bharti LIFE INSURANCE

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"

Bharti Life Wealth Pro

A unit Linked, non-participating individual life insurance plan

Sales Literature

We strive to achieve our dreams but life is always uncertain. While we cannot plan for an uncertainty, we can be protected with Life Insurance. A Life Insurance plan helps you keep your family's future well protected while you aim at achieving your milestones, like owning a bigger house, higher education and a lavish wedding for our children; or others, like a luxury vacation. You can turn these dreams into reality by planning efficiently and saving regularly. No matter how many milestones we may have achieved but one unfortunate event can derail all our financial planning that may lead to future financial liabilities on our loved ones. Therefore, need for protection throughout Your journey is important to protect your family's future.

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 Wealth Pro – An Individual Linked Life Insurance cum Savings Plan. This plan offers you a comprehensive life and financial solution that gives you life cover up to 10 times of your premium and helps build wealth over the long term to ensure that you and your family fulfill all your aspirations. With Wealth Pro, you can decide how much you want to pay and for how long you want to stay covered. With 8 fund offerings and two investment strategies it gives you the freedom to choose one or more funds, basis your risk-return appetite and financial goals in life. If you are a passive investor it also allows you to choose different investment strategies to make the most of the market.

Highlights of Bharti Life Wealth Pro

1. **Choose a Variant:** The plan offers you two variants to choose from -

   a) **Growth Variant** – In this Variant the policy term options available are 10, 15, 20, 25 and 30 years with multiple Premium Payment term options.

   b) **Legacy Variant** – To provide a legacy fund to your loved ones we offer you Legacy variant which provides a life insurance coverage of 10 times the annualized premium throughout your policy term (99 years).

2. **Grow your wealth further with Wealth booster:** A percentage of Fund Value is added as wealth booster subject to Policy being in-force. Wealth Boosters are available under both Growth and Legacy variants.

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

4. **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.

Plan at a Glance

Parameter	Eligibility

Minimum age at entry

(Age Last Birthday)

Variant	Policy Term	Minimum Entry Age
Growth	10 years	8 years
	15 years	3 years
	20 years	0 years (91 days)
	25 years	0 years (91 days)
	30 years	0 years (91 days)
Legacy	99 minus Age at entry	0 years (91 days)

Maximum age at entry

(Age Last Birthday)

For Growth Variant -

Variant	Policy Term	Maximum Entry Age
Growth	10 years	65 years
	15 years	60 years
	20 years	55 years
	25 years	50 years
	30 years	45 years

For Legacy Variant-

Variant	Policy Term	Premium Payment Term	Maximum Entry Age
Legacy	99 minus Age at entry	5 years	44 years
		7 years	57 years
		10 years	65 years
		To Age 60 years	53 years

Maximum Maturity age (Age Last Birthday)

75 years for Growth Variant
99 years for Legacy Variant

Premium Modes

Annual, Semi-Annual, Quarterly$ and Monthly$

Minimum Premium

Minimum Premium varies by channel and premium payment option.

Channel\ Premium Payment Option	Variant	Online	Other than Online
Single Pay	Growth	Rs. 25,000	Rs.25,000
Limited/Regular Pay	Growth/Legacy	Rs. 1,200	Rs. 1,200

Single Pay option not available for Legacy variant.

Maximum Premium

No Limit, subject to Board Approved Underwriting Policy

Minimum Sum Assured

Channel\ Premium Payment Option	Single Pay	Limited/Regular Pay
Online	Rs. 31,250	Rs. 12,000
Other than Online	Rs. 31,250	Rs. 12,000

Maximum Sum Assured

No limit, Subject to Board Approved Underwriting Policy

<table>
<tr><td>Policy Term & Premium Payment Term</td><td>The following Policy Terms and corresponding Premium Payment Terms (PPTs) are available under the product:

For Growth Variant -
<table>
<tr><th rowspan="2">Policy Term options</th><th colspan="6">Premium Payment Term options</th></tr>
<tr><th>Single Pay</th><th>5 Years</th><th>7 Years</th><th>10 Years</th><th>15 Years</th><th>20 Years</th></tr>
<tr><td>10 Years</td><td>✓</td><td>✓</td><td>×</td><td>✓</td><td>-</td><td>-</td></tr>
<tr><td>15 Years</td><td>✓</td><td>✓*</td><td>✓</td><td>✓</td><td>✓</td><td>-</td></tr>
<tr><td>20 Years</td><td>✓</td><td>×</td><td>✓</td><td>✓</td><td>×</td><td>✓</td></tr>
<tr><td>25 Years</td><td>×</td><td>×</td><td>×</td><td>✓</td><td>×</td><td>×</td></tr>
<tr><td>30 Years</td><td>×</td><td>×</td><td>×</td><td>✓</td><td>×</td><td>×</td></tr>
</table>
*This option is only available under monthly mode.

For Legacy Variant –
<table>
<tr><th rowspan="2">Policy Term</th><th colspan="5">Premium Payment Term options</th></tr>
<tr><th>Single Pay</th><th>5 Years</th><th>7 Years</th><th>10 Years</th><th>60 Years - Entry Age</th></tr>
<tr><td>Upto age 99 years</td><td>×</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td></tr>
</table></td></tr>
</table>

$ - Payable through ECS only

Your Key Benefits with Bharti Life Wealth Pro

1. **Death Benefit**

In case of death of the Life Insured during the Policy Term, the Death Benefit will be payable to the Nominee or the Policyholder as the case may be, subject to Policy being in force.

Death Benefit, which is the higher of:

1. Sum assured less all partial withdrawals made during the two year period immediately preceding the date of death of the Life Assured
2. Policy Fund Value (including any Loyalty Additions) as on date of death
3. 105% of all premiums paid as on date of death

Sum Assured will be as per table below:

Variant	Premium Payment Term	Policy Term	Age last birthday	Sum Assured
Growth	Single Premium	10 years	<= 50 years	Option 1: 125% * Single Premium Option 2: 10 * Single Premium
			> 50 years	125% * Single Premium
		15 years	<= 46 years	Option 1: 125% * Single Premium Option 2: 10 * Single Premium
			> 46 years	125% * Single Premium

		20 years	<= 43 years	Option 1: 125% * Single Premium Option 2: 10 * Single Premium
			> 43 years	125% * Single Premium
Growth and Legacy	Limited/Regular Premium	All	All	10 times Annualized Premium

 # Annualized premium is the premium selected by the policyholder at inception of the policy, excluding applicable taxes.

In case the Policyholder chooses a Single Premium, the level of Sum Assured will also need to be chosen, as specified in Table above. If at any time after the lock-in period, the Fund Value falls below at least one annualized premium, the Policy shall stand terminated.

The Death Benefit shall become payable on death of the Life Assured. 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 shall be payable and the Policy will be terminated.

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

In case of the death of the Life Assured 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 death shall be payable and the policy will be terminated

In case of the death of the life insured during the Settlement Period, the Higher of Policy Fund Value or 105% of total premiums paid as on the date of death shall be payable to the nominee/legal heirs and the policy will terminate.

2. Maturity Benefit

On maturity, subject to the policy being in-force and depending upon the variant chosen, you shall be eligible for the Maturity Benefit as follows –

i. **Growth Variant**: Maturity Benefit payable shall be equal to the Policy Fund Value (including Return of Mortality Charges, Return of Premium Allocation Charges and Wealth Boosters) as on the date of maturity.

   a. **Return of Mortality Charges (RoMC) and Return of Premium Allocation Charge (RoPAC):** Subject to Policy being in force (including revived policies), the total amount of Mortality charges (excluding any extra Mortality charge & or any other applicable tax/cess levied) and total Premium Allocation Charges (excluding any applicable tax/cess levied) deducted during the Policy Term will be credited to the Policy at maturity. RoMC and RoPAC 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 and RoPAC shall not be credited in case of Surrender, Discontinued or Paid-up Policy.

ii. **Legacy Variant**: Maturity Benefit payable shall be equal to the Policy Fund Value (including Loyalty Additions and Wealth Boosters) as on the date of maturity.

The Policy Fund Value is calculated with the respective Unit Prices of the relevant Investment Funds to which the premium/s have been allocated as on their Valuation Dates, coinciding with the Maturity Date of the Policy.

At maturity, the Policyholder may also choose to avail of the Settlement Option.

3. Settlement Option

On Maturity (Applicable for both Growth and Legacy Variant) You may choose to receive the Policy Fund Value as:

1. A lumpsum payment
2. At regular intervals chosen by the Policyholder, during the Settlement Period as defined below
3. A combination of the above

Settlement Period is a period not exceeding five years starting from the maturity date. The first installment will be payable on the Maturity Date.

- In case Options 2 or 3 are chosen, You can opt for periodic payouts in annual/semi-annual/quarterly/monthly frequency.
- You can apply to the Company for opting Settlement Option, in the specified form, at least 90 days prior to the Maturity Date. The default option in case of non-receipt of such an application would be Option 1 as mentioned above.
- During the Settlement Period, the death benefit shall be Higher of existing Policy Fund Value or 105% of total premiums paid as on the date of death. The mortality charges (refer sub clause 4 (b) in section "Other Questions that You might have") shall be deducted accordingly. Once Death Benefit is paid, the Policy shall stand terminated.
- 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 Regular Premiums have been allocated as on their Valuation Dates, multiplied by the number of units.
- Your money will continue to remain invested in the chosen funds and no charges except the Fund Management charge and mortality charge will 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 or 105% of total premiums paid shall be paid to Nominee and the Policy will stand terminated.
- In case Options 2 or 3 are chosen, the inherent risk of fluctuating markets during the Settlement Period, in respect of Policy Fund Value, shall be borne by You and applicable Fund Management Charge will be levied.

4. Loyalty Addition (Applicable for Legacy Variant)

Subject to the Policy being in-force, Loyalty Additions will be credited to the Policy at the end of each Policy Year in the Legacy Variant, (chosen by the Policyholder at inception). Loyalty Additions 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.

The Loyalty Additions are as follows:

Variant	Policy Year	% of Policy Fund Value* as at end of Policy Year
Legacy	From the end of Policy Year 10 till one year before maturity	0.75%

The Loyalty Additions will be payable along with the Policy Fund Value on Maturity. Loyalty Additions, once credited will not be clawed back; however, Loyalty Additions will not be credited to policies in Paid-Up status.

5. Wealth Booster

Subject to the Policy being in-force, Wealth Booster will be credited to the Policy at the end of fifth policy year and at Maturity date. Wealth 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. The Wealth Booster is as follows:

Variant	Policy Year	% of Policy Fund Value as at end of Policy Year
Growth & Legacy	End of 5th Policy Year	0.25%

	At Maturity*	1.25%

- Under Growth variant, Wealth Booster, at maturity, shall be calculated as of 1.25% of Fund Value at maturity, before adding back RoMC (Return of Mortality Charge) and RoPAC (Return of Premium Allocation Charge) units. The Wealth Booster will be payable along with the Policy Fund Value at Maturity.
- Wealth Booster will not be credited to policies in Paid-Up status.

6. Investment Options

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

Investment Fund	Objective	Asset Category and Asset Allocation	Risk-Return Potential
Growth Opportunities Plus Fund SFIN: ULIF01614/12/2009EGRWTHOPPL130	To provide long term capital appreciation by investing in stocks across all market capitalization ranges (Large, Mid or small)	Debt: NA MoneyMarket Instruments: 0% - 20% Equities: 80% - 100%	High
Grow Money Plus Fund SFIN: ULIF01214/12/2009EGROMONYPL130	To provide long term capital appreciation by investing across a diversified high quality equity portfolio	Debt: NA Money Market Instruments: 0% - 20% Equities: 80% - 100%	High
Build India Fund SFIN: ULIF01909/02/2010EBUILDINDA130	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: ULIF00121/08/2006BSAVENGROW130	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: 00% - 60%	Moderate
Steady Money Fund SFIN: ULIF00321/08/2006DSTDYMOENY130	To provide steady accumulation of 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: ULIF01007/07/2009LSAFEMONEY130	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:ULIF02322/02/17STAPLUMONF130	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: ULIF02507/04/23EMERGINGEQ130	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 interest computed at a rate specified by IRDAI from time to time which is currently 4% pa. If the Company earns higher than 4% on Discontinued Policy Fund, that will also be credited to Discontinued Policy Fund. 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. However, in case of death of the Life Insured, the proceeds of the Discontinued Policy Fund shall be payable immediately to the Nominee.

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.

b. 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 Term and conditions of the Product, with a maximum of two Investment strategies being available. You shall have the option to choose only one of the Strategy.

<table>
<tr><th>Investment Strategy</th><th>Description</th></tr>
<tr><td>Dynamic Fund Allocation</td><td>1. This Strategy can only be chosen on inception of the Policy.
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.
3. During the last 5 years of the Policy Term (before maturity), the funds will automatically rebalanced between Grow Money Plus Fund and Steady Money Fund to protect you against any adverse movements in the equity markets.

i) Limited Pay policies: In case of Limited Pay policies, 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
<table>
<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>
<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>
</table></td></tr>
</table>

ii) For Regular Pay Policies: The Company will automatically allocate/ switch Units in the Funds on each Policy Anniversary with respect to Regular Premium received on Policy Anniversary or date of receipt of the Regular Premium and switch Units in the Funds on each Policy Anniversary, in a predetermined proportion specified in the applicable table below:

Year	Existing Funds		New Premium (Regular)	
	Equity Fund*	Debt Fund#	Equity Fund*	Debt Fund#
(PT-5) yr	80%	20%	80%	20%
(PT-4) yr	75%	25%	75%	25%
(PT-3) yr	70%	30%	70%	30%
(PT-2) yr	50%	50%	50%	50%
(PT-1) yr	0%	100%	0%	100%

4. The Company will not levy any switching charges for the operation of the Dynamic Fund Allocation strategy

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.

6. Once the Policyholder has opted out, then the Policyholder shall not be permitted to recommence the Dynamic Fund Allocation option during the Policy Term.

7. While Dynamic Fund Allocation is operational Switching in or out of the Steady Money Fund will cause the Dynamic Fund Allocation to cease. Dynamic Fund Allocation will continue to be active in Reduced Paid- Up status

Systematic Transfer Plan (STP)	1. This Strategy can only be chosen on inception of the Policy. 2. The strategy can be chosen to take advantage of rupee cost averaging by allocating into debt funds and increasing allocation to equity in a pre-determined consistent manner 3. If the Systematic Transfer Plan is opted, then the Company will automatically allocate the Single Premium/Regular Premium received (after deducting Premium Allocation Charges) to purchase Units in the Safe Money Fund. On each subsequent monthly anniversary, the Fund Value of [1/(13 less month number in the Policy Year)] 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: 1/(13-1)= 1/12th of the Units to be switched Policy month 2: 1/(13-2)= 1/11th of the Units to be switched Policy month 11: 1/(13-11)= 1/2 of the Units to be switched Policy month 12: 1/(13- 12)= balance Units to be switched. 4. The Company will not levy any switching charges for the operation of the Systematic Transfer Plan. 5. You shall not be permitted to make partial withdrawals from the Safe Money Fund during the period when this option is in force. 6. 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. 7. While STP is operational, you are not allowed to change your fund choice. 8. 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. STP cannot be opted once all Premiums payable under the Policy have been paid. 9. If 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. 10. If you give the request for Premium redirection or to change to monthly Premium payment mode then such request will make STP ineffective. 11. 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.

7. Additional Features and Benefits

a. Liquidity benefit through Partial Withdrawals: The Policyholder has 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 for Regular/Limited Premium Payment Policy or 25% of single premium for Single Premium Payment Policy For Policies issued on minor lives, partial withdrawals shall not be allowed until the minor life Insured attains majority i.e. on or after attainment of age 18.

In a Policy Year, the Policyholder is 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. SWP (Systematic Withdrawal Plan)- Available only under Legacy Variant: is an automated partial withdrawal facility which can be opted by the Policyholder under Legacy Variant. 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 Policyholder till the end of the Policy Term. At the time of the written request to effect the SWP, the Policyholder needs to choose the following:

- ✓ Systematic Withdrawal amount per annum, Payout will only be annually.
- ✓ Policy Year from which the amount under SWP will be payable

SWP will be subject to following conditions:

- ✓ SWP 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 the Policyholder 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

- ✓ SWP option can be opted anytime during the Policy Term. Once opted, the SWP options such as Systematic withdrawal amount per annum, Policy year from which the Systematic Withdrawal Plan (SWP), will be payable cannot be changed.
- ✓ The Policyholder may opt out of the Systematic Withdrawal Plan 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 Plan cannot be re-chosen.
- ✓ Minimum amount that can be withdrawn under SWP is Rs. 5,000 per installment. If an installment amount to be withdrawn under SWP is less than Rs. 5,000 such installment amount shall not be paid.
- ✓ Fund Value after SWP 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 10 times one annualized premium.
- ✓ For Policies issued on minor lives, SWP shall not be allowed until the minor life Insured attains majority i.e. on or after attainment of age 18.

Both Systematic Withdrawal Plan and Partial Withdrawal can be availed simultaneously. SWP 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 riders can be availed by paying additional premium along with Bharti Life Wealth Pro.

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.

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

In case the Policyholder opts 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 Premium Payment 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 put together 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 the Policyholder to pay all the unpaid premiums, in case the premiums had not been paid as on the Premium Due date.

The Policyholder gets 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.

Grace Period is not applicable for Single Premium Payment Policy.

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

<u>Other Questions that You might have</u>

1. What happens if I am unable to pay premiums (applicable only for Regular and Limited Premium Payment Policy)?

I. <u>Discontinuance of Policy during the lock-in Period:</u>

a) **For other than single premium policies,** 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.

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

i. In case the Policyholder opt to revive but does not revive the Policy during the revival period, the proceeds of the discontinued policy fund shall be paid to the Policyholder 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 fund will be applicable during this period and no other charges will be applied.
ii. In case the Policyholder does 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 the Policyholder and the Policy shall terminate.
iii. However, the Policyholder has 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.

c) **In case of Single premium policies,** the Policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund.

i. Such discontinuance charges shall not exceed the charges stipulated in 'Charges' – Discontinuance charges of this document.
ii. The Policy shall continue to be invested in the discontinued policy fund and the proceeds from the discontinuance fund shall be paid at the end of lock-in period. Fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

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:**

a) **For other than Single Premium Policies:**

i. 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.
ii. On such discontinuance, the Company will communicate the status of the Policy, within three months of the first unpaid premium, to the Policyholder 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 the Policyholder 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 the Policyholder does 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 the Policyholder and the Policy shall terminate.
v. However, the Policyholder has an option to surrender the Policy anytime and proceeds of the policy fund shall be payable. In case of Single Premium Policies, the Policyholder has an option to surrender the Policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

b) **In case of Single Premium Policies**, the Policyholder has the option to surrender the Policy any time. 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 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 the policyholder exercises 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 the policyholder, out of the discontinued fund less the applicable charges as mentioned below and conditions as mentioned above. The Company, at the time of revival:

- Shall collect all due and unpaid premiums without charging any interest or fee.
- May levy policy administration charge and premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
- 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: The Policyholder can revive the policy, as mentioned above. Where the policyholder revives 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:

- Shall collect all due and unpaid premiums under base plan without charging any interest or fee.
- Will levy premium allocation charge as applicable.
- No other charges shall be levied.

The benefits payable in case of a Paid-Up Policy are given below:

Events	Size of Benefits
Death	Paid-up Death Benefit, which is the highest of: 1. Paid-Up Sum assured less all partial withdrawals made during the two year period immediately preceding the date of death of the Life Assured 2. Policy Fund Value(including any Loyalty Additions and Wealth Boosters already credited as on date of Paid-up) 3. 105% of all premiums paid as on date of death In case of the death of the life insured during the Settlement Period (as defined above), the Higher of Policy Fund Value or 105% premiums paid as on the date of death shall be payable and the policy will terminate.
Maturity	Policy Fund Value (including any Loyalty Additions and Wealth Boosters already credited as on date of Paid up)
Surrender	Policy Fund Value (including any Loyalty Additions and Wealth Boosters already credited as on date of Paid up)

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

The Policyholder can completely withdraw his/her policy anytime during the policy term by intimating the company.

If policyholder requests 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 the policyholder 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 the policyholder. 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 Company will levy an Allocation Charge as a percentage of the Annualised Premium. The balance allocation amount will be utilized to purchase Units for the Policy in accordance with the Investment Fund Allocation mentioned by You

The allocation charge is as per the tables below :

i) For Online Channel

Policy Year	Single Premium	Limited/ Regular Premium Annual Mode	Limited/ Regular Premium Non Annual Mode
Year 1	1.0%	6.0%	4.5%
Year 2	-	5.0%	3.0%
Year 3	-	4.0%	3.0%
Year 4	-	3.0%	2.0%
Year 5 +	-	2.0%	2.0%

ii) For Other Channels

Policy Year	Single Premium	Limited/ Regular Premium Annual Mode	Limited/ Regular Premium Non Annual Mode
Year 1	3%	9.0%	7.5%
Year 2	-	7.0%	5.0%
Year 3	-	5.0%	4.0%
Year 4	-	3.0%	2.0%
Year 5 +	-	2.0%	2.0%

b) Mortality Charge

This charge is levied to provide you with life insurance benefit. This charge is applied on the Sum at Risk and is deducted proportionately by cancellation of units on a monthly basis. The annual charge per thousand of Sum at Risk will be based on the attained Age of the policyholder, age last birthday.

Sample Mortality rate for Male, per thousand Sum at risk is as follows –

Age	Mortality Rate
30 Years	0.9770
35 Years	1.2020
40 Years	1.6800
45 Years	2.5790

*There is a setback of 3 years on female lives.

c) Policy Administration Charge

This charge is deducted by cancellation of units on a monthly basis.

The monthly Policy administration charge as a percentage of Annual / Single Premium is as per the table below:

Policy Year	Single Premium	Limited/Regular Premium
1 - 5	0.15%	0.15%
6 - 10	Nil	0.45%
11+	Nil	Nil

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

These charges are exclusive of applicable taxes.

d) Fund Management Charge

This is a charge that is levied on each of the Investment Funds and is adjusted in the unit price calculation on a daily basis.

Fund	Fund Management Charge
Growth Opportunities Plus Fund	1.35% per annum
Grow Money Plus Fund	1.35% per annum
Build India Fund	1.35% per annum
Emerging Equity Fund	1.35% per annum
Save'n'grow Money Fund	1.25% per annum
Steady Money Fund	1.00% per annum
Safe Money Fund	1.00% per annum
Stability Plus Money Fund	0.80% per annnum
Discontinued Policy Fund	0.50% per annum

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:

i) <u>For Regular/Limited Pay</u>

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 above 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

ii) <u>For Single Pay</u>

Year of Discontinuance of Premium/Surrender	Charges for the policies having Single Premium up to Rs. 3,00,000/-	Charges for the policies having Single Premium above Rs. 3,00,000/-
1	Lower of a) 2% of Single Premium b) 2% of Fund Value c) Rs. 3,000	Lower of a) 1% of Single Premium b) 1% of Fund Value c) Rs. 6,000
2	Lower of a) 1.5% of Single Premium b) 1.5% of Fund Value c) Rs. 2,000	Lower of a) 0.7% of Single Premium b) 0.7% of Fund Value c) Rs. 5,000
3	Lower of a) 1% of Single Premium b) 1% of Fund Value c) Rs. 1,500	Lower of a) 0.5% of Single Premium b) 0.5% of Fund Value c) Rs. 4,000
4	Lower of a) 0.5% of Single Premium b) 0.5% of Fund Value c) Rs. 1,000	Lower of a) 0.35% of Single Premium b) 0.35% of Fund Value c) Rs. 2,000
5 and onwards	NIL	NIL

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

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.

b) Loan

There is no provision of loan on the Policy.

c) Computation of Unit Price

The computation of unit price shall be done as stipulated by the Insurance and Regulatory Development Authority (IRDA), 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)

Case Study

Mr. Nair, 40 year old, working as a Director in a leading MNC wants to plan investments for his daughter's wedding in 10 years as well as for his Retirement planning. He wants a flexible plan for and wants a life cover as well in case of any unfortunate event. He cannot decide between Growth Option and Legacy option, as available under the product.

Mr. Nair wishes to pay a premium of Rs. 2,00,000 p.a. for a premium payment period of 10 years.

To ensure he is adequately covered, the Sum Assured offered under both Growth and Legacy option is 10 times of the premium paid. In case of an unfortunate death of Mr. Nair during the Policy Term, the minimum Death Benefit payable would be Rs. 20,00,000.

Let's see how the plan works and the benefits available under both the options to help him choose basis his goals.

Scenario 1: Let us look at how Bharti Life Wealth Pro, Growth option helps Mr. Nair fulfill his investment goals

Premium Payment Term	Regular Pay
Premium	Rs. 2,00,000
Policy Term	10 years
Sum Assured	Rs. 20,00,000 (10 times the Premium)
Policy Variant	Growth
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. 22,09,532	@8% p.a. Rate of Investment Return Rs. 27,28,357

*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, in the 4th policy year, Death Benefit equal to higher of Sum Assured or Fund Value will be payable to the nominee.

Sum Assured	Rs. 20,00,000	
Fund Value* as on date of death	@4% p.a. Rate of Investment Return Rs. 7,55,559	@8% p.a. Rate of Investment Return Rs. 8,31,783
Death Benefit	Death Benefit equal to Rs. 20,00,000 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."

Scenario 2: Let us look at how Bharti Life Wealth Pro, Legacy options can help Mr. Nair fulfill his investment/ retirement goals as well

Premium Payment Term	Limited Pay	
Premium	Rs. 2,00,000	
Policy Term	59 years(99-40 years)	
Premium Payment term	10 years	
Sum Assured	Rs. 20,00,000 (10 times the Premium)	
Policy Variant	Legacy	
Fund opted	Equity - Grow Money Plus Fund – 100%	
Investment Strategy opted	Self-Managed	
Fund Value on Maturity*	@4% p.a. Rate of Investment Return	@8% p.a. Rate of Investment Return
	Rs. 96,02,366	Rs. 7,60,57,257

*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, in the 9th policy year, Death Benefit equal to higher of Sum Assured or Fund Value (including Loyalty Additions) will be payable to the nominee.

Sum Assured	Rs. 20,00,000	
Fund Value* as on date of death	@4% p.a. Rate of Investment Return Rs. 18,55,010	@8% p.a. Rate of Investment Return Rs. 22,63,889
Death Benefit	Death Benefit equal to Fund Value as on date of death 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."

Depending on his goals, premium paying term Mr Nair can choose the Variant.

	Maturity Payout		Minimum Death Benefit
	@8% p.a. Rate of Investment Return	@4% p.a. Rate of Investment Return	
Scenario 1	Rs. 27,28,357	Rs. 22,09,532	Rs. 20,00,000
Scenario 2	Rs. 7,60,57,257	Rs. 96,02,366	Rs. 20,00,000

The above Illustration is for Policy bought through offline channel.

"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."

Terms and conditions

Free-look option: - If You disagree with any of the terms and conditions of the Policy, You can return the original Policy along with a letter stating reason/s within 30 days of receipt of the Policy. The Policy will accordingly be cancelled and the Company will refund the premium amount paid by You excluding the Proportionate risk premium for the period on cover and the medical expenses incurred by the insurer and stamp duty charges.

In addition to this, the Company shall also be entitled to repurchase the units at the price of the units on the date of cancellation.

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.

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.

Vesting of Ownership: In case the Life Insured is a minor, the ownership of Policy will automatically vest on the Life Insured on attainment of majority. In case of death of the Policyholder while the Life Insured is a minor, surrender and any other such options available under the policy cannot be exercised during the period of minority of the Life Insured.

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
- SMS "SERVICE" to 56677
- 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.

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

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.

Section 41 of the 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.

About Us

Bharti Life Insurance Company Limited is a wholly owned 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 a 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.

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 Wealth Pro is the name of the Unit Linked insurance product and 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
4. Life insurance coverage is available under this policy
5. Bharti Life Wealth Pro 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 funds do not offer a guaranteed or assured return.
11. Riders are not mandatory and are available for an additional cost.
12. 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: 130L100V03

    ADVT No.: II-Sep-2024-5482

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

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 bharti used in the document belongs to Bharti Enterprises (Holding) Private Ltd.

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.