

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



Bajaj Life

Fortune Gain II

A Unit-linked Non Participating Individual Life Savings Insurance Plan



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“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”.

ABOUT BAJAJ LIFE INSURANCE LIMITED (Formerly known as Bajaj Allianz Life Insurance Company Limited)

Bajaj Life Insurance Limited one of India's leading private life insurers, is a subsidiary of Bajaj Finserv Limited. Built on the strong foundation of the Bajaj Group's legacy, it offers innovative life insurance solutions with a focus on enabling Life Goals for millions across the country.

Bajaj Life Fortune Gain II is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policyholder is solely responsible for his/her decisions while investing in ULIPs.

Bajaj Life Fortune Gain II

An intelligent investor deserves a smart plan that provides life cover and maximum benefit from every ounce of premiums invested; making sure the deduction in charges are minimum. We present one such smart insurance plan - Bajaj Life Fortune Gain II - a Unit-Linked Single Premium Savings Plan that provides up to 99.5% Premium allocation to make sure that along with life cover, your valuable money is fully utilized towards building you a fortune.

Be Future Safe with Fortune Gain II

Key Advantages

Bajaj Life Fortune Gain II is a non-participating, life, individual, Single Premium Unit-Linked savings plan. The key advantages of Bajaj Life Fortune Gain II are as follows

- Up to 99.5% Premium allocation for Single Premium 10 lacs and above
- Loyalty Additions of 5.6% of the Single Premium depending on the Single Premium Amount & policy term chosen
- Option to select from multiple funds
- Option to make partial withdrawals from the funds
- Option to pay Top-up Premium.
- Option to decrease Sum Assured
- Systematic switching option
- Options to take death & maturity benefit in installments (Settlement Option).

How does the Plan work?

In Bajaj Life Fortune Gain II, the Premium paid by you, after applying the applicable Premium allocation rate, is invested in Investor Selectable Portfolio Strategy. The units are allocated at the prevailing unit price of the fund. The mortality charge and policy administration charge are deducted monthly through cancellation of units. Fund management charge is adjusted in the unit price.

Benefits Payable

Maturity Benefit

Under Bajaj Life Fortune Gain II, the maturity benefit will be the Single Premium Fund Value plus Top Up Premium Fund Value, if any, both as on the maturity date, provided the policy is in-force. It will be payable on the survival of the life assured to the maturity date.

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Death Benefit

In case of unfortunate death before the maturity date, provided the policy is in-force, the death benefit payable to the nominee as a lump-sum (subject to the Guaranteed Death Benefit*) is:

The higher of the Prevailing Sum Assured% or Single Premium Fund Value PLUS

The higher of Top Up Premium Sum Assured or Top-Up Premium Fund Value, if any [All the above as on date of receipt of intimation of death]

*The guaranteed death benefit applicable throughout the policy term is 105% of the Total Premiums paid, till the date of death.

%The benefit shall be reduced to the extent of the partial withdrawals (non-systematic and systematic) made from Single Premium fund during the two (2) year period immediately preceding the death of the life assured.

The partial withdrawal (non-systematic and systematic) made from the top up premium fund shall not be deducted for this purpose.

Loyalty Additions

Your Policy will be entitled for loyalty additions as per the below table. The addition, expressed as a percentage of the Single Premium, will be added to the Single Premium Fund Value at the maturity date of your Policy.

Policy Term	Single Premium	
	50,000 to 9,99,999	10,00,000 & above
7 to 9	Nil	Nil
10 to 30	Nil	5.6%

No loyalty addition is payable on any Top-up premium paid.

Riders Available

You have an option to enhance your protection by opting for riders available in the product

1. Bajaj Life Care Plus Rider

UIN: 116A059V01

2. Bajaj Life Linked New Critical Illness Benefit Rider

UIN: 116A060V01

Please refer to respective rider sales literature or visit the Insurance Company's website or consult your 'Insurance Consultant' for more details and eligibility conditions

Surrender Benefit

You have the option to surrender your Policy at any time.

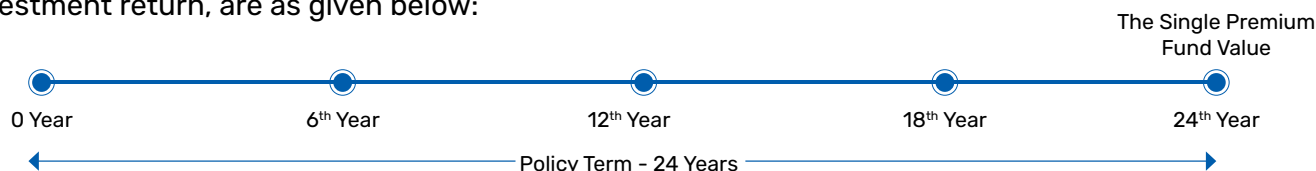
i. On surrender during the lock-in period of first five years, the Single Premium Fund Value, less the discontinuance/surrender charge plus the Top up premium Fund Value, if any, as on the date of surrender, will be transferred to the discontinued life Policy fund (maintained by the company), and life cover and rider cover, if any shall cease immediately. The discontinuance value as at the end of the lock-in period will be available to you as surrender value.

ii. On surrender after the lock-in period of first five years, the surrender value available will be Single Premium Fund Value plus Top up premium Fund Value, if any, as on the date of surrender.

iii. The Policy shall thereafter terminate upon payment of the full surrender value by the company.

Sample Illustration

Yuvraj aged 35 years has taken a Bajaj Life Fortune Gain II Policy for a Policy Term (PT) of 24 years. Yuvraj has decided to pay Rs.2,00,000 as Single Premium. The Sum Assured chosen by him is Rs.8,00,000. The total premium paid by Yuvraj will be Rs.2,00,000. On maturity date, Yuvraj maturity benefit, based on the assumed investment return, are as given below:



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In case of Yuvraj's unfortunate death in the 16th Policy year, the death benefit, based on the assumed investment return, are as given below:



Investment Return (At Assumed investment returns) ^{##}	Maturity Benefit [#]	Death Benefit in the 16 th year
@8%	Rs. 8,02,396	Rs. 8,00,000
@4%	Rs. 2,62,827	Rs. 8,00,000

[#]This above illustration are considering investment in "Focused 25 Fund"

^{##}The benefit amounts indicated is a non-guaranteed illustrative figure and is subject to Policy terms and conditions. The 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.

Features

Partial Withdrawal

You have the option to make partial withdrawals, any time after the Lock in period subject to the following conditions:

- On partial withdrawals, eligible Top Up units (if, any) would be en-cashed first on First in First out (FIFO) basis before allowing partial withdrawals from the Single Premium Fund Value. For the purpose of partial withdrawals, each payment of Top Up Premium, if any shall have a lock-in period of five (5) years, from the date of payment of each Top Up premium.
- The Single Premium Fund Value must have a minimum balance of 1/5th of the single premium, after a partial withdrawal.
- The minimum amount of partial withdrawal at any one time is Rs. 5,000/-.
- The maximum amount of partial withdrawal at any one time is 25% of the single premium fund value, as on the withdrawal request date.
- The Company shall affect the partial withdrawal by redeeming Units from the Fund/s at their respective Unit Price/NAV.
- The partial withdrawal shall not be allowed if it will result in foreclosure of the policy contract.
- The policyholder will have the option to choose the fund he wants to do partial withdrawals from.
- No charges would be levied for Partial Withdrawal.
- In case of minor life policy, partial withdrawal is allowed after attaining age 18 years.
- The Company reserves the right at any time and from time to time to vary the conditions, by giving written notice of three months in advance, subject to prior approval from IRDAI.

Systematic Partial Withdrawal (SPW)

- You will have the option to choose SPW any time during the policy term, provided policy terms is 15 years or more.
- You can opt to receive SPW on any specified date of your choice
- You will have an option to take these systematic partial withdrawals in yearly, half yearly, quarterly or monthly frequencies.
- Partial withdrawal conditions with respect to age criteria or minimum and maximum withdrawal amount etc. will be applicable for SPW as well
- Systematic Partial withdrawals will also be allowed any-time after the end of 5 years, as per the partial withdrawal conditions

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Investment Options and Funds

Bajaj Life Fortune Gain II provides you with the following portfolio strategy:

a) **Investor selectable Portfolio Strategy:** You can choose from among the below funds below to suit your investment needs.

Fund Name	Investment Objective	Risk Profile	Portfolio Allocation	SFIN
Equity Growth Fund II	The investment objective of this fund is to provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.	Very High	Equity: 60% to 100% Bank deposits: 0% to 40% Money market instruments Cash, Mutual funds ¹ : 0% to 40%	ULIF05106/ 01/10EQTY GROW02116
Accelerator Mid-Cap Fund II	The investment objective of this fund is to achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.	Very High	Equity: 60% to 100%, Out of the equity investment 50% to 100% will be in mid cap stocks Bank deposits: 0% to 40% Money market instruments, Cash, Mutual funds ¹ : 0% to 40%	ULIF05206/ 01/10ACC MIDCA0211
Pure Stock Fund	The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions	Very High	Equity: 60% to 100% Bank deposits: 0% to 40% Money market instruments, Cash, Mutual funds ¹ : 0% to 40%	ULIF02721/ 07/06PURE STKFUN116
Asset Allocation Fund II	The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions. The fund will adjust its weights in equity, debt and cash depending on the relative attractiveness of each asset class.	High	Equity: 40% - 90% Debt, Bank deposits & Fixed Income Securities: 0% - 60% Money market instruments: 0% - 50%	ULIF07205/ 12/13ASS EALL02116
Bluechip Equity Fund	The investment objective of this fund is to provide capital appreciation through investment in equities forming part of NSE NIFTY.	High	Equity: 60% to 100% Bank deposits: 0% to 40% Money market instruments, Cash, Mutual funds ¹ : 0% to 40%	ULIF06026 /10/10BLU ECHIPEQ116
Bond Fund	The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities	Moderate	Debt and debt related securities incl. Fixed deposits: 40% to 100% Money market instruments, Cash, Mutual funds ¹ : 0% to 60%	ULIF02610 /07/06BON DFUNDLI 116
Liquid Fund	The objective of this fund is to have a fund that aims to protect the invested capital through investments in liquid money market and short-term instruments	Low	Bank deposits and Money Market Instruments: 100%	ULIF02510 /07/06LIQU IDFUND116
Debt Plus Fund	The objective of this fund is to to have a fund that provides accumulation of income through investment in high quality fixed income Securities	Moderate	Debt instruments : 80% to 100% Money market instruments : 0% to 20%	ULIF00923 /07/04DEB TPLUSFU 116

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Long Term Debt Solution Fund	The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities similar to the benchmark and will be actively managed with moderate risk.	Moderate	Debt and Debt related securities : 90% to 100% Money market instruments : 0% to 10%	ULIF09019 /10/23LNT RMDBTSL 116
Nifty Alpha 50 Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty Alpha 50 Index.	Very High	Equity & Equity related instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF09221 /05/24NYA PA50IND 116
Nifty 200 Alpha 30 Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty 200 Alpha 30 Index	Very High	Equity & Equity related instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF09321 /05/24N20 OAP30IN 116
Focused 25 Fund	To achieve capital appreciation by investing in a concentrated basket of up to 25 stocks across market capitalizations, predominantly in large caps	Very High	Equity & Equity related instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF09606 /02/25FOC USED25F 116
Pure Stock Fund II	The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.	Very High	Equity Not less than : 75% Money market instruments Cash, Fixed Deposits, Mutual funds ¹ : 0% to 25%	ULIF07709 /01/17PUR STKFUN2 116
Flexi Cap Fund Risk	To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap	Very High	Equity and Equity related Instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds and money market instruments : 0% - 35%	ULIF07917 /11/21FLX CAPFUND 116
Sustainable Equity Fund	To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards	Very High	Equity & Equity related instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF08017 /11/21SUS EQUFUND 116
Small Cap Fund	To achieve capital appreciation by investing in a diversified basket of predominantly small cap stocks.	Very High	Equity : 65%- 100% Bank deposits, money market instrument and mutual funds ¹ : 0%- 35%	ULIF08717 /01/23SMA LLCAPFU116
Dynamic Asset Allocation Fund	The investment objective of this fund will be to realize a steady stream of current income and as well as generate capital appreciation with appropriate risk and return expectations of the asset classes. The investment strategy would involve a flexible asset allocation among fixed income and equity securities based on the outlook for each of these asset classes.	High	Equity and Equity related instrument : 10% - 90% Debt and Debt related instrument : 10% to 90% Money Market Instrument : 0% - 80%	ULIF08617 /01/23DYN ASALLOC 116
Individual Short Term Debt Fund	To provide stable returns through investment in various fixed income securities	Moderate	Debt and Debt related instruments : 40% - 100% Money Market instruments : 0% - 60%	ULIF08817 /01/23INDS TRMDBT116
Midcap Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty Midcap 150 Index	Very High	Equity & Equity related instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF08919 /10/23MID CPINDFD116

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SmallCap Quality Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty SmallCap 250 Quality 50 Index.	Very High	Equity & Equity related instruments 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments 0% - 35%	ULIF09103 /01/24SMC PQYINDF116
Nifty 200 Momentum 30 Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty 200 Momentum 30 Index	Very High	Equity & Equity related instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF09429 /10/24N200 MO30IN116
Nifty 500 Multicap Momentum Quality 50 Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty 500 Multicap Momentum Quality 50 Index	Very High	Equity & Equity related instruments : 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF09527 /12/24N500 MM50IN116
Nifty 500 Multifactor 50 Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty 500 Multifactor MQVLv 50 Index.	Very High	Equity & Equity related instruments ; 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments : 0% - 35%	ULIF010302 /06/25N500 MF50IN116
BSE 500 Enhanced Value 50 Index Fund ²	To provide capital appreciation through investment in equities forming part of BSE 500 Enhanced Value 50 Index.	Very High	Equity & Equity related instruments: 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments: 0% - 35%	ULIF010406 /08/25B500 EV50IN116
BSE 500 Dividend Leaders 50 Index Fund ²	To provide capital appreciation through investment in equities forming part of BSE 500 Dividend Leaders 50 Index	Very High	Equity & Equity related instruments: 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments: 0% - 35%	ULIF010831 /10/25B500 DL50IN116
India Consumption Fund	To achieve capital appreciation by investing in a diversified basket of equity and equity related instruments of companies in consumption and allied sectors	Very High	Equity & Equity related instruments: 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments: 0% - 35%	ULIF010906 /11/25INDC ONSFND116
Pure Stock Innovation Fund	To achieve capital appreciation by investing in a diversified portfolio of companies that are benefiting from and contributing to innovation across sectors, excluding companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions	Very High	Equity & Equity related instruments: 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments: 0% - 35%	ULIF011006 /11/25PURS TKINVF116
BSE 500 Quality 50 Index Fund ²	To provide capital appreciation through investment in equities forming part of BSE 500 Quality 50 Index	Very High	Equity & Equity related instruments: 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments: 0% - 35%	ULIF011213 /01/26B50 OQL50IN116
Opportunities Fund	To achieve long-term capital appreciation by investing in a diversified basket of equity and equity related instruments of companies predominantly ³ from the top 250 companies by market capitalisation.	Very High	Equity & Equity related instruments 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments 0% - 35%	ULIF011406 /02/26BLO PNLC250116

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Nifty 500 Low Volatility 50 Index Fund ²	To provide capital appreciation through investment in equities forming part of Nifty 500 Low Volatility 50 Index	Very High	Equity & Equity related instruments 65% - 100% Cash, Bank deposits, Liquid Mutual funds, money market instruments 0% - 35%	ULIF011517/03/26N50 OLV50IN 116
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¹The maximum investment in mutual funds shall be governed by the relevant IRDAI guidelines. | ²Please note that the fund aims to replicate the performance of benchmark index, subject to tracking error. | ³Minimum 60% of invested equity to be in large & midcap stocks

Force Ma'jeure Condition

- a) As per IRDAI (Insurance Product) Regulation 2024, Schedule I, Clause 2, Section A, Sub-Section v, the company will declare a 'Single' Unit Price or Net Asset Value (NAV) for each segregated fund on a day-to-day basis.
- b) The company specifies that, in the event of certain force majeure conditions, the declaration of Unit Price or NAV on a day-to-day basis may be deferred and could include other actions as a part of investment strategy (e.g. taking exposure of any Segregated Fund (SFIN^{###}) up to 100% in Money Market Instruments [as defined under Regulations 1(8) of the IRDAI (Actuarial, Finance and Investment) Regulations, 2024]
- c) The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
- d) The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
- e) The Company shall continue to invest as per the fund mandates as described in Section 8. However, the Company shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 1(8) of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024] in circumstances mentioned under points (a and b) above. The exposure to of the fund as per the fund mandates as described in Section 8 shall be reinstated within reasonable timelines once the force majeure situation ends.
- f) Some examples of such circumstances [in Sub-Section a) & Sub-Section b) above] are:
 - i. When one or more stock exchanges which provide a basis for valuation of the assets of the Fund are closed otherwise than for ordinary holidays.
 - ii. When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the continuing Policyholders.
 - iii. In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.
 - iv. In the event of any force majeure or disaster that affects the normal functioning of the Company. In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.
- g) In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

Premium Apportionment

- Under the Investor Selectable Portfolio Strategy, you can choose to invest fully in any one fund or allocate your premiums into the various funds offered, in a proportion that suits your investment needs.
- The premium proportion to any fund in which You wish to invest must be at least 5% of the premium. The company will reserve the right to revise the minimum proportion subject to obtaining clearance from the IRDAI

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Switching between Funds-Only under the Investor Selectable Portfolio Strategy

- You have the flexibility to switch units between your investment funds according to your risk appetite and investment decisions, by intimating the Company. You cannot switch from/to the discontinued life policy fund.
- You can make unlimited free switches.
- The minimum switching amount is Rs. 5,000 or the value of units 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.

Option to Pay Top up Premium

You can make lump sum investments at any time, except during the last five Policy years, by paying Top up premiums to enhance your Fund Value.

- Top up premiums would be treated as a Single Premium.
- The minimum Top up premium is Rs.5,000, subject always to the company's right to alter this minimum amount payable from time to time, subject to prior approval from the IRDAI.
- The amount of Top up premium paid by you would determine your Top up Sum Assured.
- Each Top up premium paid by you will have a lock-in period of 5 (five) years and the lock in would apply from the date of payment of each Top up premium, except in case of complete surrender of the policy.
- The Company reserves the right to disallow a top up premium based on the Company's prevailing Board approved underwriting policy.
- Top-up premiums can be remitted to the Company during the Policy Term only

Option to Decrease Sum Assured

After the first Policy year, you will have a choice to reduce your Single Premium Sum Assured. Such a decrease can be done at any monthly due date, subject to the minimum prevailing Sum Assured allowed under the product. The revised Sum Assured would be termed as the prevailing Sum assured. Miscellaneous charge, as mentioned in the Table of Charges given below, will be applicable for this option

Settlement Option

Option to take Maturity Benefit in instalments -

- a. You will have the option to receive your Maturity Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
- b. The Policy monies will continue being invested in the same Fund(s) and in the same proportion as on the Maturity date. However, you have the option to switch fund(s)
- c. The amount paid out to you in each installment will be the outstanding Single Premium Fund Value and Top Up Premium Fund Value, if any, as at that installment date divided by the number of outstanding installments.
- d. Installment payment will be made by redeeming units from the Funds at the unit price applicable on the installment date
- e. Investment risk during the settlement period will be borne by You
- f. During this period, in case of death of the Life Assured, the Death Benefit, which will be higher of 105% of Total Premiums paid or outstanding Fund Value, will be paid as a lumpsum to the nominee and the Policy will be terminated
- g. Rider covers will not be available
- h. No partial withdrawals (Non-systematic and Systematic) are allowed during the settlement period
- i. Fund switches are allowed during the settlement period
- j. Only Fund management charge and mortality charge shall be applicable during the settlement period
- k. Alternatively, you 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

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l. No guarantee shall be applicable during the settlement period.

Option to take Death Benefit in instalments -

- In case of death of the Life Assured during the Policy term, the nominee will have the option to receive the Death Benefit in installments (payable yearly, half yearly, quarterly or monthly) spread over a maximum period of five (5) years
- The Death Benefit will be unitized in the same Fund(s) and in the same proportion as on the date of intimation of death. However, the nominee has the option to switch fund(s)
- The amount paid out to Nominee in each installment will be the outstanding Single Premium Fund Value and Top Up Premium Fund Value, if any, as at that installment date divided by the number of outstanding installments.
- The first instalment of the Death Benefit will be payable on the date of intimation of death
- Installment payment will be made by redeeming units from the Fund(s) at the unit price applicable on the installment date
- Investment risk during the settlement period will be borne by the nominee
- No risk cover or Rider covers will be available
- No partial withdrawals (Non-systematic and Systematic) are allowed during the settlement period
- Fund switches are allowed during the settlement period
- Only fund management charge shall be applicable during the settlement period
- Alternatively, the 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
- No guarantee shall be applicable during the settlement period.

Systematic Switching Option (SSO)

SSO can be opted only at inception. SSO shall be applicable for the first twelve months of your Policy. Your allocated Single Premium and Top-up premium, if any, paid at inception of your Policy will be allocated to Liquid Fund. However, Top-up premiums, if any, paid after commencement of your Policy will not have this option. $1/x$ th of your Fund Value in the Liquid Fund shall be transferred from the Liquid Fund to fund(s) of your choice at the start of each monthly anniversary, free of charge, where x is number of months remaining till next Policy anniversary date.

SSO shall automatically be cancelled in case you make any switch subsequently. You can opt out of SSO by giving at least 15-days prior written notice to the Company before the next monthly anniversary.

Tax Benefits

As per applicable tax laws as amended from time to time. You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

Product Terms and Conditions

Eligibility Table

Parameter	Details
Minimum Entry Age	1 year In the case of minor life, the risk cover will commence immediately on date of commencement of Policy, and Policy will vest on the life assured on the attainment of majority (i.e., age 18 years).
Maximum Entry Age	63 years
Minimum Age at Maturity	18 years
Maximum Age at Maturity	70 years

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Minimum Policy Term	7 years																																									
Maximum Policy Term	30 years																																									
Minimum Single Premium	Rs. 50,000																																									
Maximum Single Premium	No Limit																																									
Premium Payment Frequency	Single																																									
Minimum Sum Assured	Age At Entry < 50 Y: Rs. 1.25 times Single Premium Age At Entry ≥ 50 Y: Rs. 1.10 times Single Premium																																									
Maximum Sum Assured	X*Single Premium, where X is based on age at entry and Policy term as mentioned below <table border="1"> <thead> <tr> <th rowspan="2">Policy Term (In Years)</th> <th colspan="5">Age at entry (In Years)</th> </tr> <tr> <th>1 - 20</th> <th>21 - 30</th> <th>31 - 35</th> <th>36 - 44</th> <th>45 & above</th> </tr> </thead> <tbody> <tr> <td>7 - 10</td> <td>10</td> <td>10</td> <td>10</td> <td>5</td> <td>1.5</td> </tr> <tr> <td>11 - 15</td> <td>10</td> <td>10</td> <td>8</td> <td>3</td> <td>1.5</td> </tr> <tr> <td>16 - 20</td> <td>10</td> <td>8</td> <td>5</td> <td>3</td> <td>1.5</td> </tr> <tr> <td>21 - 25</td> <td>10</td> <td>6</td> <td>4</td> <td>2</td> <td>1.5</td> </tr> <tr> <td>26 - 30</td> <td>10</td> <td>5</td> <td>3</td> <td>2</td> <td>NA</td> </tr> </tbody> </table>	Policy Term (In Years)	Age at entry (In Years)					1 - 20	21 - 30	31 - 35	36 - 44	45 & above	7 - 10	10	10	10	5	1.5	11 - 15	10	10	8	3	1.5	16 - 20	10	8	5	3	1.5	21 - 25	10	6	4	2	1.5	26 - 30	10	5	3	2	NA
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11 - 15	10	10	8	3	1.5																																					
16 - 20	10	8	5	3	1.5																																					
21 - 25	10	6	4	2	1.5																																					
26 - 30	10	5	3	2	NA																																					
Minimum & Maximum Sum Assured on Top up Premium	Minimum Top Up Sum Assured Age At Entry < 50 Y: 1.25 times Top-up premium Age At Entry ≥ 50 Y: 1.10 times Top-up Premium Maximum Top Up Sum Assured 1.25 times Top up Premium																																									

Age calculated is age as at the last birthday

Minimum and Maximum Premium will be as per the Board approved underwriting policy (BAUP).

Maximum Sum Assured in a policy will be as per the Board approved underwriting policy (BAUP).

Computation of NAV

The NAV of the Fund shall be computed as the market value of the investment existing in the fund plus value of current assets less value of current liabilities and provisions, if any/ Number of units existing on valuation date (before creation / redemption of units).

Charges under the Plan

Charges	Details				
Premium Allocation Charge	For Single Premium				
	Policy Year	Single Premium in (Rs.)			
		50,000 to 99,999	1,00,000 to 4,99,999	5,00,000 to 9,99,999	10,00,000 and above
	1	3%	2.50%	2%	0.50%
	For Top-up premium				
	Year	Top Up Premium			
5,000 to 9,99,999		10,00,000 & above			
1	2%	0.50%			

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Policy Administration Charge (PAC)	Rs. 10 per month inflating every month at 5% per annum every month, subject to a maximum of Rs 500 per month in any year. The charge will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.																																																																	
Fund Management Charge (FMC)	<table border="1"> <thead> <tr> <th data-bbox="440 409 1074 488">Fund</th> <th data-bbox="1082 409 1549 488">Fund Management Charge per annum</th> </tr> </thead> <tbody> <tr><td>Nifty 500 Low Volatility 50 Index Fund</td><td>1.35%</td></tr> <tr><td>Opportunities Fund</td><td>1.35%</td></tr> <tr><td>BSE 500 Quality 50 Index Fund</td><td>1.35%</td></tr> <tr><td>BSE 500 Dividend Leaders 50 Index Fund</td><td>1.35%</td></tr> <tr><td>India Consumption Fund</td><td>1.35%</td></tr> <tr><td>Pure Stock Innovation Fund</td><td>1.35%</td></tr> <tr><td>BSE 500 Enhanced Value 50 Index Fund</td><td>1.35%</td></tr> <tr><td>Equity Growth Fund II</td><td>1.35%</td></tr> <tr><td>Accelerator Mid Cap Fund II</td><td>1.35%</td></tr> <tr><td>Pure Stock Fund</td><td>1.35%</td></tr> <tr><td>Asset Allocation Fund II</td><td>1.25%</td></tr> <tr><td>Bluechip Equity Fund</td><td>1.25%</td></tr> <tr><td>Liquid Fund</td><td>0.95%</td></tr> <tr><td>Bond Fund</td><td>0.95%</td></tr> <tr><td>Debt Plus Fund</td><td>0.70%</td></tr> <tr><td>Long Term Debt solution Fund</td><td>0.70%</td></tr> <tr><td>Nifty Alpha 50 Index Fund</td><td>1.35%</td></tr> <tr><td>Nifty 200 Alpha 30 Index Fund</td><td>1.35%</td></tr> <tr><td>Focused 25 Fund</td><td>1.35%</td></tr> <tr><td>Pure Stock Fund II</td><td>1.30%</td></tr> <tr><td>Flexi Cap Fund</td><td>1.35%</td></tr> <tr><td>Sustainable Equity Fund</td><td>1.35%</td></tr> <tr><td>Small Cap Fund</td><td>1.35%</td></tr> <tr><td>Dynamic Asset Allocation Fund</td><td>1.35%</td></tr> <tr><td>Individual Short Term Debt Fund</td><td>0.95%</td></tr> <tr><td>Midcap Index Fund</td><td>1.35%</td></tr> <tr><td>Smallcap Quality Index Fund</td><td>1.35%</td></tr> <tr><td>Nifty 200 Momentum 30 Index Fund</td><td>1.35%</td></tr> <tr><td>Nifty 500 Multicap Momentum Quality 50 Index Fund</td><td>1.35%</td></tr> <tr><td>Nifty 500 Multifactor 50 Index Fund</td><td>1.35%</td></tr> <tr><td>Discontinued Life Policy Fund</td><td>0.50%</td></tr> </tbody> </table>	Fund	Fund Management Charge per annum	Nifty 500 Low Volatility 50 Index Fund	1.35%	Opportunities Fund	1.35%	BSE 500 Quality 50 Index Fund	1.35%	BSE 500 Dividend Leaders 50 Index Fund	1.35%	India Consumption Fund	1.35%	Pure Stock Innovation Fund	1.35%	BSE 500 Enhanced Value 50 Index Fund	1.35%	Equity Growth Fund II	1.35%	Accelerator Mid Cap Fund II	1.35%	Pure Stock Fund	1.35%	Asset Allocation Fund II	1.25%	Bluechip Equity Fund	1.25%	Liquid Fund	0.95%	Bond Fund	0.95%	Debt Plus Fund	0.70%	Long Term Debt solution Fund	0.70%	Nifty Alpha 50 Index Fund	1.35%	Nifty 200 Alpha 30 Index Fund	1.35%	Focused 25 Fund	1.35%	Pure Stock Fund II	1.30%	Flexi Cap Fund	1.35%	Sustainable Equity Fund	1.35%	Small Cap Fund	1.35%	Dynamic Asset Allocation Fund	1.35%	Individual Short Term Debt Fund	0.95%	Midcap Index Fund	1.35%	Smallcap Quality Index Fund	1.35%	Nifty 200 Momentum 30 Index Fund	1.35%	Nifty 500 Multicap Momentum Quality 50 Index Fund	1.35%	Nifty 500 Multifactor 50 Index Fund	1.35%	Discontinued Life Policy Fund	0.50%	
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Miscellaneous Charge	This charge would be adjusted in the Unit Price. A miscellaneous charge of Rs.100/- per transaction.																																																																	

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Discontinuance Charge	Where the policy is discontinued during the policy year	Maximum Discontinuance Charges for the policies having Single Premium up to Rs. 3,00,000/-	Maximum Discontinuance Charges for the policies having Single Premium above Rs. 3,00,000/-										
	1	Lower of 2% *(SP or FV) subject to a maximum of Rs.3000/-	Lower of 1% *(SP or FV) subject to a maximum of Rs.6000/-										
	2	Lower of 1.5% *(SP or FV) subject to a maximum of Rs. 2000/-	Lower of 0.70% *(SP or FV) subject to a maximum of Rs. 5000/-										
	3	Lower of 1% *(SP or FV) subject to a maximum of Rs.1500/-	Lower of 0.50%*(SP or FV) subject to a maximum of Rs. 4000/-										
	4	Lower of 0.5% *(SP or FV) subject to a maximum of Rs. 1000/-	Lower of 0.35% *(SP or FV) subject to a maximum of Rs. 2000/-										
	5 & above	Nil	Nil										
SP – Single Premium & FV –Fund Value Discontinuance charge for Top ups is Nil													
Switching charge	Nil												
Mortality Charge	<p>Mortality Charge will be deducted at each monthly anniversary by cancellation of units. Sample mortality charges per annum per thousand of sum at risk for a healthy male life is shown below:</p> <table border="1"> <thead> <tr> <th>Age (yrs)</th> <th>20</th> <th>30</th> <th>40</th> <th>50</th> </tr> </thead> <tbody> <tr> <td>Rs.</td> <td>1.13</td> <td>1.34</td> <td>2.35</td> <td>6.52</td> </tr> </tbody> </table> <p>Sum at risk is equal to the Max [Death benefit - Single Premium Fund Value - Top up premium Fund Value, zero]. For female lives three years age set back is applicable except for attained age 1yr, 2yr & 3 year, which will have the mortality charge corresponding to a male life of attained age 1 year.</p>			Age (yrs)	20	30	40	50	Rs.	1.13	1.34	2.35	6.52
Age (yrs)	20	30	40	50									
Rs.	1.13	1.34	2.35	6.52									
Goods & Service Tax/ any other applicable tax levied, subject to changes in tax laws	As applicable												

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Revision of Charges

After taking due approval from the Insurance Regulatory and Development Authority of India, the Company reserves the right to revise the above mentioned charges except the premium allocation charge, mortality charge and rider charge, if any which are guaranteed throughout the policy term:

- Fund Management Charge up to a maximum of 1.35% per annum of the NAV for all the funds except Discontinued Life Policy Fund and 0.50% p.a. for the Discontinued Life Policy Fund.
- Policy Administration Charge up to a maximum of Rs. 500 per month.
- Miscellaneous charge upto a maximum of Rs.500/- per transaction
- Switching charge up to maximum of Rs 500 per transaction
- Partial Withdrawal charge up to a maximum of Rs 500 per transaction

The Company will give you a notice of three (3) months for any changes in charges. You will be allowed to withdraw the units in the plans immediately or at the end of five policy years, whichever is later and terminate the Policy, in case you disagree with the modified charges.

Termination

This Policy shall automatically terminate on the earlier occurrence of either of the following events:

- On Free look cancellation of the policy
- On the Foreclosure of the policy
- The units in the Policy are fully surrendered.
- On receipt of intimation of death of the Life Assured, at the Company's office, unless the Settlement Option has been opted.
- Upon maturity or at the end of the settlement period if opted so.
- Upon payment of discontinuance value.
- Upon expiry of the period of Settlement Option

The product is also available for sale through online mode.

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.

- Unit Linked life insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in unit linked life insurance policies are subject to investment risks associated with capital markets and the Unit Price of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured/policyholder is responsible for his/her decisions.
- Bajaj Life Insurance Limited is only the name of the insurance company and Bajaj Life Fortune Gain II is only the name of the plan and does not in any way indicate the quality of the Policy, its future prospects or returns.
- Equity Growth Fund II, Accelerator Mid-Cap Fund II, Asset Allocation Fund II, Bond Fund, Liquid Fund, Bluechip Equity Fund, Pure Stock Fund, Debt Plus fund, long term Debt solution fund, Nifty Alpha 50 Index Fund, Nifty 200 Alpha 30 Index Fund, Focused 25 Fund, Pure Stock Fund II, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Midcap Index Fund, Smallcap Quality Index Fund, Nifty 200 Momentum 30 Index Fund, Nifty 500 Multicap Momentum Quality 50 Index Fund, Nifty 500 Multifactor 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund, BSE 500 Dividend Leaders 50 Index Fund, India Consumption Fund, Pure Stock Innovation Fund, BSE 500 Quality 50 Index Fund, Opportunities Fund and Nifty 500 Low Volatility 50 Index Fund are the name of the funds offered currently with Bajaj Life Fortune Gain II, and in any way does not indicate the quality of these plans, their future prospects and returns.
- The Equity Growth Fund II, Accelerator Mid-Cap Fund II, Asset Allocation Fund II, Bond Fund, Liquid Fund, Bluechip Equity Fund, Pure Stock Fund, Debt Plus fund, long term Debt solution fund, Nifty Alpha 50 Index

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- Fund, Nifty 200 Alpha 30 Index Fund, Focused 25 Fund, Pure Stock Fund II, Flexi Cap Fund, Sustainable Equity Fund, Small Cap Fund, Dynamic Asset Allocation Fund, Individual Short Term Debt Fund, Midcap Index Fund, Smallcap Quality Index Fund, Nifty 200 Momentum 30 Index Fund, Nifty 500 Multicap Momentum Quality 50 Index Fund, Nifty 500 Multifactor 50 Index Fund, BSE 500 Enhanced Value 50 Index Fund, BSE 500 Dividend Leaders 50 Index Fund, India Consumption Fund, Pure Stock Innovation Fund, BSE 500 Quality 50 Index Fund, Opportunities Fund and Nifty 500 Low Volatility 50 Index Fund do not offer a guaranteed or assured return.
- The investments in the Units are subject to market and other risks.
 - All benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time.
 - The past performance of the funds of the company is not necessarily an indication of the future performance of any of these funds.
 - Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company.

Free Look Period

- You will be provided 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 has 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 will be 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.

Foreclosure

If the fund value under any policy after three policy year is lower than 1/10th of the Single Premium, the policy shall be foreclosed and any discontinuance value / surrender benefit shall be paid to the policyholder, as per the conditions in the surrender benefit section above. The implementation of this will ensure that some benefit is made available to the policyholder, which is fair to the policyholder.

Before foreclosure of the policy, the policyholder will be given the option to pay any premiums due under the policy or to pay top-up premium, as applicable.

Exclusion

Suicide Exclusion: In case of death due to suicide within 12 months from the date of commencement of policy, the nominee or beneficiary of the policyholder shall be entitled to the single premium fund value (1) and top up premium 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 at the date of intimation of death

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

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Definitions

- **Fund Value** means sum total of the Single Premium Fund Value and the Top Up Premium Fund Value, if any.
- **Single Premium Fund Value:** is equal to the number of units pertaining to Single Premium under a Policy multiplied by the respective unit price on the relevant valuation date.
- **Top up Premium Fund Value:** is equal to the number of units pertaining to Top up premium under a Policy multiplied by the respective unit price on the relevant valuation date.
- **Unit Price:** The unit price of each fund is arrived at by dividing the Net Asset Value (NAV) of the fund by the number of units existing in the fund at the valuation date.

All requests received for any unit transaction till the cut-off time of a day shall be processed at the unit price of the same day. The requests received after the cut-off time of a day shall be processed at the unit price of the next business day. The request for unit transaction can be premium payment/surrender/partial withdrawal/death claim. Currently the cut-off time is 3.00pm for applicability of unit price for a particular day.

- **Prevailing Sum Assured** means the Sum Assured at the time of the Life Assured's death, adjusted according to the most recent premium reduction or decrease in Sum Assured, if opted and evidenced by an endorsement by the Company. It is used to determine the Death Benefit under the policy.
- **Total premiums Paid** shall be sum of Single Premium and Top Up premiums, if any, received till date, excluding any rider premium, any extra premium on rider and taxes.
- **Discontinued Life Policy Fund:** means a segregated fund, constituted by the fund value of all the Policies surrendered during the first five (5) Policy Years, and is maintained by the Company, if any, in accordance with the "IRDAI (Insurance Products) Regulations, 2024".

Discontinued Life Policy Fund Risk Profile – Low SFIN: ULIF07026/03/13DISCONLIFE116

On the discontinuance/surrender of the Policy before the lock-in period of five (5) Policy years, the Single Premium Fund Value less the discontinuance charge, plus the Top up premium Fund Value, if any, all as on the date of discontinuance of the Policy shall be moved to the Discontinued Life Policy Fund. The portfolio allocation of the fund is as given below.

Portfolio Allocation:

Money market instruments	0%	40%
Government securities	60%	100%

- **Discontinuance Value:**
 1. The discontinuance value of the Policy will be the higher of
 - a) The Single Premium Fund Value, less the discontinuance/surrender charge, plus the Top up premium Fund Value, if any, all as on date of surrender accumulated at the rate of return earned on the Discontinued Life Policy Fund net of fund management charge (FMC) OR
 - b) The Single Premium Fund Value, less the discontinuance/surrender charge, plus the Top up Premium Fund Value, if any, all as on date of surrender accumulated at the guaranteed rate of investment return net of fund management charge (FMC). The current guaranteed rate of investment return is 4% p.a.
 2. As per the "IRDAI (Insurance Products) Regulations, 2024" the current cap on FMC on the Discontinued Life Policy Fund is 0.50% per annum.
 3. The FMC and the guaranteed rate of investment return as mentioned above, for the calculation of the discontinuance value may change from time to time as per the IRDAI guidelines.
- **Valuation Date:** We aim to value the funds on each day the financial markets are open. However, we may value the funds less frequently in extreme circumstances, where the values of assets are too uncertain. In such circumstances, we may defer the valuation of assets for up to 30 days until we feel that certainty as to the value of assets is resumed. The deferment of valuation of assets will be with prior consultation with the IRDAI.

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Grievance Redressal

Link for registering the grievance with the insurer's portal: Insurance company grievance portal - <https://bit.ly/3YdvtCr>

In case the Policyholder have any query or compliant/grievance, you may contact the Grievance Officer of any nearest Customer Care Centre at Branch Office of the Company. Alternatively, you may communicate with the Company:

By post at: Customer Care Desk,
Bajaj Life Insurance Limited
Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006
By Phone at: Customer Care Number: 020-6712 1212
By Email: customercare@bajajlife.com

In case the Policyholder are not satisfied with the resolution provided to him by the above office, or have not received any response within fourteen (14) days, or he has any suggestion in respect of this Policy or on the functioning of the office, he may contact the following official for resolution:

Grievance Redressal Officer,
Bajaj Life Insurance Limited
Bajaj Insurance House, Airport Road Yerawada, Pune, District – Pune, Maharashtra -411006
Customer Care Number: 020-6712 1212
Email ID: gro@bajajlife.com

If the Policyholder is not satisfied with the response or does not receive a response from the Company within fourteen (14) days, he may approach the IRDAI Grievance Call Centre (IGCC) on the following contact details:

By Phone: TOLL FREE NO: 1800-4254-732
By Email: complaints@irdai.gov.in
By post at: Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell Insurance Regulatory and Development Authority of India
Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032

The Policyholder can also register his complaint in the Bima Bharosa Shikayat Nivaran Kendra; <https://bimabharosa.irdai.gov.in>

In case the complaint is not resolved within 30 days or you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman. Contact details of Ombudsman:
Find your nearest Ombudsman office at <https://www.cioins.co.in/ombudsman>

Statutory Information

Assignment: Section 38 of the Insurance Act, 1938

Assignment should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Section 39 of the Insurance Act, 1938

Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time.

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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 provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees.”

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

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

Applicability of Goods & Service Tax

GST will be applicable basis prevailing Tax Laws which are subject to amendments from time to time.

Contact Details

Bajaj Life Insurance Limited, Bajaj Insurance House, Airport Road, Yerawada, Pune - 411 006.

IRDAI Reg No.: 116 | CIN: U66010PN2001PLC015959

For any queries please contact:

Sales: 022-6124 1800

Service: 020-6712 1212

Mail us: customercare@bajajlife.com

Visit us at: www.bajajlifeinsurance.com

UIN: 116L196V04

For More Information: Kindly consult our “Insurance Consultant” or call us today on the Customer Care Numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation.

Disclaimer

All charges applicable shall be levied. The Policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Life Fortune Gain II.

The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Limited to use its “Bajaj” Logo.

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.

BLIC-BR-EC-21059/26