

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

Bajaj Allianz New UnitGain - An investment plan that creates value for every rupee you invest.

**Bajaj Allianz New UnitGain**

Everything changes with time. At Bajaj Allianz Life Insurance, it's no different. Keeping in line with changing trends and new horizons, Bajaj Allianz Life Insurance presents the Bajaj Allianz New UnitGain Plan.

It is an investment plan that provides the best returns possible for every rupee you invest. The plan is structured to provide a secure life cover and extraordinary benefits, aligned with our commitment to give you 'The ultimate investment plan'.

**Key highlights of Bajaj Allianz New UnitGain**

- Your investment, apart from normal allocation, receives Loyalty Units equivalent to 51% of first year's Annualized Premium over a period of 10 years.
- Choice of 2 investment portfolio strategies to manage your investments better. Introducing a special Wheel of Life portfolio strategy, which will help you to balance and safeguard your investment.
- Your policy continues to participate in the investment performance of the fund(s), even if you are not able to pay 3 full years' premiums.
- Maximum flexibility:
  - Option to increase the premium.
  - Partial withdrawals anytime after 3 years from the commencement of the policy, provided 3 full years', premiums are paid.
  - Three free switches every year.
  - Option to pay unlimited top up premiums anytime during the tenure of your policy, to further enhance your savings.
- Three simple terms to choose from: 15, 20 and 25 yrs.
- A host of optional additional rider benefits to provide you with additional protection.
- Guaranteed Life Cover, with flexibility to choose an insurance cover to suit your changing needs.

**How does New UnitGain work?**

Premiums paid by you, net of premium allocation charge, are invested in fund(s) of your choice and units are allocated depending on the unit price of the fund(s). The value of your policy is the total value of units that you hold in the fund(s). The insurance cover charges, policy administration charges and additional rider benefit charges (if any) are deducted through monthly cancellation of units. A Fund Management charge is priced in the unit value.

**Death Benefit**

- On death occurring before the age of 7 years: The Death Benefit will be the Fund Value as on the date of receipt of intimation of death at the Company office.
- On death after the age of 7 years and before the age of 60 years: The benefit payable would be the Sum Assured less value of partial withdrawals made in the last 24 months prior to the date of death, or the Fund Value as on the date of receipt of intimation of death at the Company's office, whichever is higher. The Death Benefit payable would be calculated separately for regular premiums and top up premiums.
- On death of the life assured on or after attaining the age of 60 years: The benefit payable would be the Sum Assured less value of partial withdrawals made, within 24 months before attaining age 60 years and all partial withdrawals made after attaining age 60 years or the Fund Value as on the

date of receipt of intimation of death at the office, whichever is higher. The Death Benefit would be calculated separately for regular premiums and top up premiums.

- If 3 years' regular premiums have not been paid and the policy has lapsed, the Fund Value as on the date of receipt of intimation of death at the Company's office will be paid on death of the life assured.
- The policy will terminate upon payment of death benefit.

**Maturity Benefit**

On maturity, the Fund Value in respect of regular premium and top up premium, if any, will be paid and the policy will terminate.

**Surrender Benefit**

- The surrender value of the policy will be equal to the Fund Value less surrender charge, if any.
- Anytime after 3 years from the date of commencement of the policy, you have the option to avail of surrender benefit by complete surrender of units.
- The policy will terminate upon payment of surrender value.

**Additional Rider Benefits available**

The following additional Rider Benefits, in the form of riders, can be availed of at the option of the policyholder.

- UL Accidental Death Benefit Rider (UL ADB)
  - UL Accidental Permanent Total/ Partial Disability Benefit Rider (UL APTPDB)
  - UL Critical Illness Benefit Rider (UL CI)
  - UL Hospital Cash Benefit Rider (UL HCB)
  - UL Waiver of Premium Benefit (UL WOP)
  - UL Family Income Benefit (UL FIB)
  - UL Term Rider (UL TR)
- (Please refer to the additional Rider Benefits brochure for more details.)

You have the flexibility to add or remove the riders at any policy anniversary, subject to rider terms and conditions.

**Fund Value:** The Fund Value is equal to the number of units under this 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 (before any new unit is allocated or cancelled).

**Valuation Date:** The Company aims to value the funds on each day the financial markets are open. However, the Company reserves the right to value the funds less frequently in extreme circumstances, where the value of the assets may be too uncertain. In such circumstances, the Company may defer valuation of assets until a certainty on the value of assets is resumed. The deferment of valuation of assets will be subject to prior consultation with IRDA. Currently, the cut-off time is 3.00 p.m. for applicability of the unit price of a particular day for switches, redemptions and publication of unit price.

**Computation of NAV:**

When Appropriation price is applied: The NAV of a fund shall be computed as market value of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provision, if any. This gives the net asset value of the fund. Dividing it by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration. This is applicable when the Company is required to purchase assets to allocate units at the valuation date.

When Expropriation price is applied: The NAV of a fund shall be computed as market value of investment held by the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provision, if any. This gives the net asset value of the fund. Dividing it by the number of units existing at the valuation date (before any units are redeemed), gives the unit price of the fund under consideration. This is applicable when the Company is required to sell assets to redeem units at the valuation date.

**Investment Options:**

Bajaj Allianz offers you a choice of two portfolio strategies - The Investor Selectable portfolio strategy and the Wheel of Life portfolio strategy.

a) Investor Selectable portfolio strategy: If you want to allocate your premiums based on your personal choice and investment requirement, you can opt for this strategy. You have a choice of seven (7) investment funds to make your investment decision.

The seven investment funds offered are as under:

Funds	Investment Objective	Asset Class			Risk Profile
		Bank Deposits & Money Market Instruments*	Equities*	G Secs, Bonds, Fixed Deposits*	
Equity Growth Fund	To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.	0% - 40%	60% - 100%	-	Very High
Accelerator Mid-Cap Fund	To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks. Minimum 50% of Equity Investments* would be in mid cap stocks.	0% - 40%	60% - 100%	-	Very High
Asset Allocation Fund	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	0% - 100%	0% - 100%	0% - 100%	High

	cash, depending on the relative attractiveness of each asset class.					
Equity Index Fund II	Capital appreciation through investment in equities forming part of NSE NIFTY.	0%-40%	60%-100%	-		High
Bond Fund	Provides accumulation of income through investment in high quality fixed income securities.	0% - 100%	-	0% - 100%		Moderate
Liquid Fund	Protection of the invested capital through investments in liquid money market and short-term instruments.	0% - 100%	-	-		Low
Pure Stock Fund	Capital appreciation through investment in equities, but to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Banks and Financial Institutions.	0% - 40%	60% - 100%	-		Very High

\* The exposure to money market securities may be increased to 100%, keeping in view market conditions market opportunities and political, economic and other factors, depending on the perception of the Investment Manager. All changes in the asset allocation will be with the intention of protecting the interests of the policyholders.

**Premium Apportionment:** You can choose to invest fully in any one fund or allocate your premiums into the various funds in a proportion that suits your investment needs. The proportion of allocated premium to any fund must be at least 5%. At any policy anniversary, you also have the flexibility to change the proportion of future premiums to the funds.

b) Wheel of Life portfolio strategy: We provide you with a "Years to Maturity" based portfolio management.

- At the commencement of the policy or any subsequent policy anniversary, you can opt for this strategy.
- As per the table given below, your premiums (regular premium and any top up premium that you pay) would be allocated into the below-mentioned funds, depending on the number of years outstanding to maturity.
- On each policy anniversary, we will reallocate your Fund Value among Equities, Debt and Cash, in the proportion based on your outstanding years to maturity.
- This will ensure that a balance is maintained between your "years to maturity" and level of risk to your investments to optimize the returns.
- The premium and Fund Value reallocation for each of the policy terms chosen by you will be as follows:

Years to Maturity	Proportion in following three Funds (%)				Bond Fund	Liquid Fund
	Equity Index Fund II	Equity Growth Fund	Accelerator Mid-Cap Fund	Total		
20 & above	20	50	30	100	0	0
19	30	50	20	100	0	0
18	30	50	20	100	0	0

17	30	50	20	100	0	0
16	30	50	20	100	0	0
15	40	40	15	95	5	0
14	40	40	10	90	10	0
13	40	40	5	85	15	0
12	40	40	0	80	20	0
11	40	35	0	75	25	0
10	40	30	0	70	30	0
9	40	25	0	65	35	0
8	40	20	0	60	40	0
7	40	15	0	55	45	0
6	40	10	0	50	50	0
5	40	0	0	40	55	5
4	30	0	0	30	60	10
3	20	0	0	20	65	15
2	10	0	0	10	70	20
1	0	0	0	0	80	20

- You will not have the option to switch units or change the proportion of premium to various funds under this portfolio strategy.

**Sample Illustration\***

Age	Premium (Rs.)	Policy Term	Sum Assured (Rs.)	Fund Value @ 6% (Rs.)	Fund Value @ 10% (Rs.)
30 yrs.	10,000	20	100,000	301,529	476,637
	15,000		150,000	467,934	738,165
	20,000		200,000	634,337	999,689

\*This is an indicative projection on the basis of prescribed growth rate by the regulator. The above projection is based on 100% investment in the 'Bond Fund' and does not allow for any service tax.

**Flexibility to suit your changing requirements**

**Flexibility to manage your investments**

Switching Option:

If you have chosen the Investor Selectable portfolio strategy, you have the flexibility to switch units between your investment funds according to your risk appetite and investment decisions.

- The minimum switching amount is Rs. 5000 or the value of units in the fund to be switched from, whichever is lower.
- You can make three free switches.\*\*
- No switching is allowed under a lapsed policy.

If you have chosen the Wheel of Life portfolio strategy, by giving a 30-day advance notice to the Company, you can switch to the Investor Selectable portfolio strategy at any policy anniversary.

**Flexibility to pay top up premiums:**

- We offer you the flexibility to pay unlimited top up premiums at any time, provided all due regular premiums have been paid.
- The amount of top up premium paid shall determine the top up Sum Assured. At the time of making any payment of top up premium, you may, in writing, choose the level of top up Sum Assured from amongst the available choice, which is between 1.25 times to 5 times of the top up premium paid, (the default choice always being 1.25 times the top-up premium paid).
- You may also choose to have no risk cover for a top-up premium paid, in which case, the top up Sum Assured will be equivalent to the amount of top up premium paid, provided the total amount of top up premiums paid or proposed to be paid does not exceed 25% of the regular premiums paid till date.
- If, at any time, the total amount of top up premiums paid or proposed to be

paid exceeds 25% of the regular premiums paid till date, the top up Sum Assured will be between 1.25 times and 5 times (as notified by you in writing to us) of the portion of top up premium exceeding 25% of the total regular premiums paid till date.

- We may ask you to undergo any medical examination to verify your health.
- The minimum top up premium payable is Rs. 5,000, subject to our right to increase this minimum amount from time to time, subject to prior approval from IRDA.
- There would be a 3-year lock in period on the top up premium, except for the top up premium paid in the last 3 years of the contract. The lock-in on the top up premium shall apply from the date of payment of each top-up premium.

**Assurance for you**

Even if you forget to pay your premiums after 3 years' regular premiums are paid, you have an option to continue the life cover along with all additional Rider Benefits, except the UL WOP Rider Benefit. Under this option, the policy will be kept in force by cancellation of units at the prevailing unit price to meet all the charges, provided the value of the units in respect of regular premium less surrender charges does not fall to an amount equivalent to one annual premium under the policy.

**Partial withdrawal option:** At any time after 3 years from the date of commencement of the policy, provided regular premiums for 3 full years have been paid, you have the option to partially withdraw units from your fund, subject to the following conditions:

- The minimum amount of withdrawal is Rs. 5000.
- The minimum Fund Value of 3 annual premiums needs to be maintained at any given time.
- All partial withdrawals will be first made from eligible top up premium units, if any. Once the top up premium units are exhausted, further partial withdrawals will be made from regular premiums units.
- For the purpose of partial withdrawals, each payment of top up premium shall have a lock-in period of 3 years, unless the payment of the top up premium is made in the last 3 policy years.
- In case of a minor life, partial withdrawal is allowed after attaining 18 years of age.
- No charge is applicable on partial withdrawals, either from top up premium units or from regular premium units.
- The Company reserves the right, at any time and from time to time, to vary the minimum value of units at NAV to be withdrawn and/or the minimum balance of value of units to be maintained after such partial withdrawals, by giving written notice of 3 months in advance, subject to prior approval from IRDA.
- If the Wheel of Life portfolio strategy is chosen, partial withdrawal is allowed from each fund in the same proportion as the value of the units in each fund.

**Settlement Option**

Plan your maturity proceeds by exercising the Settlement Option with us. This facilitates you to receive your maturity proceeds in equal installments (payable yearly, half-yearly, quarterly or monthly, at your option) spread over a maximum period of 5 years.

The amount paid out in each installment will be the outstanding Fund Value at that date, divided by the number of outstanding installments.

No risk cover will be available during the settlement period. The Company, however, will deduct all the charges (except the mortality charge and rider premium charge, if any). No partial withdrawals or switches are allowed during the settlement period.

The policy will terminate on expiry of the settlement period.

**Non-Forfeiture**

If any due regular premium is not paid within the grace period in the first 3 policy years, the policy shall immediately lapse for the insurance cover including additional rider benefits, if any. However, during the period of lapsation, the policy shall continue to participate in the investment performance of the underlying funds, subject to deduction of all charges except mortality charge and rider premium charges, if any.

You may revive the policy within a revival period of 2 years from the due date of the first unpaid regular premium, subject to recovery of any due but unrecovered charges except mortality charge and rider premium charge, if any, from the due date of the first unpaid premium, failing which the policy shall be terminated and the Fund Value as on the date of termination, less surrender charge, shall be paid at the expiry of the revival period or at the end of the third policy year, whichever is later.

If all the due regular premiums have been paid for at least the first 3 consecutive years and subsequent premiums are unpaid, you will be given an opportunity to revive the policy within 2 years from the due date of the first unpaid premium. During this limited period of revival, the policy shall continue for full insurance cover including additional Rider Benefits, if any, (except UL WOP, if opted for) levying all appropriate charges by cancellation of units at the prevailing unit price till the Fund Value in respect of regular premium less surrender charge, if any, does not fall to an amount equivalent to one annual premium (NAV) across all the funds.

At the end of 2 years, i.e. period of revival, if the contract is not revived, you can opt to continue the policy with full insurance cover including additional Rider Benefits, if any, (except UL WOP, if opted for), subject to deduction of all charges till the Fund Value in respect of regular premium less surrender charge, if any, does not fall to an amount equivalent to one annual premium (NAV) across all the funds.

When the Fund Value in respect of regular premium less surrender charge, if any, falls to an amount equivalent to one annual premium or you do not opt to continue the policy after the revival period, the policy shall be terminated by paying the Fund Value as on date of termination less surrender charge, if any.

**Important Details of the Bajaj Allianz New UnitGain Plan**

Parameter	Details
Minimum Age at Entry	0 years, risk commences at age 7. (18 years in case of all Additional Rider Benefits)
Maximum Age at Entry	60 years (50 years in case of all Additional Rider Benefits)
Minimum Maturity Age	18 years
Maximum Maturity Age	75 years
Additional Rider Benefit Ceasing Age	65 years for all riders except UL WOP 70 years for UL WOP
Policy Terms	15, 20 and 25 years
Minimum Premium (for Male lives)	Rs. 10,000 per yearly installment, Rs. 5,000 per half-yearly installment, Rs. 2,500 per quarterly installment, Rs. 1,000 per monthly mode. Minimum top-up premium is Rs. 5,000.

Minimum Premium (for female lives)	Rs. 7,500 per yearly installment, Rs. 3,750 per half-yearly installment, Rs. 2,000 per quarterly installment, Rs. 750 per monthly mode. Minimum Top-up Premium is Rs. 5,000. (Monthly mode for both male and female lives is available through ECS and Salary Saving Scheme only.)
Minimum Sum Assured	0.5 * Policy Term * Annualized Premium
Maximum Sum Assured	Multiplier * Annualized Premium (Multiplier would depend on the age at entry and any riders chosen.)

*\*You can change the premium payment mode on any policy anniversary.*

**Free Look Period**

Within 15 days from the date of receipt of the policy, you have the option to review the terms and conditions & return the policy, if you disagree to any of the terms & conditions, stating the reasons for your objections. You will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred on medical examination and stamp duty charges. The refund paid to you will also be reduced / increased by the amount of any reduction / increase in the Fund Value, if any, due to a fall / rise in the unit price between the date of allocation and redemption of units (without reference to any premium allocation charges or charges).

**Days of Grace**

A grace period of 30 days for the yearly, half-yearly and quarterly modes and 15 days for the monthly mode, is allowed under the policy. Your policy remains in force for all insurance covers, if any, even if the due premiums are not paid during this period.

**Tax Benefits**

Premiums paid and benefits received will be eligible for tax benefits as per applicable tax laws.

As per the current tax laws:

- Premiums payable are eligible for tax benefits as per Section 80C of the Income Tax Act after deducting charges paid towards UL Critical Illness Benefit and UL Hospital Cash Benefit, if selected.
- Partial Withdrawals, Surrender Value, Death Benefit and Maturity Benefit are eligible for tax benefits as per Section 10(10D) of the Income Tax Act.
- The charges paid for UL Critical Illness and UL Hospital Cash Benefit are eligible for tax benefits as per Section 80(D) of the Income Tax Act.

In case of change in any tax laws relevant to the policyholder or the fund performance, the same will be applied as per regulations prevailing at that point of time.

**General Exclusion**

In case the life assured commits suicide within one year of the date of commencement/revival of the policy, the amount payable would be the value of the units in your account.

**Charges Under the Plan**

- **Policy Administration Charge:** Rs. 630 per annum, inflating at 5% every 1st of April, will be deducted at each monthly anniversary, by cancellation of units.
- **Fund Management Charge:** 1.75% p. a. of the NAV for Equity Growth Fund, Accelerator Mid-Cap Fund and Pure Stock Fund; 1.25% p.a. of the NAV for Equity Index Fund II and Asset Allocation Fund; 0.95% p.a. of the NAV for Bond

Fund and Liquid Fund. The Fund Management Charge is charged on a daily basis and adjusted in the unit price.

**Premium Allocation Charge:**

A certain percentage of each regular premium will be allocated to purchase units at the prevailing unit price. This is called the premium allocation rate. The balance is taken as Premium Allocation Charge. The premium allocation charges are as per the table below:

Years of Premium payment	premium allocation charges
1	55%
2 - 5	4%
6 - 13	2%
14 +	0%

Loyalty Units equivalent to 5.1% of the first year's Annualized Premium shall be allocated to the Unit Account at the end of each policy year starting from the fourth policy year till the end of the 13th policy year, provided all due regular premiums upto the date of each such allocation have been paid at the unit price as on the date of allocation. If all due premiums during a policy year have not been paid, then the Loyalty Units equivalent to 5.1% of the first year's Annualized Premium shall not be carried forward to the subsequent policy year.

All top up premiums have a premium allocation charge of 2%.

- **Switching Charges:** Three free switches\*\* would be allowed every year. Subsequent switches would be charged @ 5% of the switch amount or Rs. 100, whichever is lower, on each such occasion.

- **Miscellaneous Charge:** The miscellaneous charge would be Rs.100/- per transaction in respect of reinstatement, alteration of premium mode, increase / decrease in regular premium or issuance of a copy of the policy document.

**Surrender Charge:**

If any due regular premium is not paid within the grace period in the first 3 policy years, the surrender charge would be equal to the first year's Allocated Premium.

If the first 3 years' regular premiums have been paid in full, the surrender charge would be as follows: [1 - (1/1.06)^N ] \* first years' Annualized Premium. (Where N is 10 years, less the elapsed policy duration in years and a fraction thereof.) There is no surrender charge after 10 policy years. No surrender charge will be applied on units in respect of top-up premium.

- **Mortality Charges:** The mortality charge would vary according to the gender and attained age of the life assured at the time of deduction of the charge. This charge would be recovered through cancellation of units on a monthly basis and would be applied on Sum at Risk which is equal to Sum Assured less Fund Value. Sample standard mortality charges per annum per '000 Sum at Risk for male lives are given in the table below:

Age	20	30	40	50
Mortality Charge	1.57	1.74	2.82	6.53

- **Rider Premium Charges:** The charges for additional rider benefits selected shall be recovered through cancellation of units on a monthly basis.

\* All the charges, except the surrender charge, will be subject to any applicable service tax.

\*\* Three free switches mentioned will be switches between strategies or funds combined.

**Revision of charges**

After taking due approval from the Insurance Regulatory and Development Authority, the Company reserves the right to change the following charges:

- Fund Management Charge up to a maximum of 2.75% p.a. of the NAV for the Equity Growth Fund, Accelerator Mid-Cap Fund and Pure Stock Fund; 2.25% p.a. for the Equity Index Fund II and Asset Allocation Fund; 1.75% p.a. for the Bond Fund and Liquid Fund.
- Switching Charge upto a maximum of Rs. 200 per switch or 5% of the switching amount, whichever is lower.
- Miscellaneous Charge upto a maximum of Rs. 200/- per transaction.
- If the policyholder/life assured does not agree with any of the charges, he/she will be allowed to exit the plan at the prevailing price of units after applying surrender charge, if any.

**Risks of Investment in the Units of the Plan:**

- Unit-linked life insurance products are different from the traditional insurance products and are subject to the risk factors.
- The premium paid in the unit linked life insurance policies is 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 Allianz Life Insurance is only the name of the insurance company and Bajaj Allianz New UnitGain is only the name of the policy and does not in any way indicate the quality of the policy, its future prospects or returns.
- Please know the associated risks and the applicable charges from your policy document or by consulting the Company, your insurance agent or your insurance intermediary.
- Investor Selectable portfolio strategy and Wheel of Life portfolio strategy are the names of the portfolio strategies and Equity Index Fund II, Accelerator Mid-Cap Fund, Equity Growth Fund, Asset Allocation Fund, Bond Fund, Liquid Fund and Pure Stock Fund are the names of the funds offered under Investor Selectable portfolio strategy currently with Bajaj Allianz YoungCare and these do not in any manner indicate the quality of the respective portfolio strategies, funds, their future prospects or returns. These strategies or funds do not offer any guaranteed returns and there is no assurance that the objectives of these funds will be achieved.
- All benefits payable under the policy are subject to the tax laws and other financial enactments, as they exist from time to time.

**Why Bajaj Allianz Life Insurance?**

Bajaj Allianz Life Insurance Company Limited is a union between Allianz SE, the world's leading insurer, and Bajaj Finserv, one of India's most respected names. Allianz SE is a leading insurance conglomerate globally and one of the largest asset managers in the world. At Bajaj Allianz, we realize that you seek an insurer you can trust your hard-earned money with. Allianz SE, with more than 110 years of financial experience in over 70 countries, and Bajaj Finserv, trusted for over 55 years in the Indian market, are committed to offering you financial solutions that provide all the security you need for your family and yourself. At Bajaj Allianz, customer delight is our guiding principle. Ensuring world-class solutions by offering you customized products with transparent benefits supported by the best technology, is our business philosophy.

**Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:**

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 punishable with a fine that may extend to five hundred rupees.

**SECTION 45 of the Insurance Act, 1938**

"No Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose."

**Contact Details**

Bajaj Allianz Life Insurance Company Limited,  
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.  
Tel: (020) 6602 6777. Fax: (020) 6602 6789.

**DISCLAIMER:**

This brochure contains only a summary of the product features. The policy document is the conclusive evident of contract and provides in detail all the conditions and exclusions related to Bajaj Allianz New UnitGain. This brochure should be read in conjunction with the Benefit Illustration and Policy Document.

Please ask for the same along with the quotation.

For any queries please contact the numbers mentioned below				
Toll free	BSNL	Tata	Bharti	Reliance
	1800 233 7272	1800 209 7272	1800 103 7272	1800 3000 7272
For any other			email : life@bajajallianz.co.in chat : bajajallianzlife.co.in/chat url : www.bajajallianzlife.co.in	
Tel. : 020-30587888			Standard STD charges apply	

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G.E. Plaza, Airport Road, Yerawada, Pune - 411 006. Tel: (020) 6602 6777.  
Fax: (020) 6602 6789. email: life@bajajallianz.co.in Visit us at: www.bajajallianzlife.co.in

Unique Identification Number (UIN):	Bajaj Allianz New UnitGain: 116L020V03	ULADB: 116A013V01	UL APT/PDB: 116A014V01
	UL CI: 116A015V01	UL HCB: 116A016V01	UL WOP: 116A019V01
	UL FIB: 116A018V01	UIN: 116A021V01	

Please draw your cheques/demand drafts in favour of "Bajaj Allianz Life Insurance Company Limited"



Insurance is the subject matter of the solicitation.



Unit Linked Insurance Plan

Life

Individual



## New UnitGain

Bajaj Allianz New UnitGain

An investment plan that creates value for every rupee you invest.



Bajaj Allianz Life Insurance Company Limited

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