

WEALTH CREATION WITH A SAFETY NET

Let your dreams grow, while your
loved ones stay protected.

PRESENTING



A UNIT LINKED, NON-PARTICIPATING
INDIVIDUAL SAVINGS LIFE INSURANCE PLAN



Life Cover up to 100 Times
your Annualized Premium[#]



Market-Linked Returns
on your Investment



Loyalty Boosters
on Maturity^{\$}



**Shield your dreams today.
Know more.**

bharti
LIFE INSURANCE

T&C Apply. Life insurance coverage is available.

THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

[#]Annualized premium shall be premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any

^{\$}Provided the policy is in-force and all due premiums have been paid

Bharti Life Dream Shield Plus

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



In this Policy, the Investment risk in the investment portfolio is borne by the Policyholder

ALL UNIT LINKED POLICIES ARE DIFFERENT FROM TRADITIONAL INSURANCE POLICIES AND ARE SUBJECT TO DIFFERENT RISK FACTORS. IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

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

About Us

Bharti Life Insurance Company Limited is a subsidiary of Bharti Life Ventures Private Limited (Bharti Group Company), a business group in India with interests in telecom, agri business and retail. As we further expand our presence across the country with large network of distributors, we continue to provide a varied range of products and service offerings to cater to specific insurance and wealth management needs of customers. Whatever your plans in life, you can be confident that Bharti Life will offer the right financial solutions to help You achieve them.

As you strive to live life to the fullest, the unpredictability of life can often cast doubts on your dreams. However, with our high death benefit cover with Unit Linked Insurance Plan, those dreams can now become a reality without the burden of worry.

At Bharti Life, we understand this and to ensure You are well protected to realize your dreams while securing your family's future, we present to You **Bharti Life Dream Shield Plus** – A term oriented Unit Linked Insurance Plan. This plan offers you a comprehensive financial solution that gives you life cover up to 100 times of your premium and helps build wealth over the long term to ensure that You and your family fulfill all your aspirations.

Key Highlights of Bharti Life Dream Shield Plus

1 Upto 3X Return of mortality charges: 100% to 300% of mortality charges (depending upon the policy term) deducted during the policy term shall be added back to the fund value from end of 11th policy year

2 Milestone Benefit: A percentage of Fund Value is added into the fund at the end of every five years, starting from 10th year onwards until 5 years preceding to the maturity as Milestone benefit

3 Loyalty Booster: Loyalty Booster shall be added to the Policy as percentage of average Fund Value of the three years preceding the date of maturity, depending upon the Policy Term.

4 Multiple Premium payment and Policy term options to choose from

5 Multiple Investment Strategies to suit your Financial needs: The plan lets You choose from 2 investment strategies - Dynamic Fund Allocation and Systematic Transfer Plan along with multiple fund options basis the financial goals and risk-return potential.

6 Tax benefits: You may avail the tax benefits on the premiums paid and the benefits received; subject to the prevailing tax laws. The tax benefits are subject to change as per change in Tax laws from time to time.

Bharti Life Dream Shield Plus

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Plan at a Glance

Parameter	Eligibility																																			
Minimum/Maximum age at entry (Age Last Birthday)	<table><tr><th>Parameters</th><th>Minimum</th><th>Maximum</th></tr><tr><td>Entry Age</td><td>18 years</td><td>60 years</td></tr><tr><td>Maturity Age</td><td>33 years</td><td>100 years</td></tr></table>	Parameters	Minimum	Maximum	Entry Age	18 years	60 years	Maturity Age	33 years	100 years																										
Parameters	Minimum	Maximum																																		
Entry Age	18 years	60 years																																		
Maturity Age	33 years	100 years																																		
Premium Modes	Annual, Semi-Annual, Quarterly and Monthly ^s																																			
Minimum Premium	Rs. 1,00,000/- p.a. (annual); Rs. 1,20,000/- p.a.(semi-annual, quarterly and monthly modes);																																			
Maximum Premium	No Limit, subject to Board Approved Underwriting Policy																																			
Minimum Sum Assured	Rs. 8,00,000/-																																			
Maximum Sum Assured	No limit, Subject to Board Approved Underwriting Policy																																			
Policy Term & Premium Payment Term	<p>The following Policy Terms and corresponding Premium Payment Terms (PPTs) are available under the product:</p> <table><tr><th>PPT/PT</th><td>15</td><td>20</td><td>25</td><td>30</td><td>35</td><td>40</td></tr><tr><td>6</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>7</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>10</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr><tr><td>12</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr></table>	PPT/PT	15	20	25	30	35	40	6	✓	✓	✓	✓	✓	✓	7	✓	✓	✓	✓	✓	✓	10	✓	✓	✓	✓	✓	✓	12	✓	✓	✓	✓	✓	✓
PPT/PT	15	20	25	30	35	40																														
6	✓	✓	✓	✓	✓	✓																														
7	✓	✓	✓	✓	✓	✓																														
10	✓	✓	✓	✓	✓	✓																														
12	✓	✓	✓	✓	✓	✓																														
Gender	Male, Female, Transgender																																			

[§]Payable through auto pay only.

Bharti Life Dream Shield Plus

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



Key Benefits with Bharti Life Dream Shield Plus

1. Death Benefit

Upon death of the Life Insured, provided the policy is in-force and all due premiums till the date of death have been paid, the Death Benefit will be payable on intimation of death.

Death Benefit, which is the highest of:

- Sum assured less applicable partial withdrawals[#] amount from the Fund value
- Policy Fund Value as on date of intimation of death of the Life Insured
- 105% of all total premiums paid as on date of death less applicable partial withdrawal[#] amount from the fund value

[#]Partial Withdrawals made from the Fund Value during the two years' period immediately preceding the date of death of the life insured is referred to as the Applicable Partial Withdrawals.

Where, the Sum Assured is as defined as Annualized Premium x Death Benefit Multiple (DBM)^{\$}

^{\$}The DBM is subject to a minimum of 8 times and a maximum subject to Board Approved Underwriting Policy.

Annualized premium shall be premium amount payable in a year excluding the taxes, rider premiums and underwriting extra premium on riders, if any

The Policy shall terminate upon payment of Death Benefit. In case of the death of the Life Insured during the grace period allowed for payment of due premium, the Death Benefit (as defined above) shall be payable, and the Policy will be terminated. The nominee will not have any rights or obligations except to receive the benefits under the policy

The risk coverage will start from the Date of Commencement of Risk for all lives.

In case of the death of the Life Insured while the policy is in a discontinuance status and the monies are a part of the 'Discontinued Policy Fund', the Policy Fund Value as on the date of intimation of death shall be payable and the policy will terminate.

In case of the death of the life insured during the Settlement Period, the Higher of existing Policy Fund Value as on date of intimation of death or 105% of total premiums paid at the time of death shall be payable to the beneficiary and the policy will terminate.

2. Maturity Benefit

Policy Fund Value as on date of maturity is paid as Maturity benefit. Fund Value is defined as the total value of units in a segregated fund i.e. total number of units under a policy multiplied by the Net Asset Value (NAV) per unit of that fund.

Milestone Benefits: Provided the policy is in-force and all due premiums have been paid, the Milestone Benefits will be credited to the Fund at the end of each of the applicable policy years during the Policy Term until 5 years preceding to the maturity. Milestone benefit will be allocated to the Policy by creating additional Units across Investment Funds, in the same proportion as the investment fund allocation instruction then in effect. Once added, they will become payable along with the Policy Fund Value. Milestone benefit shall not be credited to Policies in Paid-up status.

Schedule is given below:

End of Policy Year	Milestone Benefits (% of Fund Value)
10	1.50%
15	1.50%
20	2.00%
25	2.00%
30	2.50%
35	2.50%

Return of Mortality charges (RoMC):

Subject to Policy being in force and all due premiums being paid, 100% to 300% (depending upon the policy year) of Mortality charges (excluding any extra Mortality charge & or any other applicable tax/cess levied) deducted during the Policy term will be credited into the Fund Value. At the end of each month starting from the 11th Policy year, a multiple (as provided in the table below) of the Mortality Charge excluding Goods & Services Tax and cess and underwriting extra charge; deducted in the month which is 120 months prior shall be added to the Policy Fund Value in the form of additional units.

For eg- the 1st Policy month's Mortality Charge shall be added back to the Fund Value in the 121st Policy month; the 2nd Policy month's Mortality Charge shall be added back to the Fund Value in the 122nd Policy month; the 3rd Policy month's Mortality Charge shall be added back in 123rd Policy month; and so on until the end of the Policy Term.

RoMC will be allocated to the Policy by creating additional Units across Investment Funds, in the same proportion as the investment fund allocation then in effect. RoMC shall not be credited in case of Surrender, Discontinued or Paid-up Policy. RoMC is applicable to be paid on Reinstated policies

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Policy Years	Multiple of Mortality Charges
11 to 20 years	1X of Mortality charges collected during 1st to 10th policy year shall be added back to the Fund Value
21 to 30 years	2X of Mortality charges collected during 11th to 20th policy year shall be added back to the Fund Value
31 to 40 years	3X of Mortality charges collected during 21st to 30th policy year shall be added back to the Fund Value

Loyalty Boosters :

Provided the policy is in-force and all due premiums have been paid, Loyalty Booster will be credited to the Fund at the Date of Maturity. Loyalty booster will be allocated to the Policy by creating additional Units across Investment Funds, in the same proportion as the investment fund allocation instruction then in effect. Once added, they will become payable along with the Policy Fund Value. Loyalty booster shall not be credited to Policies in Paid-up status.

The Loyalty Booster shall be added to the Policy as a percentage of the average Policy Fund Value of the three years preceding the Date of Maturity depending upon the Policy Term.

The Loyalty Booster factors are as follows –

Policy Term (in years)	Loyalty Booster (@maturity)
15	3.5%
20	7.0%
25	9.0%
30	11.0%
35	11.0%
40	11.0%

3. Settlement Option

On Maturity You may choose to receive the Policy Fund Value as:

- Option 1 - A lumpsum payment on the date of maturity
- Option 2 - At regular intervals chosen by You, during the Settlement Period as defined below
- Option 3 - A combination of the above

In case of options 2 or 3, the inherent risk of fluctuating markets during the Settlement Period, in respect of Policy Fund Value, shall be borne by the Policyholder

The Settlement Period is the Period not exceeding five years commencing from the Date of Maturity and is an option available to the Policyholder at Maturity. The first installment will be payable on the Maturity Date.

The Policyholder is required to apply to

- The Company, in the specified form, intimating the choice at least 90 days prior to the Date of Maturity.
- The default option in case of non-receipt of such an application would be Option 1 as mentioned above.
- In case of settlement period after maturity, the risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted. On death of the Life Insured during Settlement Period, the insurer shall pay higher of the below to the beneficiary and the policy will stand terminated:
 - Total Policy Fund Value as on date of intimation of death, or
 - 105% of the total premiums paid at the time of death.
- In case Options 2 or 3 are chosen, the Policyholder is required to choose a frequency of withdrawals (monthly/quarterly/semi-annually/annually) from the Fund.
- Depending on the frequency of withdrawals chosen, the number of units as on the date of maturity will be divided equally as per the frequency. The withdrawal amount will be calculated with the respective Unit Prices of the relevant Investment Funds to which the Annual Premiums have been allocated as on their Valuation Dates, multiplied by the number of units.
- The Company shall levy fund management charge and mortality charge during the settlement period and no other charges shall be levied.
- Partial withdrawal and fund switching will not be allowed during the settlement period, however you can completely withdraw from the policy anytime during the settlement period and no charges will be levied.
- If the Life Insured dies during the settlement period, then the higher of existing Policy Fund Value as on date of intimation of death or 105% of total premiums paid as on date of death shall be paid to Nominee and the Policy will stand terminated.

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4. Investment Options

a. Funds: Depending on your financial objectives, You have the choice of putting your premiums in any or all of the following eight investment funds mentioned below:

Investment Fund	Objective	Asset Category and Asset Allocation	Risk-Return Potential
Growth Opportunities Plus Fund SFIN: ULIF01614/12/2009EGR WTHOPPL130	To provide long term capital appreciation by investing in stocks across all market capitalization ranges (Large, Mid or small)	Debt: NA Money Market Instrument: 0% - 20% Equities: 80% - 100%	High
Grow Money Plus Fund SFIN: ULIF01214/12/2009EGRO MONYPL130	To provide long term capital appreciation by investing across a diversified high quality equity portfolio	Debt: NA Money Market Instrument: 0% - 20% Equities: 80% - 100%	High
Build India Fund SFIN: ULIF01909/02/2010EBUI LDINDA130	To provide long-term capital appreciation, through exposure to equity investments in Infrastructure and allied sectors, and by diversifying investments across various sub-sectors of the infrastructure sector	Debt: 0% - 20% Money Market Instruments: 0% - 20% Equities: 80% - 100%	High
Save'n'grow Money Fund SFIN: ULIF00121/08/2006BSA VENGROW130	To provide steady accumulation of income in medium to long term by investing in high quality debt papers and government securities and a limited opportunity of capital appreciation. This would be more of a defensively managed fund	Debt: 0% - 90% Money Market Instruments: 0% - 40% Equities: 0% - 60%	Moderate
Steady Money Fund SFIN: ULIF00321/08/2006DST DYMOENY130	To provide steady accumulation income in medium to long term by investing in corporate bonds and government securities	Debt: 60% - 100% Money Market Instruments: 0% - 40% Equities: NA	Low
Safe Money Fund SFIN: ULIF01007/07/2009LSAF EMONEY130	To provide capital protection through investment in low-risk money-market & short-term debt instruments with maturity of 1 year or lesser.	Debt: 60% - 100% Money Market Instruments: 0% - 40% Equities: NA	Low
Stability Plus Money Fund SFIN: ULIF02322/02/17STAPLU MONF130	To provide long term absolute total return through investing across a diversified high quality debt portfolio	Debt: 55% - 100% Money Market Instruments: 0% - 20% Equities: 0% - 25%	Moderate
Emerging Equity Fund SFIN: ULIF02507/04/23EMERG INGEQ130	To provide long term capital appreciation through investing in a portfolio of mid cap companies	Debt: NA Money Market Instruments: 0% - 35% Equities: 65-100%	High

The Company shall also maintain a Discontinued Policy Fund that comprises of the fund values of all the policies that have been discontinued and will earn a minimum guaranteed interest computed at a rate specified by IRDAI from time to time which is currently 4% pa. The discontinued policy fund shall be a unit fund with the following asset allocation:

Assets	Discontinued Policy Fund (SFIN: ULIF02219/01/2011DDISCONTLF130)
Money Market securities	0%-40%
Government securities	60%-100%

The excess income earned in the Discontinued Policy Fund over and above the minimum guaranteed interest rate shall also be apportioned to the Discontinued Policy Fund. The proceeds from the Discontinued Policy Fund shall be payable only upon completion of lock-in period of five policy years. However, in case of death of the life assured, the proceeds of the Discontinued Policy Fund shall be payable immediately to the beneficiary.

You can access the value of policy wise units held by You, through a secured login, as per the format D02 prescribed under IRDAI Investment Regulations, 2016.

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a. Investment Strategies

At inception of the Policy, You may also choose to allocate the premium/s in one of the Investment strategies as per the conditions of the Product, with a maximum of two Investment strategies being available. You shall have the option to choose only one of the Strategies at a time.

Investment Strategy	Description																				
Dynamic Fund Allocation	<div><div><div>1. This Strategy can only be chosen on inception of the Policy.</div><div>2. In case this strategy is chosen at inception, the 1st and subsequent premiums will be allocated (after deducting Premium Allocation Charges) to Grow Money Plus Fund.</div><div>3. During the last 5 years of the Policy Term (before maturity), the funds will automatically re-balanced between Grow Money Plus Fund and Steady Money Fund to protect You against any adverse movements in the equity markets.</div></div><div>The Company will automatically allocate the monies between Grow Money Plus Fund and Steady Money Fund, from the end of 5th year before Policy Maturity, in a pre-determined manner as described below through switching Units in the respective Fund</div><table><thead><tr><th rowspan="2">Year</th><th colspan="2">Existing Funds</th></tr><tr><th>Grow Money Plus Fund</th><th>Steady Money Fund</th></tr></thead><tbody><tr><td>(PT-5) yr</td><td>80%</td><td>20%</td></tr><tr><td>(PT-4) yr</td><td>75%</td><td>25%</td></tr><tr><td>(PT-3) yr</td><td>70%</td><td>30%</td></tr><tr><td>(PT-2) yr</td><td>50%</td><td>50%</td></tr><tr><td>(PT-1) yr</td><td>0%</td><td>100%</td></tr></tbody></table></div>	Year	Existing Funds		Grow Money Plus Fund	Steady Money Fund	(PT-5) yr	80%	20%	(PT-4) yr	75%	25%	(PT-3) yr	70%	30%	(PT-2) yr	50%	50%	(PT-1) yr	0%	100%
	Year		Existing Funds																		
		Grow Money Plus Fund	Steady Money Fund																		
	(PT-5) yr	80%	20%																		
	(PT-4) yr	75%	25%																		
	(PT-3) yr	70%	30%																		
	(PT-2) yr	50%	50%																		
	(PT-1) yr	0%	100%																		
		<div><div>4. The Company will not levy any switching charges for the operation of the Dynamic Fund Allocation strategy</div><div>5. You may opt out of the Dynamic Fund Allocation option during the Policy Term by giving the Company prior written request, in which case this option will cease to be effective from the Policy Anniversary following the receipt of the request. In such instances, the existing funds shall continue to remain in the vested funds and new Premium amounts will be allocated basis the funds and proportion chosen at inception i.e. 100% in the Grow Money Plus Fund, unless specified otherwise by the Policyholder in the written request.</div><div>6. Dynamic Fund Allocation will continue to be active in Reduced Paid- Up status</div><div>7. Once You opt out, You shall not be permitted to recommence the Dynamic Fund Allocation option during the Policy Term.</div><div>8. While Dynamic Fund Allocation is operational, Switching in or out of the Steady Money Fund will cause the Dynamic Fund Allocation to cease</div></div>																			
	Systematic Transfer Plan (STP)	<div><div>1. This Investment strategy can only be chosen on inception of the Policy.</div><div>2. If the Systematic Transfer Plan is opted, then the Company will automatically allocate the Premium received (after deducting Premium Allocation Charges) to purchase Units in the Safe Money Fund. On each subsequent monthly anniversary, the Fund Value of $\left[\frac{1}{(13 \text{ less month number in the Policy Year})}\right]$ of the Units available at the beginning of the month] shall be switched to the Grow Money Plus Fund by cancelling Units in the Safe Money Fund, and purchasing Units in the Grow Money Plus Fund till the availability of Units in Safe Money Fund. For instance: Policy month 1: $\frac{1}{(13-1)} = \frac{1}{12}$th of the Units to be switched, Policy month 2: $\frac{1}{(13-2)} = \frac{1}{11}$th of the Units to be switched, Policy month 11: $\frac{1}{(13-11)} = \frac{1}{2}$ of the Units to be switched, Policy month 12: $\frac{1}{(13- 12)} =$ balance Units to be switched.</div><div>3. The Company will not levy any switching charges for the operation of the Systematic Transfer Plan.</div><div>4. You shall not be permitted to make partial withdrawals from the Safe Money Fund during the period when this investment strategy option is in force. You may opt out of the Systematic Transfer Plan during the Policy Term by giving the Company a prior written notice, in which case this option will cease to be effective from the next Monthly Policy Anniversary following the receipt of the request.</div></div>																			

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Systematic Transfer Plan (STP)	5. While STP is operational, You are not allowed to change your fund choice.
	6. This strategy can be availed only on annual Premium payment mode and will be active during the Premium Payment Term chosen by You provided due Premium has been paid.
	7. If a due Premium is not received during the Grace Period, STP will cease to be operational. The Premiums received after the expiry of Grace Period will be allocated entirely to the Grow Money Plus Fund, unless otherwise specified by You.
	8. If You give the request for Premium redirection or to change to monthly Premium payment mode, then such request will make STP ineffective.
	9. Once STP ceases to exist, your future Premiums will continue to be invested in the Grow Money Plus Fund chosen at the time of opting STP unless otherwise specified by You.

Case Study

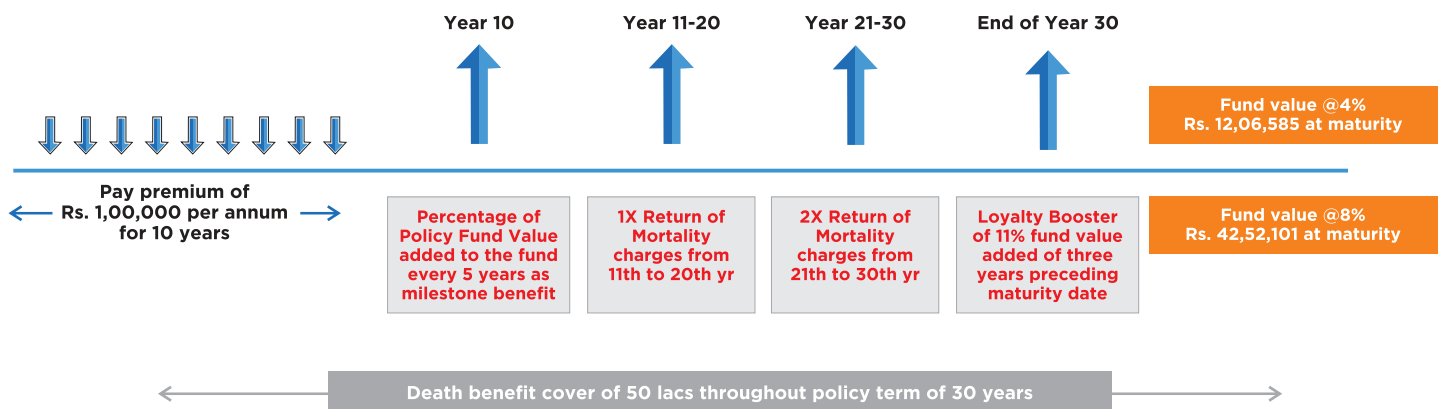
Mr. Bajpai, 35 years old is a businessman whose primary goal is to create financial protection for his family & wants to create a substantial corpus for his retirement years. He requires a plan with high death benefit cover with market linked investments to fulfill these requirements to achieve his goals. He decided to go for Bharti Life Dream Shield Plus offering death benefit cover along with tax benefits he was looking for.

To ensure he is adequately covered, he opts for a Sum Assured of 50 times the annual premium (excluding taxes, riders and loading if any) paid.

Let us look at how Bharti Life Dream Shield Plus, helps Mr. Bajpai fulfill his financial goals

Premium Payment Term	10 years	
Premium	Rs. 1,00,000	
Policy Term	30 years	
Sum Assured	Rs. 50,00,000 (50 times the Premium)	
Fund opted	Equity - Grow Money Plus Fund - 100%	
Investment Strategy opted	Self-Managed	
Fund Value on Maturity*	@4% p.a. Rate of Investment Return Rs. 12,06,586	@8% p.a. Rate of Investment Return Rs. 42,52,101

*Fund Value illustrated in the table is not guaranteed. 4% and 8% rate of investment returns are used only for illustration purposes and are not guaranteed.



In case of death of the Life Insured, at the end of the 13th policy year, Death Benefit equal to higher of Sum Assured or Fund Value will be payable to the nominee.

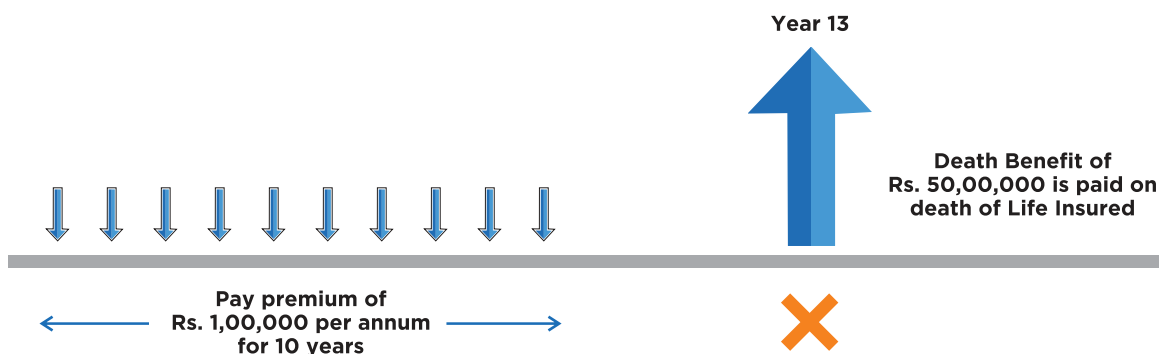
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Sum Assured	Rs. 50,00,000	
Fund Value* as on date of death	@4% p.a. Rate of Investment Return Rs. 10,01,667	@8% p.a. Rate of Investment Return Rs. 14,24,496
Death Benefit	Death Benefit equal to Rs. 50,00,000 will be payable to the nominee	

*Fund Value illustrated in the table is not guaranteed. 4% and 8% rate of investment returns are used only for illustration purposes and are not guaranteed.



"Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what You might get back, as the value of your policy is dependent on a number of factors including actual future investment performance."

Additional Features and Benefits

a. Liquidity benefit through Partial Withdrawals: You have the option to apply for Partial Withdrawal of funds from the Policy Fund Value in the specified form, at any time after the completion of Lock-in Period subject to the following:

- The minimum partial withdrawal limit is Rs. 5,000. The Policy Fund Value after a partial withdrawal should be at least equal to 120% of one Annualized Premium. The partial withdrawals shall not be allowed which would result in termination of a contract.
- In a Policy Year, You are entitled to make any number of Partial Withdrawals free of charge subject to the limit of minimum and maximum Partial Withdrawal amount as described above.

b. SWB (Systematic Withdrawal Benefit): is an automated partial withdrawal facility which can be opted by You. Under this facility, a pre-decided amount will be withdrawn from the Policy Fund Value from the end of chosen policy year and paid to you till the end of the Policy Term. At the time of the written request to effect the SWB, You need to choose the following:

- Systematic Withdrawal amount per annum
- Policy Year from which the amount under SWB will be payable
- Mode of receiving the funds will be Annual only

SWB will be subject to following conditions:

- SWB will start from 10th policy year or thereafter.
- Maximum allowed systematic withdrawal should not be greater than One Annualized premium.
- The amount paid out to you in each installment will be withdrawn as Units from the Segregated Funds which have been invested into in the same proportion. The Units will be calculated as follows:
Systematic Withdrawal Amount chosen/ NAV
- SWB option can be opted anytime during the Policy Term. Once opted, the SWB options such as Systematic withdrawal amount per annum, Policy year from which the Systematic Withdrawal Benefit (SWB), will be payable cannot be changed.
- You may opt out of the Systematic Withdrawal Benefit option during the Policy Term by giving the Company prior written request, in which case this option will cease to be effective from the Policy Anniversary following the receipt of the request. Once opted out, the Systematic Withdrawal Benefit cannot be re-chosen.

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- Minimum amount that can be withdrawn under SWB is Rs. 5,000 per installment. If an installment amount to be withdrawn under SWB is less than Rs. 5,000 such installment amount shall not be paid.
- Fund Value after SWB installment and/or partial withdrawal should be greater than or equal to 120% of one annualized premium.
- Sum Assured at all times should be at least 8 times one annualized premium.
- For Policies issued on minor lives, SWB shall not be allowed until the minor life Insured attains majority i.e. on or after attainment of age 18.

Both Systematic Withdrawal Benefit and Partial Withdrawal can be availed simultaneously. SWB will follow all other the conditions of partial withdrawals.

c. Manage your Funds with Switch and Premium Redirection facilities:

- Through the features of Switch & Premium Redirection, You may manage your asset allocation between equity and debt depending on your need. E.g. You can move your money to a low-risk investment fund before the policy matures to protect yourself against any adverse movements in the equity markets.
- You can make any number of switches in a policy year free of charge, subject to the Policy being in force. For Switch facilities, the minimum investment in any allocated fund should not be less than 5% of the Fund Value at the time of allocation
- For Premium Redirection facilities, the minimum investment in any allocated fund should not be less than 5% of the premium amount.

d. Riders Available

For added protection, the following rider can be availed by paying additional premium along with Bharti Life Growth Shield Plus.

Rider	UIN	Scope of Benefits
Bharti Life Linked Complete Shield Rider	130A012V02	Receive additional sum assured chosen under the rider in case of happening of a covered event.
Bharti Life Cover Plus Linked Term Rider	130A034V01	Receive additional sum assured chosen under the rider in case of death of the Life Insured.

Please refer to rider brochure for complete details on terms and conditions and exclusions before opting for the rider.

In case You opt for a Rider,

- ✓ The outstanding term of the Base Policy will be at least equal to 5 years.
- ✓ The Policy Term of the Rider shall be less than or equal to the Policy Term of the Base Policy.
- ✓ The rider shall not be offered if the term of the rider exceeds the outstanding term of the base policy.
- ✓ The Premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the Base Policy.
- ✓ The Premiums under all other life insurance Riders individually shall not exceed 30% of premiums under the Base Policy.

e. Premium payment: You can choose Monthly*, Semi-Annual, Quarterly* or Annual.

* Through Auto Pay only

f. Grace period

Grace period is the period, as mentioned below, which shall be applicable to pay all the unpaid premiums, in case the premiums had not been paid as on the Premium Due date.

You get the Grace period of:

- Fifteen (15) days in case of Monthly Premium Payment Mode
- Thirty (30) days in case of Annual/ Semi Annual/ Quarterly Premium Payment mode to pay the premiums which fell due and the benefits under the Policy remain unaltered during this period.

During the Grace Period, the policy will be in force.

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Other Questions You might have

1. What happens if I am unable to pay premiums?

I. Discontinuance of Policy during the lock-in Period:

Upon expiry of the grace period, in case of discontinuance of Policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.

Such discontinuance charges shall not exceed the charges, stipulated in 'Charges' section – Discontinuance charges of this document. All such discontinued policies shall be provided with a revival period of three years from date of first unpaid premium. On such discontinuance, the Company will communicate the status of the Policy to You, within three months of the first unpaid premium and provide the option to revive the Policy within the revival period of three years.

- In case You opt to revive but do not revive the Policy during the revival period, the proceeds of the discontinued policy fund shall be paid to You at the end of the revival period or lock-in period whichever is later. In respect of revival period ending after lock-in period, the Policy will remain in discontinuance fund till the end of revival period. The Fund management charges of discontinued funds will be applicable during this period and no other charges will be applied.
- In case You do not exercise the option as set out above, the Policy shall continue without any risk cover and rider cover, if any, and the policy fund shall remain invested in the discontinuance fund. At the end of the lock-in period, the proceeds of the discontinuance fund shall be paid to You and the Policy shall terminate.
- However, you have an option to surrender the Policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

The minimum guaranteed interest rate applicable to the 'Discontinued Policy Fund' shall be as per the prevailing regulations and is currently 4% p.a. The proceeds of the discontinued policy shall be refunded only upon completion of the lock-in period.

Proceeds of the discontinued policies means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate stipulated as above.

II. Discontinuance of Policy after the lock-in Period:

- Upon expiry of the grace period, in case of discontinuance of Policy due to non-payment of premium after lock-in period, the Policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the Policy. The Policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the Policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

The benefits payable in case of a Paid-up policy are given below:

Events	Size of Benefits
Death	<p>Paid-up Death Benefit, which is the highest of:</p> <ol style="list-style-type: none">1. Paid-Up Sum assured less applicable partial withdrawals[#] amount from the fund value2. Policy Fund Value (including return of charges and milestone benefits already credited as on date of Paid-up) as on date of intimation of death3. 105% of all premiums paid as on date of death less applicable partial withdrawals[#] amount from the fund value <p>[#](partial withdrawals made during the two year period immediately preceding the date of death of the Life Assured is referred to as applicable partial withdrawals)</p> <p>In case of the death of the life insured during the Settlement Period, the Higher of Policy Fund Value as on date of intimation of death or 105% premiums paid as on the date of death shall be payable and the policy will terminate.</p>
Maturity	<p>Policy Fund Value (including return of mortality charges and milestone benefits already credited as on date of Paid up)</p>

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Events	Size of Benefits
Other benefits	<p>Return of Mortality charges: No Return of charges shall be credited to the Policy Fund Value after the Policy attains Reduced Paid-up status</p> <p>Milestone Benefits: No Milestone Benefit will be credited to the Policy Fund Value after the Policy attains Reduced Paid-up status</p> <p>Loyalty Boosters: No Loyalty Boosters will be credited to the Policy Fund Value after the Policy attains Reduced Paid-up status</p>
Surrender	<p>a) During Lock in period: No Surrender benefit shall be paid during the Lock-In period.</p> <p>b) After lock in period: Policy Fund Value (including Return of Mortality charges and Milestone Benefits already credited as on date of Paid up)</p>

- ii. On such discontinuance, the Company will communicate the status of the Policy to You, within three months of the first unpaid premium and provide the following options:
 - 1) To revive the policy within the revival period of three years, or
 - 2) Complete withdrawal of the Policy.
- iii. In case You opt for (1) above but do not revive the Policy during the revival period, the fund value shall be paid to the Policyholder at the end of the revival period.
- iv. In case You do not exercise any option as set out above, the Policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to You and the Policy shall terminate.
- v. However, you have an option to surrender the Policy anytime and proceeds of the policy fund shall be payable. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

2. How can I revive my Policy?

A policy which has been discontinued or Paid up may be revived for full benefits under the Policy subject to the following conditions:

- a) The application for revival is made within three (3) years from the date of first unpaid premium
- b) Satisfactory evidence of insurability of the Life Insured is produced,
- c) Payment of an amount equal to all unpaid Premiums

The revival shall be as per the Board approved underwriting policy. The effective date of revival is the date on which the above conditions are satisfied, and the risk is accepted by the Company. The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed. The revival will take effect only on it being specifically communicated by the Company.

- a) Revival of a discontinued policy during lock-in period:** Where You exercise the option to revive the policy, the policy shall be revived restoring the risk cover along with the investments made in the segregated funds as chosen by You, out of the discontinued fund less the applicable charges as mentioned below and conditions as mentioned above. The Company, at the time of revival:
- o Shall collect all due and unpaid premiums without charging any interest or fee.
 - o Shall levy policy administration charge and premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
 - o Shall add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy.
- b) Revival of a discontinued policy after lock-in period:** You can revive the policy, as mentioned above. Where You decide to revive the policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy. The insurer, at the time of revival:
- o Shall collect all due and unpaid premiums under base plan without charging any interest or fee. The rider may also be revived at the option of the policyholder.
 - o Will levy premium allocation charge as applicable.
 - o No other charges shall be levied.

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3. What happens if I want to surrender the Policy?

You can completely withdraw your policy anytime during the policy term by intimating the company.

If You request for Complete Withdrawal from the policy -

- a) Within the lock-in period*** - The surrender value i.e. the fund value less applicable discontinuance charges as on the date of discontinuance shall be credited to the 'Discontinued Policy Fund' as maintained by the Company. The 'Proceeds of the Discontinued Policy' i.e. the fund value as on the date of discontinuance plus entire income earned after deduction of the fund management charges, subject to a minimum guarantee of interest @ 4% p.a. or as prescribed by IRDA of India from time to time shall be paid to You immediately after completion of the lock-in period.

In case of death of the insured during this period the "Proceeds of the Discontinued Policy" shall be payable to the nominee immediately.

- b) After the Lock-in Period*** - The total fund value as on the date of complete withdrawal shall be paid to You. On such payment your risk cover will cease and the Policy will terminate.

*Lock-in period means the period of 5 consecutive years from the date of commencement of the policy, during which period the proceeds of the discontinued policies cannot be paid by the insurer, except in the case of death or upon the happening of any other contingency covered under the policy.

4. What are the charges on my Policy?

a) Premium Allocation Charge

The Premium allocation charge is as per the tables below:

Policy Term	% of Annualized Premium
Year 1	12.0%
Year 2	6.0%
Year 3	3.0%
Year 4	3.0%
Year 5 onwards	Nil

The balance allocation amount after deducting the allocation charge will be utilized to purchase Units for the Policy in accordance with the Investment Fund Allocation mentioned by You

b) Mortality Charge

Mortality charges will be deducted from the Policy Fund Value on the Policy Date in each Policy Month. The charge is 100% of Indian Assured Lives Mortality (IALM) (2012 - 14). The annual charge per thousand of Sum at Risk will be based on the attained Age of the policyholder, age last birthday.

Sum at Risk = Higher of (Death Benefit - Fund Value, 0)

If the policy is paid-up: Sum at Risk = Higher of (Paid-up Death Benefit - Fund Value, 0)

The rates of mortality charges are guaranteed to remain the same during the policy term. These charges are exclusive of Taxes

c) Policy Administration Charge

A monthly charge as a percentage of premiums chosen at inception of the policy will be deducted by cancellation of Units at the prevailing Unit Price on the corresponding Policy Date in each Policy Month, starting from 5th policy year.

The monthly policy administration charge is 0.50% as a percentage of annualised premium.

The policy administration charge is subject to a maximum of Rs. 500 per month.

These charges are exclusive of Taxes.

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d) Fund Management Charge

Fund management charge is levied as a percentage of the value of assets and shall be appropriated by adjusting the Net Asset Value (NAV). This is a charge levied at the time of computation of NAV, which is usually done on daily basis.

The following charge will be deducted from the assets of each fund and will be reflected in the unit price of the fund.

Name of the Fund	Charges p.a.
Growth Opportunities Plus Fund	1.35%
Grow Money Plus Fund	1.35%
Build India Fund	1.35%
Emerging Equity Fund	1.35%
Save 'n' Grow Money Fund	1.25%
Steady Money Fund	1.00%
Safe Money Fund	1.00%
Stability Plus Money Fund	0.80%
Discontinued Policy Fund	0.50%

The FMC for a fund may be revised subject to prior approval from the IRDAI. However, the FMC (except for Discontinued Policy Fund) will not exceed the maximum cap prescribed by IRDAI which currently is 1.35% pa.

The FMC for Discontinued Policy Fund will not exceed the maximum cap prescribed by IRDAI which is currently 0.50% pa. These charges are exclusive of applicable taxes.

e) Discontinuance Charge

The Discontinuance Charge shall be levied at the time of surrender or on Discontinuance of Premium whichever is earlier. The Discontinuance charge will be computed as follows:

Year of Discontinuance of Premium/ Surrender	Charges for the policies having annualized premium up to Rs. 50,000/-	Charges for the policies having annualized premium up to Rs. 50,000/-
1	Lower of a) 20% of Annualized Premium b) 20% of Fund Value c) Rs. 3,000	Lower of a) 6% of Annualized Premium b) 6% of Fund Value c) Rs. 6,000
2	Lower of a) 15% of Annualized Premium b) 15% of Fund Value c) Rs. 2,000	Lower of a) 4% of Annualized Premium b) 4% of Fund Value c) Rs. 5,000
3	Lower of a) 10% of Annualized Premium b) 10% of Fund Value c) Rs. 1,500	Lower of a) 3% of Annualized Premium b) 3% of Fund Value c) Rs. 4,000
4	Lower of a) 5% of Annualized Premium b) 5% of Fund Value c) Rs. 1,000	Lower of a) 2% of Annualized Premium b) 2% of Fund Value c) Rs. 2,000
5 and onwards	NIL	NIL

Applicable Taxes on all charges will be levied as per prevailing rates

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5. What are the other conditions?

a) Revision of Policy Charges

The Company may at any time revise any/ all of the below mentioned charges to the maximum limits as indicated, subject to prior approval from Insurance Regulatory and Development Authority of India (IRDAI):

- **Fund Management Charge:** The maximum charge shall not exceed be the cap as prescribed by IRDAI which is currently 1.35% p.a.
- **Policy Administration Charge:** This charge shall not exceed Rs. 6,000 per annum or the maximum limit as prescribed by IRDAI.
- **Investment Fund Addition:** The Company may from time to time create and add new Investment Funds with different fees/charges with the approval of Insurance Regulatory and Development Authority and consequently, new Investment Funds will be made available to the policyholder. All provisions of the product will apply to the additional Investment Funds unless stated otherwise.
- **Investment Fund Closure:** The Company reserves the right to close any investment fund by giving 3 months' notice in writing. In such case, option will be given to the Policyholder to change the fund. If the Company has not received valid notification from Policyholder for modification of the Investment Fund Allocation by the time of closure of the Investment Fund, the Company will, switch the funds from the Closing Investment Fund to Stability Plus Money Fund. This switch will be free of charge. Change the Investment Fund Allocation in such a way that the percentage allocated to the Closing Investment Fund is added to the percentage allocated to the 'Stability Plus Money Fund'.

b) Loan

There is no provision of loan on the Policy.

6. How is Unit Price (NAV) calculated?

Computation of Unit Price (NAV)

The computation of unit price (NAV) shall be done as stipulated by the Insurance and Regulatory Development Authority of India (IRDAI), which is as follows:

Market value of the investment held by the fund plus value of current assets less value of current liabilities and provisions, if any, and divided by the number of units existing on the valuation date (before creation/redemption of units)

Terms and Conditions

Free-look option:- If You disagree with any of the terms and conditions of the Policy, or otherwise and have not made any claim, You can return the original Policy along with a letter stating reason/s for objection within 30 days of receipt of the Policy.

Irrespective of the reason mentioned, the Policy will be cancelled and the Company will refund the proceeds by repurchase of the units at the Net Asset Value (NAV) of the units on the date of cancellation excluding the Proportionate risk premium for the period on cover and the medical expenses incurred by the insurer and stamp duty charges.

All rights under this Policy shall stand extinguished immediately on cancellation of the Policy under the free look option.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e-mail confirming the credit of the Insurance Policy by the IR.

For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the free look period.

Suicide Exclusion: In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy as applicable, the nominee or beneficiary of the policyholder shall be entitled to the fund value as available on the date of intimation of death provided the policy is in force

Any charges recovered, other than Fund Management Charges subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

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Termination of the Policy: The Policy will terminate on the earliest of the following:

1. On the date the Surrender Value is paid to You.
2. On the date of payment of Discontinued Policy Fund
3. Upon receipt of written intimation about the death of Life Insured along with a supporting document to the satisfaction of the Company
4. If at any time after the Lock-in Period, the Fund Value falls below at least one Annualized Premium, the Policy shall stand terminated.
5. On payment of Fund Value in case of Suicide within 12 months from the Date of Commencement of Risk or from the Date of Revival of the Policy as applicable
6. The Maturity Date of the Policy; or Acceptance of Freelook request by the Company.

Assignment and Nomination

Assignment: Assignment shall be in accordance with the provisions of sec 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Nomination shall be in accordance with the provisions of sec 39 of the Insurance Act 1938 as amended from time to time.

Grievance Redressal

1. Customer Service

You can seek clarification or assistance on the Policy from the following:

- The Advisor through whom the Policy was bought
- The Customer Service Representative of the Company at toll free no. 1800 102 4444
- WhatsApp us 'Hi' at 02248815768
- Email: service@bhartilife.com
- Mail to: Customer Service
Bharti Life Insurance Company Ltd.
Spectrum Tower, 3rd Floor,
Malad Link Road, Malad (West),
Mumbai - 400064. Maharashtra

2. Grievance Redressal Procedure

Step 1: Inform us about your grievance

In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines:

- Lodge your complaint online at www.bhartilife.com
- Call us at our toll free no. 1800 102 4444
- Email us at complaints.unit@bhartilife.com
- Write to us at:

Registered Office:

Bharti Life Insurance Company Ltd.
Unit No. 1902, 19th Floor, Parinee Crescenzo
'G' Block, Bandra Kurla Complex, BKC Road,
Behind MCA Ground, Bandra (East),
Mumbai -400051, Maharashtra

Grievance Redressal Cell:

Bharti Life Insurance Company Ltd
Spectrum tower, 3rd Floor,
Malad link road, Malad (west),
Mumbai 400064, Maharashtra

- Visit our nearest branch and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.

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Step 2: Tell us if you are not satisfied

In case you are not satisfied with the decision provided or if you have not received any response post completion of 14 days, you may write to Head - Customer Service for resolution at the above mentioned address or email at: head.customerservice@bhartilife.com:

You are requested to inform us about your concern (if any) within 8 weeks of receipt of resolution as stated above, failing which it will be construed that the complaint is satisfactorily resolved.

If you are not satisfied with the response or do not receive a response from us within 14 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority (IRDA of India) of India on the following contact details:

IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255 or 18004254732
Email ID: complaints@irda.gov.in

You can also register your complaint online at <https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by paper:

*General Manager
Insurance Regulatory and Development Authority of India (IRDAI)
Policyholder's protection & Grievance Redressal Department - Grievance Redressal Cell.
Sy.No.115/1, Financial District, Nanakramguda,
Gachibowli, Hyderabad - 500 032.*

Step 3: If you are not satisfied with the resolution provided by the Company

Where the redressal provided by the Company is not satisfactory despite the escalation above, the customer may represent the case to the Ombudsman for Redressal of the grievance.

For preferring a complaint before the Insurance Ombudsman, you may prefer to Insurance Ombudsman Rule, 2017 (as may be amended from time to time).

To locate the nearest Ombudsman office, please visit <https://www.cioins.co.in/Ombudsman> or you may also locate the list our website - <https://www.bhartilife.com>

Advance Premium

In case of advance premium;

1. Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year. However, where the premium due in one financial year is being collected in advance in earlier financial year, The Company may collect the same for a maximum period of three months in advance of the due date of the premium.
2. The premium so collected in advance shall only be adjusted on the due date of the premium.

Availability of Product via Online mode

Product will be available for sale through online mode

SECTION 41 OF INSURANCE ACT, 1938 as amended from time to time:

- (1) "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 prospectus or tables of the insurer:
- (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees."

SECTION 45 OF INSURANCE ACT 1938 as amended from time to time:

Fraud or Misstatement or suppression of material fact, would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time. Refer Appendix I.

Disclaimers

1. This sales literature is indicative of terms, conditions, warranties and exceptions contained in the Insurance Policy.
2. Bharti Life Insurance Company Limited is only the name of the insurance company and Bharti Life Dream Shield Plus is the name of the Unit Linked insurance product does not in any way indicate the quality of the product or its future prospects.
3. Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time

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4. Life insurance coverage is available under this policy
5. Bharti Life Dream Shield Plus is a Unit Linked Insurance Policy and is different from traditional products. Investments in ULIPs are subject to market risks.
6. Premium paid in the unit linked insurance policies are subject to the investment risks associated with the capital markets and publicly available index. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market / publicly available index. and the insured is responsible for his/ her decisions.
7. The various funds offered under this contact are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
8. The names of the Company, Product Names or fund options do not indicate their quality or future guidance on returns.
9. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document given by the insurer.
10. The past performance of other funds of the Company is not necessarily indicative of the future performance of these funds.
11. The funds do not offer a guaranteed or assured return.
12. Riders are not mandatory and are available for an additional cost.
13. Bharti Life Insurance Company Limited, Registration No.: 130, CIN - U66010MH2005PLC157108



Registered Office: Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. UIN: 130L125V01, Advt No: II-Apr-2025-5646

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS//FRAUDULENT OFFERS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

The trade logo  used in the document belongs to Bharti Enterprises (Holding) Private Ltd.

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Appendix I

Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time.

01. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 yrs from
 - a. the date of issuance of Policy or
 - b. the date of commencement of risk or
 - c. the date of revival of Policy or
 - d. the date of rider to the Policy whichever is later.
02. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of Policy or
 - b. the date of commencement of risk or
 - c. the date of revival of Policy or
 - d. the date of rider to the Policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:
 - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Misstatement of or suppression of the facts shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
09. The insurer can call for proof of age at any time if he is entitled to do so and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of age of Life Insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policyholders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details.]