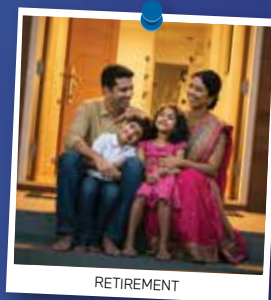




THE ONE STOP ULIP THAT TICKS OFF EVERY LIFE GOAL



A Unit-Linked Non-Participating Individual Life Savings Insurance Plan



RETIREMENT



EDUCATION



HOME

KEY ADVANTAGES



Get potentially high market linked returns



Stay Invested, Get Rewarded - Loyalty Additions Start from 16th Policy Year²



Return of premium allocation charges with 7% p.a. guaranteed⁵ compounding growth⁵



Second income made easy with Systematic Partial Withdrawals⁶



Get Return of Mortality charges¹



Tax-free⁴ Fund Switching

MATURITY BENEFIT

Fund Value shall be payable to you on Maturity Date provided life assured is alive.

You will have an option to receive the Maturity Benefit as lump-sum or as a systematic payout for a maximum of five years under Settlement Option.

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 Higher of:

- Prevailing Sum Assured, including top-up sum assured, if any
- Fund Value as available on date of intimation of death
- Guaranteed⁵ Death Benefit i.e. 105% of Total Premiums Paid[#] till the date of death, including top-up premium

The policy will terminate on the date of intimation of death of the life assured.

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.

ADDITIONS TO THE FUND

- Guaranteed⁵ Wealth Booster⁵**
 - Premium Allocation Charges deducted during the policy term are accumulated at a guaranteed⁵ rate of 7% per year (compounded annually) and will be added to your fund value at the end of the 15th policy year.
 - Guaranteed⁵ Wealth Booster⁵ will be added in the form of additional units to your fund value and in the same proportion as your fund value
 - Guaranteed⁵ Wealth Booster⁵ will not be applicable if the policy is surrendered, discontinued or paid-up
 - Guaranteed⁵ Wealth Booster⁵ will not be applicable to premium allocation charges deducted with respect to top-up premiums
 - Bajaj Life Supreme Horizon has an effectively zero premium allocation charge⁵ since deducted premium allocation charges accumulated at a guaranteed⁵ rate of 7% per year (compounded annually) will be added back to fund value as Guaranteed⁵ Wealth Booster⁵
- Loyalty Additions²**

At the end of every year from the 16th policy year till the end of policy term, additional units will be added to your fund value as Loyalty Additions²

 - Loyalty Additions² will be 0.25% of the average fund value of the last 3 years (including the current year)
 - Loyalty Additions² will not be applicable to Top-up premiums paid or Top-up Premium Fund Value
 - Loyalty Additions² will not be applicable if the policy is surrendered, discontinued or converted to paid-up
 - Loyalty Additions² will be added to Fund Value in the same proportion as your fund value
- Return of Mortality Charge¹ (ROMC)**

Life cover charges deducted during the policy term shall be added back to your fund as per the table given below –

Additions to the Fund	Return of Mortality Charge ¹
15 th	100% of the Mortality Charge ¹ deducted till 15 th year
Every 5 th Policy year after 15 th policy year and before maturity	100% of Mortality Charges ¹ deducted in the last 5 policy years
At Maturity	100% of the Mortality Charges ¹ deducted minus mortality charges already returned

- 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 Charges¹ will not be applicable if the policy is surrendered, discontinued or converted to paid up.
- Return of Mortality Charge¹ will be added in the form of additional units and in the same proportion as your fund value

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:

Regular/limited pay	Annual	Year 1	12%
		Year 2,3	4.5%
		Year 4,5	4%
	Non-Annual	Year 1	9%
		Year 2,3	4.5%
		Year 4,5	3%
Annual and Non Annual		Year 6 onwards	0%
Single pay		Year 1	4%

For Top-up premium: 2% of Top-up premium

2. Policy Administration Charge

This charge will be deducted at each monthly anniversary by cancellation of units at prevailing unit price.

Mode	As % of Annualized/Single Premium		
	1 st to 5 th Year	6 th Year to 20 th Year	21 st Year onwards
Regular/limited pay	0.09% p.m.	0.20% p.m.	Nil
Single Pay	0.05%		Nil

The maximum Policy Administration Charge cannot exceed the cap as allowed by IRDAI from time to time. Currently, the maximum Policy Administration Charge is Rs.500 per month.

3. Fund Management Charge

Fund Management Charge is applicable and will be adjusted from the NAV on a daily basis. The following Fund Management Charge will be applicable as per the fund selected and this charge will be a percentage of the Fund Value.

Fund	Fund Management Charge per annum
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%
Flexi Cap Fund	1.35%
Sustainable Equity Fund	1.35%
Dynamic Asset Allocation Fund	1.35%
Small Cap Fund	1.35%
Midcap Index Fund	1.35%
SmallCap Quality Index Fund	1.35%
Nifty Alpha 50 Index Fund	1.35%
Nifty 200 Alpha 30 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%
Focused 25 Fund	1.35%
Pure Stock Fund II	1.30%
Asset Allocation Fund II	1.25%
Bluechip Equity Fund	1.25%
Liquid Fund	0.95%
Bond Fund	0.95%
Individual Short Term Debt Fund	0.95%
Debt Plus Fund	0.70%
Discontinued Life Policy Fund	0.50%

4. 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.
- All the above-mentioned charges will be subject to applicable Goods & Service Tax (GST) and Cess.

PRODUCT AT A GLANCE

Parameter	Details						
Minimum Age at Entry	0 Years Risk cover will commence immediately on date of commencement of policy (irrespective of the age of life assured), and, in the case of minor life assured, policy will vest on the life assured on the attainment of majority (i.e., age 18 years)						
Maximum Age at Entry	Regular/Limited Pay: 60 years Single Pay: 70 years						
Minimum Age at Maturity	18 Years						
Maximum Age at Maturity	Whole Life						
Policy Term	15,20,25,30,40 and Whole Life						
Premium Payment Term	5 years upto 75 years minus entry age, Single Pay						
Minimum Sum Assured		For Age at Entry Below 50 Years		For Age at Entry 50 Years and Above			
	Regular/Limited Pay	7 times Annualized Premium		5 times Annualized Premium			
	Single Pay	1.25 times Single Premium		1.10 times Single Premium			
	Top-up premiums	1.25 times Top-up Premium		1.10 times Top-up Premium			
Maximum Sum Assured	For Policy Term- 15,20,25,30 and 40 years						
	Age at Entry (in Years)	0 to 30	31 to 40	41 to 45	46 to 60	61 to 70	
	Regular Premium	30 times Annualized Premium	25 times Annualized Premium	15 times Annualized Premium	10 times Annualized Premium	NA	
	Single / Top-up Premium	1.25 times Single/Top-up Premium					
For Policy Term- Whole Life Regular/Limited Premium: 10 times Annualized Premium Single/Top-up Premium: 1.25 times Single/Top-up Premium							
Minimum and Maximum Premium	Premium Payment Frequency	Regular/Limited Pay				Single Pay	Top-up
		Annual	Half Yearly	Quarterly	Monthly		
	Minimum	Rs.12,000	Rs.6,000	Rs.4,000	Rs.1,000	Rs.20,000	Rs.5,000
	Maximum	No Limit, As per Board Approved Underwriting Policy (BAUP)					
Quarterly & Monthly Premium payment frequency will be available under auto-debit options as approved by RBI							

SAMPLE ILLUSTRATION

Pawan, a 40 years old IT engineer, has invested in Bajaj Life Supreme- Horizon to meet his Life Goals. He has invested a Premium of Rs.5,00,000 p.a for a premium paying term of 10 years. He has chosen Whole Life as Policy term. He has opted for a sum assured of Rs.50 Lakhs. The total premiums paid by Pawan will be Rs.50,00,000. Let's see the benefits available under the Policy.

MATURITY BENEFIT

At Assumed Return ¹	Additions to the Fund			Fund Value at the end of 60 th Policy Year (in ₹)
	Guaranteed ⁵ Wealth Booster ⁵ (in ₹)	Total Loyalty Additions ² (in ₹)	Return of Mortality Charges ¹ (ROMC) (in ₹)	
	At the end 15 th year		At end of 15 th year	
of 8%	3,64,921	64,58,015	40,642	19,20,18,659**
of 4%	3,64,921	14,71,962	47,190	2,39,49,552**

DEATH BENEFIT

In case of Pawan's unfortunate death at the end of 30th policy year, the Death Benefit, based on the assumed investment returns, are as per the table given below.

At Assumed Return [^]	Death Benefit at 30 th policy year (in ₹)
of 8%	2,63,31,682**
of 4%	1,01,51,183**

The Death Benefit is subject to a minimum of the guaranteed⁵ benefit, which is 105% of the total Premiums paid, till the date of death.

**All figures are in rupees. The returns indicated at 4% and 8% are illustrative and not guaranteed, subject to Policy terms & conditions and do not indicate the upper or lower limits of returns under the Policy.

The above illustrations are considering investment is in the "Pure Stock Fund II"

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 provisions 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 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

Goods and Service Tax is charged based on type of Policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.

Notes:

¹Return of Mortality Charges will be excluding any extra Mortality charge & or Goods & Service Tax/any other applicable tax levied on the Mortality charge deducted, subject to changes in tax laws. 100% Return of Mortality Charges (ROMC) shall be added back to the fund value at the end of 15th policy year and in every 5th policy year after that before maturity. At maturity 100% ROMC shall be paid.

²Loyalty Additions will be added into the Regular/single Premium Fund Value and will be 0.25% of the average fund value of the last 3 years (including the current year) at the end of every year starting from the 16th policy year till the end of policy term.

⁵Conditions 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.

⁶Available after 5 year lock in period

⁴Tax benefits as per prevailing Section 10(10D) and Section 80C (under old tax regime) of the Income Tax Act shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy

[#]Total Premiums paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

⁵The term "effectively zero premium allocation charge" is used as the deducted premium allocation charges are added back to the fund value at the end of the 15th policy year, after accumulating at a growth rate of 7% per year provided the policy is in-force. This shall exclude premium allocation charges deducted for top up premiums and GST on premium allocation charges

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, 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 : customercare@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 (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 Supreme, A Unit-linked Non-Participating Individual Life Savings Insurance Plan (UIN:116L211V01) 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 | Horizon is one of the variants available with Bajaj Life Supreme.