy, Amount equal to premium allocation charges deducted every year accrued at a guaranteed rate of 7% p.a. will be added to the regular/single premium fund value at end of 15th policy year.

The Return on Mortality Charges is subject to the following:

- The above addition will exclude Top-Up Premium fund value, any extra mortality charge and/or any GST and cess with respect to the mortality charges deducted.
- Return of mortality charges will not be applicable if the policy is surrendered, discontinued or converted to paid up.
- Return of Mortality Charge will be added in the form of additional units and in the same proportion as your fund value. Unit Price/NAV as on the date of ROMC addition will be used for the unitization

3. Loyalty Additions

To reward your long-term commitment with us, we'll add a Loyalty Additions to your fund value starting from the end of the 10th Policy Year and every 10th Policy Years thereafter, continuing until your Policy Term ends. Loyalty Additions will be added to your fund value as per the table below:

End of Policy Year	10 th year	20 th year	30 th year	40 th year
Loyalty Additions %	1.25%	2.00%	3.00%	5.00%

The Loyalty Addition is subject to the following conditions:

- Loyalty Additions as a proportion of the average of the daily Regular Premium Fund Value during the previous 3 years (including the current year) will be added to your fund value.
- There will not be any Loyalty Addition with respect to any Top Up Premiums Paid, and no Loyalty Addition will be added to the Top-Up Premium Fund Value.
- Loyalty Addition will not be offered in case the policy is Terminated, Surrendered, Discontinued or Paid Up.
- The amount of Loyalty Additions will be added into each fund available in the policy will be in the same proportion of the Regular Premium Fund Value (as applicable in the policy) as at the date of Loyalty Additions. Unit Price as on the date of Loyalty Additions will be used for the unitization.

Benefit Enhancer

If the policy term is greater than or equal to 25 years, The proportion of the average of the daily Regular Premium Fund Value during the previous 3 years (including the current year) will be added into the funds is given in the table below:

Outstanding Years to Maturity	Entry Age of Life Assured	
	Entry age < 45 years	Entry age >=45 years
4	1%	1%
3	1%	2%
2	2%	3%
1	2%	4%
0 (Maturity Date)	3%	6%

The Benefit Enhancer is subject to the following conditions

- The amount of Benefit Enhancer will be allocated in the funds in the same proportion of the fund values as at the date of addition. Unit Prices as on the date of Benefit enhancer will be used for the unitization.
- There will not be any Benefit Enhancer with respect to the Top-Up premiums paid.
- Benefit Enhancer will not be offered in case the policy is terminated, surrendered, discontinued or paid up.
- This benefit will be equivalent to the "Family Benefit" as defined in Bajaj Life Invest Protect Goal Plus.

Charges under the Plan

1. Premium Allocation Charge

A certain percentage of each premium paid by you will be deducted as Premium Allocation Charge and remaining amount will be invested at the prevailing unit price.

The Premium Allocation Charges are as given in below table

Premium Mode	Policy Year		
	1	2-5	6 to PPT
Yearly Mode	12%	4.0%	0%
Other than yearly mode	10%	3.5%	0%

Top-Ups have a premium allocation charge of 2.0%

2. Policy Administration Charge

Policy Administration Charge will be levied at the beginning of every month by cancellation of units, subject to a maximum of Rs.500 per month.

First 5 years	year 6 to the end of PT
Nil	4.50% p.a. of Annualized Premium inflating at 5% p.a.

3. Mortality Charge

Mortality Charge is the cost of the life insurance cover which depends on your age, gender, chosen sum assured and Board Approved Underwriting Policy (BAUP).

Mortality Charge will be deducted at each monthly anniversary by cancellation of units at the prevailing unit price. For sub-standard lives, extra Mortality charge will also be applicable, which will be deducted as charges by cancellation of units.

4. Fund Management Charge

Fund Management Charge is applicable on a daily basis and will be adjusted from the NAV. Fund Management Charge for respective funds (as a percentage of the Fund Value) is mentioned below.

Fund	SFIN	Risk Profile	Fund Management Charge per annum
Nifty 500 Low Volatility 50 Index Fund	ULIF011517/03/26N500LV50IN116	Very High	1.35%
Opportunities Fund	ULIF011406/02/26BLOPNLC250116	Very High	1.35%
BSE 500 Quality 50 Index Fund	ULIF011213/01/26B500QL50IN116	Very High	1.35%
BSE 500 Dividend Leaders 50 Index Fund	ULIF010831/10/25B500DL50IN116	Very High	1.35%
India Consumption Fund	ULIF010906/11/25INDCONSFND116	Very High	1.35%
Pure Stock Innovation Fund	ULIF011006/11/25PURSTKINVF116	Very High	1.35%
BSE 500 Enhanced Value 50 Index Fund	ULIF010406/08/25B500EV50IN116	Very High	1.35%
Equity Growth Fund II	ULIF05106/01/10EQTYGROW02116	Very High	1.35%
Accelerator Mid Cap Fund II	ULIF05206/01/10ACCMIDCA02116	Very High	1.35%
Pure Stock Fund	ULIF02721/07/06PURESTKFUN116	Very High	1.35%
Flexi Cap Fund	ULIF07917/11/21FLXCAPFUND116	Very High	1.35%
Sustainable Equity Fund	ULIF08017/11/21SUSEQUFUND116	Very High	1.35%
Dynamic Asset Allocation Fund	ULIF08617/01/23DYNASALLO116	High	1.35%
Small Cap Fund	ULIF08717/01/23SMALLCAPFU116	Very High	1.35%
Midcap Index Fund	ULIF08919/10/23MIDCPINDFD116	Very High	1.35%
SmallCap Quality Index Fund	ULIF09103/01/24SMCPQYINDF116	Very High	1.35%
Nifty Alpha 50 Index Fund	ULIF09221/05/24NYAPA50IND116	Very High	1.35%
Nifty 200 Alpha 30 Index Fund	ULIF09321/05/24N200AP30IN116	Very High	1.35%
Nifty 200 Momentum 30 Index Fund	ULIF09429/10/24N200MO30IN116	Very High	1.35%
Nifty 500 Multicap Momentum Quality 50 Index Fund	ULIF09527/12/24N500MM50IN116	Very High	1.35%
Nifty 500 Multifactor 50 Index Fund	ULIF010302/06/25N500MF50IN116	Very High	1.35%
Focused 25 Fund	ULIF09606/02/25 FOCUSED25F116	Very High	1.35%
Pure Stock Fund II	ULIF07709/01/17PURSTKFUN2116	Very High	1.30%
Asset Allocation Fund II	ULIF07205/12/13ASSETALLO2116	High	1.25%
Bluechip Equity Fund	ULIF06026/10/10BLUECHIPEQ116	High	1.25%
Liquid Fund	ULIF02510/07/06LIQUIDFUND116	Low	0.95%
Bond Fund	ULIF02610/07/06BONDFUNDLI116	Moderate	0.95%
Individual Short Term Debt Fund	ULIF08817/01/23INDSTRMDBT116	Moderate	0.95%
Discontinued Life Policy Fund	ULIF07026/03/13DISCONLIFE116	-	0.50%

This charge would be adjusted in Unit Price/NAV.

5. Miscellaneous Charge

The Miscellaneous Charge will be Rs.100 per applicable incidence except for switching between fund/portfolio-strategies, partial withdrawals, Top Ups which shall be free. This will be deducted as charges by cancellation of units.

6. Discontinuance / Surrender Charge

Under a Regular/Limited Premium Policy, the Discontinuance Charge, as per table below, shall be applicable to the Regular Premium Fund Value only, on the Date of Discontinuance of the Policy.

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

Here, AP = Annualized Premium & FV = Regular Premium Fund Value

No Discontinuance/ Surrender Charge will be applied on Units in respect of Top-Up Premium.

All the above mentioned charges will be subject to applicable Goods & Service Tax (GST) and Cess.

The charges specified under this section pertain exclusively to Bajaj Life Invest Protect Goal Plus – Elite Variant.

Product at a glance

Eligibility Criteria		
Parameters	Minimum	Maximum
Entry Age (in years)	18	65
Maturity Age (in years)	48	85
Premium payment term (in years)	5	12
Policy term (in years)	For entry age 18 - 55 years : PT will be 30 to 40 years 56 - 65 years: PT will be 85 - Age at entry	
Premium payment mode	Annual, half yearly, quarterly, monthly	
Sum assured	For Entry age 18-55 years : Life cover including terminal illness with term booster – 50 lakhs Accidental death benefit – 45 lakhs Accidental Total Permanent Disability – 45 lakhs For Entry age 56-65 years Life cover including terminal illness with term booster – 50 lakhs Accidental death benefit – 42.5 lakhs Accidental Total Permanent Disability – 42.5 lakhs	Life cover including terminal illness with term booster – No limit Accidental death benefit – ₹5 Cr Accidental Total Permanent Disability – ₹3 Cr

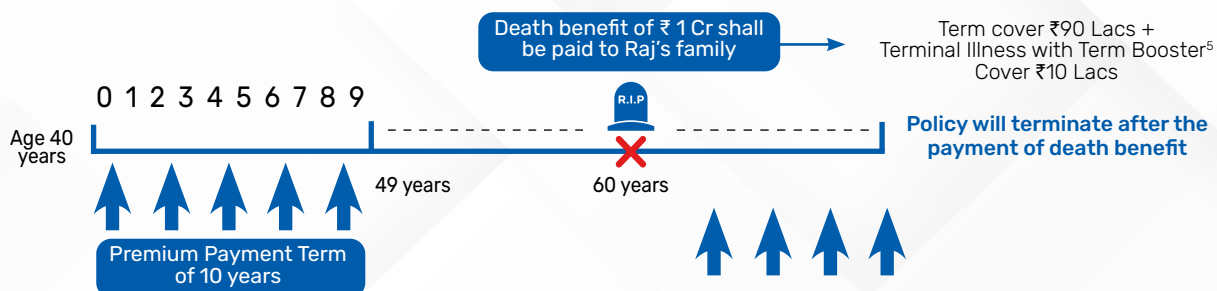
Sample Illustration

40-year-old Raj chooses Bajaj Life Smart Secure ROP to achieve greater life protection along with wealth creation. He opts for policy term of 30-years, premium payment term of 10-year, sum assured of ₹1 crore.

For a sum assured of ₹1 crore, the annual premium payable will be ₹1,86,964. (Premium for Bajaj Life Invest Protect Goal Plus – Elite Variant is ₹1,45,162 and Premium for Bajaj Life Secure Plus – Shield with ROP Variant is ₹41,802)

Scenario 1 - Natural Death

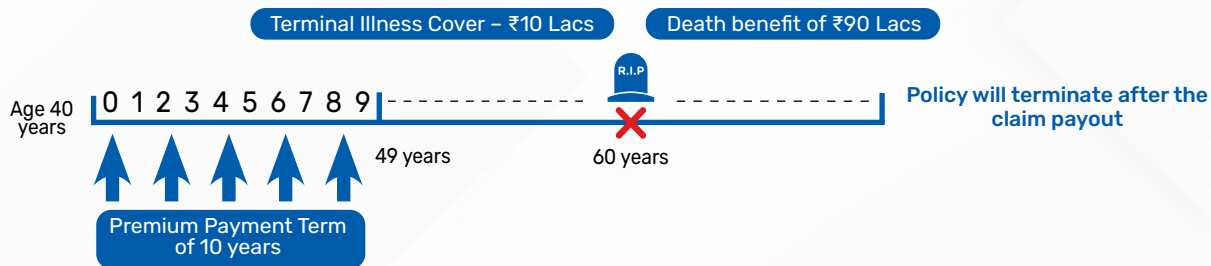
In case of the unfortunate demise of Raj at age 60, his family will receive a Death Benefit of ₹ 1,00,00,000



⁵Terminal Illness and Term Booster are accelerated covers. For more details, please read the sales brochure.

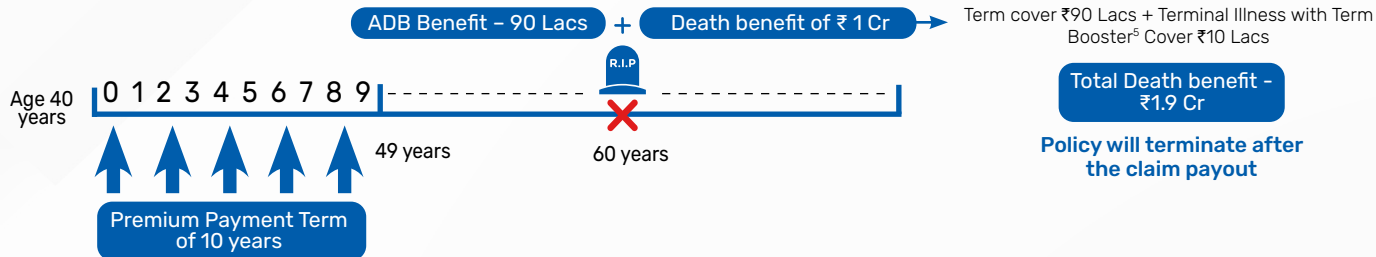
Scenario 2 - Terminal illness with Term Booster

In case of diagnosis of terminal illness at age 60, Raj will receive ₹10,00,000 as lumpsum immediately and his family will receive death benefit of ₹90,00,000 on his death.



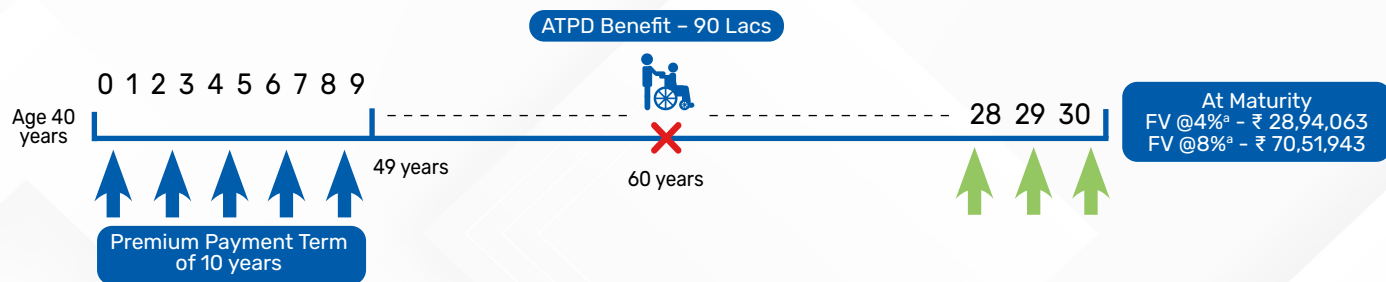
Scenario 3 - Accidental Death

In case of the unfortunate demise of Raj at age 60 due to accident, his family will receive an accidental Death Benefit of ₹90,00,000 and death benefit of ₹1,00,00,000.



Scenario 4 - Accidental Total Permanent Disability

If Raj meets with an unfortunate accident at age 60 and suffers Accidental Total Permanent Disability (ATPD), he will receive ₹90,00,000 as lumpsum and policy will continue.



The above illustrations are considering investment is in the "Pure Stock Fund II. All figures are in rupees. The premiums are paid annually.

Scenario 5

On Survival till Maturity -

The Total Premium Paid¹ is ₹ 18,69,640



The above illustrations are considering investment is in the "Pure Stock Fund II. All figures are in rupees. The premiums are paid annually.

Maturity Benefit

	Fund value	ROP ²	Maturity Benefit
@4% ^a	₹ 26,08,411	₹ 4,18,015	₹ 30,26,426
@8% ^a	₹ 67,66,291	₹ 4,18,015	₹ 71,84,306

Notes:

Maturity Benefit will be the Fund Value at Maturity (under Bajaj Life Invest Protect Goal Plus – Elite Variant) plus total premiums paid¹ towards Accidental Death Benefit, Accidental Total Permanent Disability and Terminal Illness with Term Booster (under Bajaj Life Secure Plus – Shield with ROP Variant)

¹Total Premiums Paid shall be total of all premiums received, exclusive of taxes, extra premium if any.

^aThe assumed rate of returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy

²Under Bajaj Life Secure Plus – Shield with ROP Variant, the total premiums paid¹ towards Accidental Death Benefit, Accidental Total Permanent Disability Benefit and Terminal Illness with Term Booster Benefit are paid back at maturity.

⁵Terminal Illness and Term Booster are accelerated covers. For more details, please read the sales brochure.

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, except for those policies with tenure of less than a year.
- 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, you are entitled to a refund of the premium paid 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.
- In addition to the deductions mentioned above, the company shall also be entitled to repurchase the units at the price of the units on the date of cancellation.
- The request for cancellation of the policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request.

Statutory Information

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the Premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provision of this section shall be liable for a penalty that may extend up to ten lakh rupees.

Fraud & Misstatement: Section 45 of the Insurance Act, 1938

Fraud & Misstatement would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS - IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Life Insurance Limited and Bajaj Life Invest Protect Goal Plus and Bajaj Life Secure Plus are the names of the company and the products respectively and do not in any way indicate the quality of the product and its future prospects or returns. Bajaj Life Insurance Limited. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN :U66010PN2001PLC015959, Call us on Customer Care Number - 020-6712 1212, Mail us: customer-care@bajajlife.com. The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo. For more details on risk factors, terms and conditions please read sales brochure & policy document of respective products (available on www.bajajlifeinsurance.com) carefully before concluding a sale. All charges/ taxes, as applicable, will be borne by the Policyholder.

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 Limited is only the name of the Life Insurance Company and Bajaj Life Invest Protect Goal Plus - Elite Variant - A Unit-Linked Non-Participating Individual Life Savings Insurance Plan (UIN:116L215V01) 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. Bajaj Life Secure Plus - Shield with ROP Variant - A Non-Participating, Non-Linked, Individual Health Plan (UIN:116N216V01)