

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

Bajaj Allianz YoungCare Plus

Bajaj Allianz Life Insurance presents a plan that takes care of you and the financial requirements of your loved ones after you. Bajaj Allianz YoungCare offers you a unique way to reassure yourself that you have taken care of the ones you cherish. This unique policy allows your loved ones to live comfortably, even if something were to happen to you.

Bajaj Allianz YoungCare Plus ensures a safe financial future with prospects of attractive returns and guaranteed life cover. Only to make sure that when your life changes, your plans can still stay the same as always.

A plan that's made 'Just for you'

- It is a gift of a lifetime to your loved one, who has been nominated by you to receive the benefits under the policy.
- Loyalty Units to enhance your Fund Value every year from the sixth policy year.
- Get a guaranteed Sum Assured, plus we will continue to pay premium on your behalf, in case of your unfortunate death or on being diagnosed to be suffering from specified Critical Illnesses, whichever occurs first.
- 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) till maturity even after the payment of the Sum Assured as part of death or Critical Illness benefit.
- Under the Investor Selectable Portfolio Strategy, if you want to manage the mix of assets for your policy on your own, you have a choice of 7 other investment funds, with complete flexibility to switch money from one fund to the other, to manage your investments better.
- Your policy continues to participate in the investment performance of the fund(s) even if you are not able to pay the premium for 3 full years.
- Flexibility of partial withdrawals at any time after 3 years from the commencement of the policy, provided 3 full years' premiums are paid.
- Option to pay top up premiums any time during the tenure of your policy, to further enhance your savings.
- Option to choose accidental permanent total/partial disability benefit as an additional rider benefit, to provide assurance to your family.

How does the plan work?

Premiums paid by you, net of the premium allocation charge, if any, are invested in fund(s) of your choice and units are allocated depending on the unit price of the fund(s). The Fund 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.

'Bajaj Allianz YoungCare Plus' offers you the following cover choices:

Minimum Sum Assured = Five times the Annualized Premium.

Maximum Sum Assured = Half of the Policy Term times Annualized Premium

Death/ Critical Illness Benefit

- In case of death or critical illness of the life assured, whichever occurs first, the following benefits shall be payable:
 - Sum Assured payable immediately.
 - All future regular premiums falling due from the date of death or date of diagnosis of critical illness, whichever occurs first, till the end of the policy term, shall be allocated by the Company to the various funds, as had been chosen by you, on the premium due dates.

The policy will continue with nil Sum Assured till maturity after the death or earlier occurrence of critical illness of the life assured or till early surrender of the policy.

After the death of the life assured, the nominee or appointee, if nominee is a minor, shall have the right only to receive the policy proceeds by way of partial withdrawal, surrender or whole fund value at maturity date.

- If the company has already paid the above benefits on critical illness, then nothing is payable on death of the life assured.
- If 3 years' regular premium has not been paid and the policy has lapsed, then the benefit payable on death or critical illness of the life assured, whichever occurs first, will be the Fund Value and in such case, the policy will terminate

Critical Illness means First Heart Attack, Coronary Artery Disease (requiring Surgery), Stroke, Cancer, Kidney Failure, Major Organ Transplant, Multiple Sclerosis, Aorta Graft Surgery, Primary Pulmonary Hypertension, Alzheimer's Disease and Paralysis.

Loyalty Units

If your policy is not terminated, we shall allocate loyalty units equal to the following percentage of fund value in respect of regular premium, at the end of every policy year starting from the 6th policy year:

Policy Year	Percentage of Fund Value in respect of regular premium (%)
6 to 10	0.10
11 to 15	0.25
16 to 20	0.30
21 to 30	0.35

No loyalty units will be allocated on Fund Value in respect of top up premium.

Maturity Benefit

On maturity, the Fund Value will be paid to the policyholder, or in case of death of life assured, to the nominee.

Surrender Benefit

- The surrender value of the policy will be equal to the fund value less surrender charge, if any.
- At any time after three years from the date of commencement of the policy, provided due premiums for first three policy years have been paid, you have the option to avail surrender benefit by complete surrender of units.
- Further, if the first three years' regular premiums have not been paid and the policy has lapsed, the surrender value, if any, would be payable at the expiry of the revival period or at the end of the third policy year, whichever is later.

Additional Rider Benefits available

You can opt to avail of the following additional rider benefits in the form of riders:

- UL Accidental Permanent Total / Partial Disability Benefit Rider (ULAPTDB) (Please refer to the additional rider benefits brochure for more details.)
- You have the flexibility to add or remove this rider at any policy anniversary, subject to rider terms and conditions.

Fund Value: The Fund Value is equal to the number of units under your 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.

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 value of assets is too uncertain. In such circumstances, we may defer the valuation of assets for upto 30 days until we feel that certainty as to the value of assets is resumed. The deferral of valuation of assets will be with prior consultation with the IRDA.

Currently, the cut-off time is 3.00 p.m. for applicability of 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 the 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 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 the 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 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 YoungCare Plus 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*	GSecs, 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	0%-100%	0%-100%	0%-100%	High

	economic conditions. The fund will adjust its weights in equity, debt and 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%. 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

- Under this Portfolio Strategy, you will not have the option to switch units or change the proportion of premium to various funds.

Sample Illustration*

Age	Maturity Age	Policy Term	Premium Per Month	Sum Assured	Fund Value at maturity @ 6%	Fund Value at maturity @ 10%
30	60	30	2,000	360,000	1,161,228	2,521,381
			10,000	1,800,000	6,151,687	13,276,481
			20,000	3,600,000	12,437,208	26,862,105
35	60	25	2,000	300,000	791,464	1,464,556
			10,000	1,500,000	4,183,940	7,715,111
			20,000	3,000,000	8,461,069	15,619,002

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

Unmatched flexibility to suit your changing requirements

Bajaj Allianz YoungCare Plus offers you unmatched flexibility to suit the policy according to your requirements.

Flexibility to manage your investments

This plan provides you with the following flexibilities to suit your changing requirements:

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. The nominee shall have no right to switch units between portfolio strategies or from one fund to another fund.

Flexibility to Decrease Annualized Premium:

- You have the option to decrease the annualized premium amount at any policy anniversary after 3 policy years, provided all due regular premiums have been paid.
- The premium allocation rate in any year would depend on the revised annualized premium paid in that year.
- The annualized premium can be reduced to the minimum premium for this plan.
- A decrease in annualized premium will result in a proportional decrease in the Sum Assured such that the relationship between the annualized premium and Sum Assured as at inception is maintained.

- The death benefit and critical illness benefit will be based on revised regular premium and revised Sum Assured.

Flexibility to pay top up premiums:

- We offer you the flexibility to pay a top up premium at any time, provided all due regular premiums have been paid and provided that the total amount of top up premium paid or proposed to be paid does not exceed 25% of the total regular premium paid till date.
- The top up premium would be treated as a single premium and will not affect the Sum Assured under the base plan. The Fund Value in respect of top up premium would be maintained separately from the regular premium Fund Value.
- The minimum amount of top up premium payable is Rs. 5,000.
- 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.
- Payment of top up premium shall not be allowed after the death of the life assured.

Assurance for you

Even if you forget to pay your premium, after 3 years' regular premiums are paid, you have an option to continue the policy for full insurance cover.

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 Fund Value in respect of the regular premium, less surrender charges, does not fall to an amount equivalent to one annual premium under the policy.

Partial withdrawal option

Anytime after 3 years from the date of commencement of the policy provided regular premiums for 3 full years' have been paid, you / your nominee have the option to partially withdraw units from fund(s) subject to following conditions:

- The minimum amount of withdrawal is Rs. 5,000.
- The maximum partial withdrawal allowed shall be equal to Fund Value minus two annual premiums, which means that a minimum Fund Value of two 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 premium 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 top up premium is made in the last 3 policy years.
- No charge is applicable on partial withdrawals either from top up premium units or from regular premium units.
- We may 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, subject to prior approval from IRDA.
- After the death of the life assured, the nominee (or appointee if the nominee is a minor) shall be allowed to make one partial withdrawal only during a policy year up to a maximum of 25% of the existing Fund Value.
- 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.

Non-Forfeiture

Discontinuance of due regular premiums within 3 years of inception of the policy

- 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 lapse, 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 un-recovered 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 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.

Discontinuance of due regular premiums after paying at least 3 consecutive years' regular premiums

- If all the due regular premiums have been paid for at least the first 3 consecutive years and subsequent premium is not paid, 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, 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. the period of revival, if the contract is not revived, you can opt to continue the policy with full insurance cover, 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 YoungCare Plan

Parameter	Details
Minimum Age at Entry	18
Maximum Age at Entry	Age attained 50
Maximum Maturity Age	65 years
Minimum Term	10 years
Maximum Term	30 years or Age at Entry less Maximum Maturity Age of 65, whichever is less
Minimum Premium	Rs. 20,000 per yearly installment, Rs. 10,000 per half-yearly installment, Rs. 5,000 per quarterly installment, Rs. 2,000 per monthly mode (Monthly mode is available through ECS and Salary Saving Scheme only). Minimum top up premium is Rs. 5,000.

*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 & conditions and 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 or increased (as applicable) by the amount of any reduction or increase in the Fund Value, if any, due to a fall or rise in the unit price between the date of allocation and redemption of units (without reference to any premium allocation rate or charges).

Days of Grace

A grace period of 30 days for the yearly, half-yearly and quarterly modes and of 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.

Revival of the Policy

It is possible to revive a policy that has lapsed due to non-payment of premiums within 2 years from such date of lapse. You have to give a written application to the Company to revive the policy with all due unpaid regular premiums. The revival will

be effected subject to underwriting. We may disallow the revival of the policy on the original terms and conditions.

Termination Conditions

This policy shall automatically terminate on the earlier occurrence of any of the following events:

- The units in the policy are fully surrendered;
- The Fund Value in respect of regular premium less surrender charge falls to an amount equivalent to one annual premium, provided regular premiums have been paid for 3 full years;
- Upon the policy remaining lapsed for 2 years or remaining lapsed till the end of the third policy anniversary, whichever is later;
- On death of the life assured, provided the policy has lapsed;
- On the maturity date.

Fund Access - Loan

Loan is not available under this plan.

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.
- Partial Withdrawals, Surrender Value, Critical Illness Benefit, Death Benefit and Maturity Benefit are eligible for tax benefits as per Section 10(10D) of the Income Tax Act.
- The charge paid for UL APTPDB rider benefit is eligible for tax benefits as per Section 80(D) of the Income Tax Act.
- In case of change in any tax laws relevant to you or the fund performance, the same will be applied as per regulations prevailing at that point of time.

Exclusions

Death Benefit 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.

Critical Illness Benefit Exclusion

No benefit shall be payable if any critical illness of the life assured is directly or indirectly caused by, related to or arises from:

- Any critical illness which existed at or occurred within 6 months of the date of commencement of risk or of the date of revival;
- The life assured committing or attempting to commit a criminal act whether alone or with others;
- AIDS, any AIDS-related illness or HIV infection;
- The life assured's actual or attempted self injury whilst sane or insane;
- War, invasion, civil war, rebellion or riot;
- The life assured being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner;
- The life assured's participation in any naval, military or air force operation or participation in any dangerous or hazardous sport, competition or riding or driving in any form of race or competition;
- The life assured's participation in aviation, gliding or any form of flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable;
- The life assured's failure to seek or follow medical advice.

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, Pure Stock Fund and Accelerator Mid-Cap 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:

Annual Premium size (Rs.)	Premium Allocation Charge for Premium Payment due in		
	Policy Year 1	Policy Year 2 to 10	Policy Year 6 and above
20,000 99,999	60%	3%	Nil
100,000 1,99,999	55%	3%	Nil
2,00,000 4,99,000	50%	3%	Nil
5,00,000 -9,99,999	35%	3%	Nil
10,00,000 and above	25%	3%	Nil

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 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 frequency or mode, decrease in regular premium or issuance of copy of 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 will be 60% of the first years' Annualized Premium.
 - If first 3 years' regular premiums have been paid in full, the surrender charge will be as follows:
 - [1-(1/1.10)^N] * First Years' Annualized Premium. where N is 10 years less the elapsed policy duration in years and fraction thereof. This surrender charge is applied during the first 10 policy years only.
 - 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 the sum at risk, which is equal to the sum assured plus 0.86364 * sum of future regular premiums falling due till outstanding premium term.
 - Sample standard mortality charges per annum per thousand of sum at risk for male lives are given in the table below:

Age	20	30	40	50
Mortality charge per annum per thousand of sum at risk for male lives	1.482	1.920	5.079	15.767

- Rider Premium Charges:**
 - The rider premium charge will be deducted for UL Accidental Permanent Total / Partial Disability Benefit Rider (if opted for by you).
 - This charge would 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 portfolio strategies or funds combined.

Revision of charges

After taking due approval from the IRDA, we reserve 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 and Accelerator Mid-Cap 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.
- The charges for critical illness benefit, which are built into the mortality charge, are guaranteed for five (5) years from the date of commencement of the policy. The Company may review and change the charges and/ or terms and conditions related to critical illness from time to time and to that extent, the mortality charge may be revised.

If you disagree with any of the charges, you will be allowed to exit the plan at the prevailing unit price after applying surrender charge, if any.

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 under 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 life assured/policyholder is responsible for his/her decisions.
- Bajaj Allianz Life Insurance is the name of the insurance company and Bajaj Allianz YoungCare Plus is the name of the policy and does not in any way indicate the quality of the product, 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 do not in any manner indicate the quality of the respective portfolio strategy, funds their future prospects or returns.
- The investments in the units are subject to market and other risks and there can be no assurance that the objectives of any of the funds will be achieved.
- The Investor Selectable portfolio strategy and Wheel of Life portfolio strategy and Equity Growth Fund, Equity Index Fund II, Accelerator Mid-Cap Fund, Asset Allocation Fund, Bond Fund and Liquid Fund do not offer a guaranteed or assured return.
- 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.

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

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SMS LIFE @ 56070

For any queries please contact the number mentioned below

Toll free	BSNL	Tata	Bharti	Reliance
	1800 233 7272	1800 209 7272	1800 103 7272	1800 3000 7272

For any other

Tel. : 020-30587888 Standard STD charges apply

email : life@bajajallianz.co.in
chat : bajajallianzlife.co.in/chat
url : www.bajajallianzlife.co.in

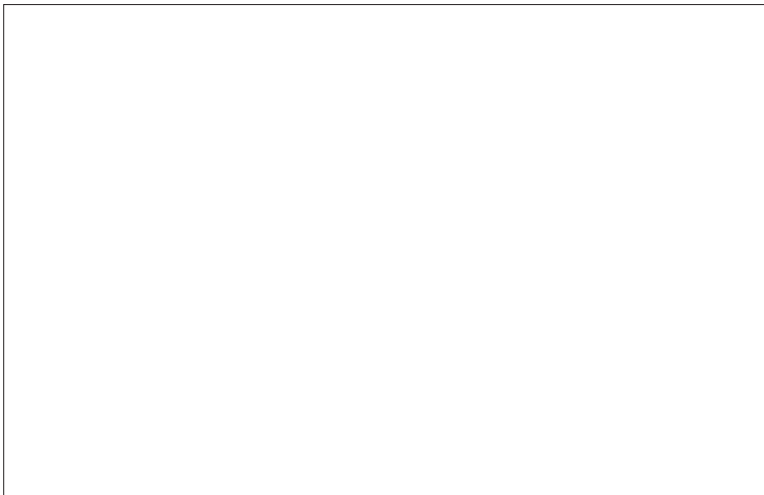
DISCLAIMER:

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 YoungCare Plus. This brochure should be read in conjunction with the Benefit Illustration and Policy Document.

Please ask for the same along with the quotation.

Unique Identification Number (UIN)	Bajaj Allianz YoungCare Plus: 116L057V01	UL APT/PDB: 116A014V01
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Please draw your cheques/demand drafts in favour of "Bajaj Allianz Life Insurance Company Limited"



Insurance is the subject matter of the solicitation.



YoungCare Plus
Bajaj Allianz YoungCare Plus
Education and growth plans for your little angles.