IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE UNIT LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER / WITHDRAW THE MONIES INVESTED IN UNIT LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Bandhan Life



Your Dreams Deserve MORE

Bandhan Life

ULIP PLUS

A Unit-Linked Non-Participating Individual Life Insurance Savings Plan
UIN: 138L091V01

Bharat Ki Udaan, Bandhan Se.

At Bandhan Life, we understand the importance of managing your finances while juggling everyday responsibilities. That's why we've created Bandhan Life ULIP Plus, a unit-linked life insurance plan that seamlessly integrates life insurance with market-linked investment opportunities. Whether you're planning for your dream home, or a comfortable retirement, Bandhan Life ULIP Plus helps you secure your future and grow your wealth.

Why Is Choosing Bandhan Life ULIP Plus A Smart Move For You?



How Does The Plan Work?

You can customize your policy to suit your requirement with these few steps:

- **Select Premium:** Choose your premium amount and payment frequency.
- **Customize Coverage**: Set policy term, premium payment term, and sum assured multiple (SAM).
- **Choose Strategy**: Select an investment strategy and fund allocation based on your risk appetite.
- **Monitor Returns**: Track performance, adjust your portfolio, and enjoy benefits on maturity.

Snapshot Of Benefits

Maturity Benefit: At the end of policy term, you will receive Total Fund Value[@] (Base Fund Value[1] + Top-up Fund Value[2]) as on date of maturity. It includes loyalty additions, return of mortality charges, and return of allocation charges (if applicable).

Death Benefit: In case of death of the life assured during the policy term, we will pay the claimant, the sum of base death benefit and top-up death benefit (if any), as on date of intimation of death as detailed ahead, provided the policy is in force.

Let's Understand With An Example

Mr Mehta, a 35-year-old architect, is setting aside his earnings to ensure a comfortable retirement by age 60. He also wants to guarantee that, in case of any unfortunate event, his children's education expenses are fully covered, relieving his family of any financial worries. He opts for Bandhan Life ULIP Plus with a premium payment term of 10 years and policy term of 25 years and a Sum Assured multiple of 30X. His annual premium is ₹1,00,000 with a sum assured of ₹30 Lacs and 100% allocation in Opportunity Fund. The total premium paid by Mr Mehta is ₹10,00,000.

End of Policy Year	Fund Value @4% [!]	Death Benefit	Fund Value @8% [!]	Death Benefit
15	11,45,705	30,00,000	17,44,906	30,00,000
20	12,80,505	30,00,000	24,14,986	30,00,000
25	16,76,661	30,00,000	34,66,326	34,66,326

[!] The values are based on assumed investment rate of return of 4% p.a. & 8% p.a for a policy sourced through offline channel. The values shown are not guaranteed and they are not upper and lower limit of returns, they have been shown for illustrative purpose only.

Eligibility Conditions

Entry Age[*]	Minimum: 18 years Maximum: 55 years
Maturity Age[*]	Minimum: 38 years Maximum: 85 years

<table>
<tr><td>Policy Term</td><td>Minimum: 20 years
Maximum: 40 years, subject to maximum maturity age</td></tr>
<tr><td>Premium</td><td>Minimum Premium:
<table><tr><th>Premium payment frequency</th><th>SAM<40</th><th>SAM>=40</th></tr><tr><td>Annual Mode</td><td>75,000</td><td>1,00,000</td></tr><tr><td>Other than Annual mode</td><td>1,00,000</td><td>1,20,000</td></tr></table>
Maximum:
No limit, subject to Board Approved Underwriting Policy.</td></tr>
<tr><td>Premium Pay Term</td><td><u>Limited Pay</u>: 5 / 7 / 10 / 12 / 15/ 20/ 25 /30 /35 years
<u>Regular Pay</u>: Premium payment term is the same as policy term</td></tr>
<tr><td>Top-up Premium[#]</td><td>Minimum: ₹5,000
Maximum: No Limit, subject to Board Approved Underwriting Policy</td></tr>
<tr><td>Premium Payment Mode</td><td>Monthly, Quarterly, Half-Yearly & Annual</td></tr>
<tr><td>Base Sum Assured[3]</td><td>Minimum: 21 times of Annualized Premium[^]
Maximum: 50 times of Annualized Premium[^], subject to Board Approved Underwriting Policy</td></tr>
<tr><td>Top-up Sum assured</td><td>1.25 times of Top-up Premium[#] or 10 times of Top-up Premium[#]</td></tr>
</table>

[*] All ages mentioned above are age as of last birthday
[^] Annualized Premium means the premium amount payable in a year, excluding rider premiums and underwriting extra premium on riders, if any.
[#] Top-Up Premium means an amount that is paid by the policyholder voluntarily besides Regular Premium and is treated as single premium for all purposes.

- The policyholder has the option to alter the premium payment frequency during the premium payment term.
- For all ages, the risk cover will start immediately upon commencement of the policy.
- In case the policyholder and life assured are different, the company shall follow the principle of insurable interest as driven by the 'Board Approved Underwriting Policy'.

Plan Benefits In Detail

Death Benefit

In case of death of the life assured during the policy term, provided the policy is in force as on the date of death, the company will pay the claimant the sum of base death benefit and top-up death benefit (if any), (as applicable on the date of intimation of the death of the life assured):

The base death benefit is the highest of:

- Base Fund Value[1] or
- Base sum assured on death;

Where Base sum assured on death is the highest of Base Sum Assured[3] and 105% of the premiums paid (excluding top-up premium) up to the date of death.

Top-up death benefit is the highest of Top-Up Sum Assured[4] and Top-Up Fund Value[2].

[3] Base sum assured shall be reduced only to the extent of partial withdrawals with respect to the Base Fund Value during the[1] two-year period immediately preceding the death of the life assured.

[1] Base Fund Value means summation of number of units in each segregated fund multiplied by the respective unit price/ NAV. This includes Return of Allocation Charges, Return of Mortality Charges and Loyalty Additions, if applicable.

[2] Top-Up Fund Value is equal to the total units in respect of the Top-Up Premiums, if any, received under the policy multiplied by the respective unit Price/NAV as on valuation date.
[3] Base Sum Assured means the amount which is equal to the product of the sum assured multiple and the Annualized Premium ^. Sum Assured multiple is chosen at the time of purchase of the policy.
[4] Top-Up Sum Assured means the additional sum assured basis the Top-Up Premiums.
[$] Total Premiums Paid means total of all the premiums received under the base product including Top-up Premium# paid, if any.

In case the facility for premium reduction or reduction of sum assured multiple has been opted for, then the Base Sum Assured[3] would refer to the reduced sum assured post premium reduction or Sum Assured Multiple Reduction.

Maturity Benefit

On survival of life assured till the end of the policy term provided all the premiums are paid and the policy is in force, Total Fund Value[@] would be paid as a lumpsum amount. The policyholder will also have an option to receive the maturity benefit as a systematic payout for a maximum of five years under settlement option.
The policy shall terminate upon the payment of the maturity benefit.
[@]Total Fund Value = Base Fund Value[1] + Top-up Fund Value[2]
Base Fund Value will include the following benefits:

1.**Return of Mortality Charges**: We shall return mortality charges starting from 11th policy year, if all due premiums have been paid in full and the policy is in force. At the end of each month starting from 11th policy year, multiple of Mortality Charges (excluding underwriting extra charge) deducted from 1st policy month shall be added to the fund value in the form of addition of units. It shall be allocated to the fund in the same proportion of the fund value as available on the due date of Return of Mortality Charges. Return of Mortality Charges will exclude mortality charges deducted from the Top-Up Account.

For example: 1st policy month's mortality charge shall be added back in the 121st month, 2nd policy month's mortality charge shall be added back in the 122nd month, 3rd month's mortality charge shall be added back in 123rd month and so on until the end of the policy term.
The multiple of Mortality charges would vary depending upon the Policy Year:

Policy Year	Return of Mortality Charge
11 to 15 years	1X of mortality charges collected during 1st to 5th policy year shall be added back to the fund value

16 to 20 years	1.25X of mortality charges collected during 6th to 10th policy year shall be added back to the fund value
21 to 25 years	1.5X of mortality charges collected during 11st to 15th policy year shall be added back to the fund value
26 to 30 years	2X of mortality charges collected during 16th to 20th policy year shall be added back to the fund value
31 to 35 years	2.5X of mortality charges collected during 21st to 25th policy year shall be added back to the fund value
36 to 40 years	3X of mortality charges collected during 26th to 30th policy year shall be added back to the fund value

We shall return the mortality charge of last 10 years on maturity. The multiple applicable shall be based on the policy year band in which the last policy year falls in the above table.
For example: In case of maturity at the end of 25th year, the last 10 years (i.e. 16th to 25th policy year) mortality charge will be refunded at 1.5X.

2. **Return of Premium Allocation Charges (if applicable)**
An amount equal to total of premium allocation charges deducted during the policy term will be added back to the Base Fund value[1] at the end of the 10th policy year in the same proportion as the value of the total units held in each fund at the time of allocation provided all the due premiums have been received. Allocation charges pertaining to Top-up Premium will not be refunded.

3. **Loyalty Additions**

a. With this fund boosting feature, the policyholder will receive loyalty units which will be added from the end of the 7th policy year and thereafter at the end of each policy year as specified below, till maturity.
b. Loyalty units are expressed as a percentage of the average of preceding 36 months' fund value and will be added into the Base Fund Value[1] on the policy anniversary as specified in the table below.
c. This benefit is applicable only if all due premiums have been paid up to the date of each Loyalty Addition.
d. Loyalty Additions will not be applicable to any Top up Fund value. Amount of Loyalty Addition will be allocated in funds in the same proportion as of the Base Fund Value[1] as on the date of addition.
e. In order to compute the average fund value, we will consider the Base Fund Value[1] as on the date of month anniversary for each of the previous 36 months.

Loyalty additions percentages are provided below:

End of Policy Year	7th year	10th year	15th year	20th year	25th year	30th year	35th year	40th year
Limited Pay	0.50%	0.75%	1.00%	1.25%	1.75%	2.50%	3.50%	5.00%
Regular Pay	0.50%	0.75%	1.00%	1.25%	2.25%	3.25%	4.25%	5.25%

Special Women Discount

For Female lives, extra discount would be provided. 0.50% less premium allocation charges will be deducted from the base premium every year.

Tax Benefits

Premium paid, maturity benefit, death benefit and surrender value are eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein. It is recommended that you obtain professional advice for applicability of Income Tax benefit on premiums paid and benefits received. Tax laws are subject to amendments from time to time. The Company does not assume responsibility on tax implication mentioned anywhere in this document.

Investment Options And Portfolio Strategies

You have the option to choose from the following portfolio strategies:

- Self-Managed Portfolio Strategy
- Lifestyle Portfolio Strategy
- Target Asset Allocation Strategy
- Automatic Transfer Strategy
- Stabilized Gains Portfolio Strategy

Self-Managed Portfolio Strategy

Under this portfolio strategy, you have the option to allocate your premium in any of the 9 segregated funds and tailor your investment approach to meet your financial objectives. The asset allocation under each segregated fund is provided in the table below. You can choose one or more funds and, in any proportion (as %, in whole number) within the Self-managed Portfolio Strategy. You will have to specify the premium allocation in each fund chosen.



Fund Name	Segregated Fund Identification Number (SFIN)	Objective	Risk Rating	Equities	Fixed Interest Securities	Money Market Instruments
Blue Chip Equity Fund	ULIF01511/02/14BLUECHIPEQ0138	The Fund objective is to provide long-term capital appreciation by investing in a diversified equity portfolio consists of predominantly large cap companies with strong financials, quality management and market leadership.	High	80% – 100%	0%	0% – 20%
Accelerator Fund	ULIF01203/09/10ACCELERATE0138	This fund will invest in equities of various sectors to diversify the portfolio and to generate attractive returns in the long term. It also has the flexibility to invest in fixed interest assets and money market instruments up to 20% each.	High	80% – 100%	0%	0% – 20%
Opportunity Fund	ULIF01627/06/16OPPORTUN0138)	This fund will aim to provide a long term wealth generation by actively managing a diversified equity portfolio, predominantly comprising of stocks with market capitalization between INR 5,000 crore to INR 15,000 crore. The fund will also have the flexiblity to invest in fixed interest assets and money market instruments upto 20%.	High	80% - 100%	0%	0% - 20%

Stable Fund	ULIF01303/09/10STABLE0138	This fund will aim to maintain a balance between equity and debt exposure to have a stable and attractive long-term return. It will also shift allocation between debt and equity to gain from asset price movements over medium to long term.	Moderate	20%- 80%	20% – 80%	
Secure Fund	ULIF00505/07/08SF0138	This fund will aim to generate income consistent with high levels of liquidity while protecting the capital. It will invest in a diversified portfolio of money market instruments & other short term fixed interest securities.	Low	0%	60% - 100%	0% – 40%
Debt Fund	ULIF00405/07/08DB0138	This fund will aim to generate attractive returns by investing in a diversified portfolio of government debt, corporate debt, money market instruments and other fixed income securities of varying maturities.	Moderate	0%	60% - 100%	0% – 40%
Flexi Cap Fund	ULIF01828/05/24FLEXICAP0138	This fund will aim to achieve long-term capital appreciation from a portfolio of diversified stocks across the market capitalization spectrum. The fund can also invest in money market, cash and cash equivalent.	Very High	65% - 100%	0%	0% - 35%

Liquid Fund	ULIF01928/05/24LIQUID0138	This fund will aim to deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.	Low	0%	0%	100%
Mid Cap Fund	ULIF02128/05/24MIDCAP0138	The fund will aim to invest predominantly (>60%) in mid cap stocks (101st to 300th Companies based on full market capitalization) for providing long-term capital appreciation. The fund can also invest in money market, cash and cash equivalent.	Very High	80% - 100%	0% - 20%	

Lifestyle Portfolio Strategy

We understand that your investment need and objectives are dynamic and change as per your changing life stage. The Lifestyle Portfolio Strategy addresses the same by providing you with the right mix between Equity and Debt, based on the duration of your investment. This helps you automatically decrease your exposure to Equity and increase your exposure to Debt as your age increases and your policy nears maturity.

Under this strategy, depending on the duration of your policy, Premiums Paid subject to deduction of charges will be allocated between the 3 investment funds as per a pre-defined strategy as mentioned in the table below.

Years to Maturity	Allocation in various Funds		
	Secure Fund	Debt Fund	Blue Chip Equity Fund
40	0.00%	0.00%	100.00%
39 ⟶ 11	0.00%	0.00%	100.00%
10	0.00%	10.00%	90.00%
9	0.00%	20.00%	80.00%
8	0.00%	30.00%	70.00%
7	0.00%	40.00%	60.00%
6	0.00%	50.00%	50.00%

5	0.00%	60.00%	40.00%
4	0.00%	70.00%	30.00%
3	10.00%	70.00%	20.00%
2	30.00%	60.00%	10.00%
1	40.00%	60.00%	0.00%

Years to Maturity = Policy Term - Policy Year + 1

- At the start of each policy year, the total fund value across all segregated funds will be reallocated between the Funds as per the proportion mentioned above.
- The Unit creation subject to applicable charges, will be as per the allocation percentage mentioned above.
- Upon reinstatement of a policy, the missed premiums will be allocated in different segregated funds in a proportion corresponding to the policy year of reinstatement.
- The Company may from time to time change the asset portfolio allocation in the existing segregated funds with prior approval from the IRDAI.

Target Asset Allocation Strategy

- Under this strategy, You can allocate your premiums between any two segregated funds available with this Policy, in the proportion of Your choice.
- Your portfolio will be rebalanced every quarter to ensure that this asset allocation is maintained. The re-balancing of units shall be done on the last day of each Policy quarter.
- If the last day of the quarter is a non-working day, then the next working day's NAV will be applicable. You can avail this option at inception or at any time later during the Policy Term.

Automatic Transfer Strategy

- Under this strategy, you may invest your premium in any of the available Debt-Oriented Funds (i.e., Debt Fund, Secure Fund, or Liquid Fund), and systematically transfer a fixed amount every month into any one of the Equity-Oriented Funds (i.e., Blue Chip Equity Fund, Opportunity Fund, Accelerator Fund, Flexi Cap Fund, or Mid Cap Fund).
- The total Annual Premium net of Premium Allocation Charges (if any) will be invested in the chosen Debt-Oriented Fund. The Units in the chosen Debt-Oriented Fund will then be systematically transferred in equal installments on a monthly basis to the selected Equity-Oriented Fund. All future Premiums will follow the same pattern, provided that this strategy remains active under the Policy.
- Switching between the two selected funds to any other available funds is not permitted under this strategy.
- This strategy shall not be available if you have opted for monthly premium payment frequency. It shall be available only until the end of the Premium Payment Term and shall not apply to any Top-Up Premium contributions.
- A portion of total units in the chosen debt-oriented fund shall be switched automatically into the chosen equity-oriented fund in the following way:
- Policy Month 1: 1/12 of the units available at the beginning of Policy Month 1
- Policy Month 2: 1/11 of the units available at the beginning of Policy Month 2
- Policy Month 6: 1/ 7 of the units available at the beginning of Policy Month 6
- ----------
- Policy Month 11: ½ of the units available at the beginning of Policy Month 11

- You may opt for this strategy either at the inception of the policy or at any subsequent policy anniversary, provided you notify the Company at least 30 days in advance. You may also choose to switch out of this strategy at any Policy Anniversary by notifying the Company at least 30 days in advance.

Stabilized Gains portfolio strategy

- Under this option, the Premium, after deducting the Premium Allocation Charges, shall be allocated and invested in the Accelerator Fund. The Fund Value will be tracked on a daily basis to monitor any pre-determined upside movement of 10% or more relative to the net invested amount.
- If the Fund Value in the Accelerator Fund appreciates by 10% or more of the net invested amount, the amount corresponding to such appreciation shall be transferred from the Accelerator Fund to the Debt Fund at the prevailing unit price effective on the date the appreciation threshold is met.
- If the Fund Value in the Accelerator Fund does not achieve an appreciation of 10% or more relative to the net invested amount, the Fund Value shall remain fully invested in the Accelerator Fund, and no transfer to the Debt Fund shall be made.

Optional Flexibilities

Switching Between Portfolio Strategies

- The policyholder can switch between any of the portfolio strategies anytime (except for Automatic transfer strategy) during the policy term free of charge. Automatic transfer strategy can be switched to or from policy anniversary only.
- The policyholder can not switch from any other strategy to “Lifestyle Portfolio Strategy” during the last 12 policy years.
- The maximum number of such switches shall be limited to 1 per policy year and the same shall be free of charge.
- More than 1 switch from one portfolio strategy to another shall not be allowed in any policy year.

Top up Premiums

The policyholder has the option of paying Top-up Premium[#] besides base premium payments specified in the contract subject to the following conditions:

- Top-up Premium[#] can be made anytime except during the last 5 policy years.
- The minimum Top-up Premium[#] is ₹5,000, which may change in future subject to approval from the IRDAI.
- No due regular/limited premium should remain unpaid on the date of Top-up Premium[#] payments.
- If a regular/limited premium is due and Top-Up premium is received, such an amount will first be used to pay all due premiums. The balance money, subject to minimum amount may be applied as a Top-Up.
- For units pertaining to Top-ups, there will be a lock-in period of 5 years for partial withdrawal for each top up, except in case of complete surrender of the policy.
- Each top-up premium will be treated as single premium for all purposes and shall provide a life cover equal of either 1.25 times or 10 times the Top-Up premium. You will have the option to choose the multiple at the time of Top-up Premium payment.
- Acceptance of Top-up Premium[#] is subject to Board Approved Underwriting Policy.
- This facility cannot be exercised by anyone else other than policyholder.

Liquidity Through Partial Withdrawal

During the policy term, you may need money to fulfil certain immediate financial needs hence the partial withdrawal facility gives you the option to withdraw money from your fund value after first 5 policy years provided first five years premiums is received. Under this facility, you can also opt for Systematic Partial Withdrawal, Retirement Income and Chosen-rate Withdrawal Plan. All conditions applicable for partial withdrawals such as minimum and maximum withdrawal amount, etc. will be applicable for these Partial Withdrawal strategies as well.

The following conditions apply on partial withdrawals:

- Total Fund Value[@] will be taken into account for partial withdrawals. Partial withdrawals made shall be allowed first from the Top-Up Fund if any (as long as such fund value supports the partial withdrawal and is not covered by lock-in) and subsequently, the partial withdrawals may be allowed from the Base Fund Value[1].
- The minimum value of each partial withdrawal is ₹5,000. The Company may increase this limit in future.
- The maximum amount of partial withdrawal allowed in any policy year (including all partial withdrawals made during that policy year) is 20% of the Total Fund Value[@] at the beginning of that policy year.
- Minimum amount required to be maintained in the Base fund after partial withdrawal is two years' Annualized Premium^. In case premium reduction facility has been opted for, then the Annualized Premium^ would refer to the revised Annualized Premium^.
- The sum assured shall be reduced by all partial withdrawals made with respect to the Base Fund Value[1] from the base premium during the 2 (Two) policy years immediately preceding the life assured's death.
- The partial withdrawals with respect to the Base Fund Value[1] shall only be counted for the purpose of adjusting the Sum Assured to be payable on death. Partial withdrawals made from the top-up premiums shall not be deducted for this purpose.
- Partial withdrawals which would result in termination of the policy shall not be allowed.

Systematic Partial Withdrawal

This partial withdrawal facility allows you to withdraw from the funds at pre-determined intervals. Such withdrawals can be a pre-determined percentage of the fund value or a pre-determined absolute amount.

- You have an option to choose the percentage ranging from 1% - 15% of the fund value.
- This facility can be opted at policy inception or anytime during the policy term. You may modify or opt-out of the facility by notifying the Company at least 30-days prior to the policy anniversary. You may choose to opt-in again as per the requirements on a later date.
- It is allowed only after five policy years from the date of issuance of the policy.
- The payouts can be taken monthly, quarterly, half-yearly, yearly or on specified date(s). The first payout will be made on the withdrawal start date as chosen by you.
- Both Systematic Partial Withdrawal and partial withdrawal can be availed simultaneously provided the fund value in any given year is not less than two years' annualized premiums.

Retirement Income

Retirement Income is in the form of systematic withdrawals and will be expressed as a Percentage of the Fund Value.

- In order to take care of retirement needs, you have an option to receive income any time after the policy anniversary immediately following completion of age 60 years.

- You need to choose a fixed % of Fund Value (1% - 12%, in multiples of 1%) and the frequency of retirement income- yearly, half-yearly, quarterly or monthly.
- You have an option to choose the retirement income percentage, 30 days prior to start of Retirement Income, by intimating the Company.
- Retirement Income will be paid over the remaining policy term or till the policyholder terminates the option, subject to availability of fund and the policy being in force. The fund value after payment of these instalments should not drop below 105% of the Total Premiums Paid till date.
- Once the Fund Value drops to 105% of total premiums, the instalments will terminate while the policy will still be in-force. Policyholder has an option to start the payouts again once the fund value grows beyond 105% of total premiums by informing the Company 30 days prior to the next policy anniversary.
- The Income instalment will be paid by redeeming Units from the funds in the same proportion as the fund value in each fund and will be redeemed at the unit price applicable on the date of each income instalment.
- Partial Withdrawals are allowed during the Retirement Income Period also.
- Policyholder also has an option to exit out of the Retirement Income option as well as to avail the option again during the Policy term. In case of Policyholder wants to opt for Retirement Income again, policyholder will need to intimate the Company 30 days prior to next policy anniversary.
- Given that the retirement income period starts after the end of lock-in period, the Policyholder will also have the option to withdraw the fund value completely as surrender benefit any time during the Retirement Income period.
- Retirement Income is also applicable for In-force and reduced paid up polices subject to the terms and conditions mentioned above.

Chosen-rate Withdrawal Plan (CWP)

Under this partial withdrawal facility, a payout, as per the payout frequency chosen, will be processed in case the return from a fund is higher than a pre-set rate of return chosen by the you, the surplus amount will be paid out to the policyholder.

- Both CWP and SPW can be availed simultaneously provided the fund value in any given year is not less than two years' Annualized premiums.
- CWP cannot be opted if Stabilized Gains Portfolio Strategy has been opted
- You will have the option to opt out of this withdrawal plan at any time during the Policy Term.

Settlement Option

- Under this option you will receive the maturity benefit in structured payout over a period you choose (not exceeding 5 years from maturity date) with the first instalment being paid on the date of maturity. Once a payout structure is chosen by you, it can't be altered anytime.
- You can decide the frequency of payment either monthly, quarterly, half-yearly or annually.
- To avail this facility, the policyholder must intimate the company at least 90 days before the date of Maturity.
- Upon exercising this option, the units as at the date of maturity can be redeemed in periodical installments not exceeding five (5) years from the date of maturity of policy.
- The minimum installment amount should be at least ₹2,000 or in multiple of 2,000. In case the Total Fund Value[@] falls below the minimum installment amount, the balance of the Total Fund Value[@] will be paid in lump sum and the policy will terminate.
- Risk cover will be available during this period. In case of death of life assured during this period, the benefit payable shall be higher of (a) Total Fund Value[@] as on date of intimation of death, or (b) 105% of premiums paid[$] and the policy will be terminated.

- Top-up Premium # shall not be accepted during this period .
- Partial withdrawals shall not be allowed during the settlement period. However, switches will be allowed.
- Only the Fund Management Charge (FMC) and Mortality charges shall be deducted.
- Return of mortality charges and loyalty additions will not be applicable during this period.
- The investment risk on the funds will be borne by the policyholder. The value of such periodical payments will depend on the performance of the funds selected for investment.
- The policy will be foreclosed by paying Total Fund Value@ if the Base Fund Value[1] is inadequate for the deduction of the applicable mortality charges.
- The risk cover of the riders attached (if any) to the policy will end at the date of maturity such that no rider coverage will be provided during the settlement period.
- The settlement period can be cancelled by you at any time by giving 15 days' notice before next payout due date.

Change In Premium Payment Term

This option allows the policyholder to change the premium payment term (PPT) in his/her policy.

- The option to increase/decrease the PPT will be available to exercise any time after lock-in period and provided all due premiums have been paid till date.
- To avail this facility, the policyholder must intimate the company at least 90 days prior to due date of last instalment premium during the premium payment term.
- The change in PPT is subject to the available sum assured multiple, premium payment term and policy term combinations.
- The PPT can be changed only for limited pay policies. The sum assured multiple and the policy term shall remain the same as selected at inception of the policy.
- The change will be subject to the prevailing Board Approved Underwriting Policy of the Company.

Reduction In Premium

- Reduction in premium option available for both regular and limited premium payment options.
- The prevailing premium can be reduced under the policy after the first five policy years.
- The reduction can be up to a maximum of 50% of the premium at the inception of the policy, subject to minimum Annualized Premium^ payable under the product.
- Once reduced, the same cannot be increased.
- On receipt of the reduced premium, the original sum assured under the policy will be correspondingly reduced. The reduced sum assured will be calculated as the product of the sum assured multiple (SAM) chosen at inception and the revised Annualized Premium^ chosen by the policyholder at the time of premium reduction.
- Top-up Premium# can be paid even after availing reduction in premium option.
- No due regular/limited premium should remain unpaid on the date of availing this option.
- All the charges are applicable considering the revised Sum Assured on Death.

Premium Redirection

This feature allows the policyholder to change the premium proportions in various segregated Funds. The new premium proportions will be applicable for all future premiums paid, including Top-Ups. This facility is only applicable for Self-Managed Portfolio Strategy and will be processed free of charge in any policy year.

Switching Between Funds

The policyholder can use this facility to transfer their existing investment from one unit linked fund to another. This option is available only with the Self-Managed Portfolio Strategy.

The policyholder will have to specify the amount or percentage of the fund s/he wants to switch from one fund to another. There is no restriction on the number of switches policyholder can make and all switches will be free of charge but only policyholder can exercise this option. Any automatic switching under other than Self-Managed Portfolio Strategy will not be considered as switch.

Reduction In Sum Assured Multiple (SAM)

You have the option to reduce the sum assured multiple anytime during the policy term after the completion of the 1st policy year.

- Decrease in Sum Assured multiple will not change the premium payable under the policy.
- Once revised, the death benefit payable will be based on the revised Sum Assured multiple under the Policy. This will be referred to as the prevailing Sum Assured multiple.
- The Sum Assured multiple can be decreased provided all due premiums till date have been paid and the payment of premiums under the policy has not been discontinued.
- Mortality charges shall be revised accordingly.
- Once reduced, the SA multiple cannot be increased again.

Surrender

You have the option to surrender your policy at any time.

If the policy is surrendered during the Lock-in Period:

- The Total Fund Value[@] less the Discontinuance/ Surrender Charge (if any, as detailed below), will be transferred to the Discontinuance Policy Fund.
- Proceeds of the Discontinuance Policy Fund, will be payable to the policyholder as surrender value at the end of the lock-in period.
- In case of death of the life assured anytime within the lock-in period after the Total Fund Value[@] has been transferred to the Discontinuance Policy Fund, we will pay the value of the Discontinuance Policy Fund on the date of intimation of death of life assured to the Claimant.

If the policy is surrendered after the completion of the Lock-in Period:

- The Surrender Value payable to the policyholder will be Total Fund Value[@] as on the date of surrender.

The policy will terminate thereafter upon payment of the Surrender Value.

What If I Am Not Happy With The Plan After Buying It? (Free Look Period)

Free Look means a period of thirty (30) days from the date of receipt of the policy document whether received electronically or otherwise, to review the terms and conditions of the policy, where if you disagree with any of the terms and conditions or otherwise and have not made any claim, you have the option to return the policy stating the reasons for objection. Upon return, the policy will terminate forthwith and all rights, benefits and interests under the policy will cease immediately. You shall be entitled to an amount which will be equal to non-allocated premium plus charges levied by cancellation of units plus Total Fund Value[@] at the date of cancellation less mortality charge for the period of cover, rider charges, if applicable, expenses incurred on medical examination of the life assured, if any, and stamp duty.

What If I Missed My Premium Due Date? (Grace Period)

Grace period is a period of 15 days for monthly premium payment frequency and 30 days for all other frequencies, from the due date for payment of policy premium. The policy will be in-force during the grace period. During the grace period all charges under the policy will continue to apply.

In case of death of the life assured during the Grace period, full death benefit as applicable on date of intimation of death will be payable.

What Happens If I stop Paying The Due Premiums?

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits.

However, at any stage if you stop paying premiums and it remains unpaid at the expiry of the grace period, the treatment of the policy will depend on whether the premium is discontinued during lock-in period of the policy or after it.

Discontinuance Of Premium During Lock-In Period Of The Policy

- If the premium is not received before the expiry of the grace period, we will, within 3 (three) months of the first unpaid premium, communicate to you the status of the policy and provide the option to revive the policy within the revival period.
- On discontinuance of policy due to non-payment of premium we will, on the date of discontinuance, transfer the Total Fund Value[@] by creation of units into the Discontinuance Policy Fund after deducting applicable discontinuance/surrender charges. The risk cover and rider cover, if any, will terminate on the date of discontinuance. No further charges will be levied by us other than the fund management charge applicable on the Discontinuance Policy Fund.
- In case you opt to revive the policy but do not revive the policy during the revival period, we will close the unit account and pay the proceeds from the Discontinuance Policy Fund to you at the end of the revival period or lock-in period whichever is later.
- In case of revival period ending after lock-in period, the policy will remain in Discontinuance Policy Fund till the end of revival period without any risk cover.
- 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 Policy Fund shall be paid to the policyholder and the policy shall terminate.
- However, the policyholder has an option to surrender the policy anytime and proceeds of the Discontinuance Policy Fund shall be payable at the end of lock-in period or date of surrender whichever is later.

  Here, “Proceeds of Discontinuance Policy Fund” is the discontinuance fund value after addition of the entire income earned for the period of investment in the Discontinuance Policy Fund net of applicable fund management charges, subject to a minimum guarantee of the interest, at the rate prescribed by IRDAI from time to time.

  If the policy is in discontinuance status during the lock-in period, death benefit is the value of the Discontinuance Policy Fund as on date of intimation of death.

Discontinuance Of Premium After Lock-In Period Of The Policy

1. If the premium is not received before the expiry of the grace period, the policy will be converted into a reduced paid up policy with the paid-up sum assured i.e. (original sum assured) multiplied by a ratio of total period for which premiums have already been paid to the maximum period for which premiums were originally payable as per the terms and conditions of the policy. The policy shall continue to be in reduced paid-up status without rider cover (where rider premium is recovered in the form of charge), if any. All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.
2. On such discontinuance, we will within three(3) months of the first unpaid premium, communicate to you the status of the policy and provide the following options:
    a. To revive the policy within the revival period of three years, or
    b. Complete surrender of the policy.
3. In case you opt to revive the policy but do not revive the policy during the revival period, we will pay the Total Fund Value[@] as at the end of the revival period or date of maturity, whichever is earlier.
4. 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 or maturity, whichever is earlier, the Total Fund Value[@] shall be paid to the policyholder and the policy shall terminate.
5. However, the policyholder has an option to surrender the during the revival period. Upon receipt of the request, we will pay the Total Fund Value[@] and terminate the policy.

Return of Allocation Charge (if any), Return of Mortality Charge and Loyalty Additions (if any) shall not be applicable if the policy is in reduced paid-up status. However, any additions made before the policy is converted to reduced paid-up status shall not be reversed.

The death benefit under a paid up policy will be as follows:

- Higher of: (Paid-up sum assured on death) or (Base Fund Value[1] as on date of intimation of death); Where paid-up sum assured on death is higher of paid-up sum assured[^^] or 105% of the Premiums paid (excluding Top-Up premium) up to the date of death.
- Plus top-up death benefit (if any).

[^^] Paid-up sum assured shall be reduced only to the extent of partial withdrawals with respect to the Base Fund Value during the two-year period immediately preceding the death of the life assured.

Maturity Benefit for a paid-up policy will be Total Fund Value[@] as on date of maturity.
The policy will terminate upon payment of death benefit or surrender benefit or maturity benefit.

How Do I Revive My Lapsed Policy?

Once the policyholder revives the policy, the policy shall be revived restoring the risk cover and the rider cover, (where rider premium is recovered in the form of charge), if any, along with the investments made in the segregated funds as chosen by the policyholder less the applicable charges as described below in accordance with the terms and conditions of the policy.

1. You can revive the lapsed or paid-up policy within 3 consecutive years from the due date of first unpaid premium and before the expiry of the policy term subject to the following conditions:
    a. Give us request on our website www.bandhanlife.com/ iAssist or via any other mode as may be acceptable to us to revive the policy or policy along with rider cover, if any; and
    b. Life assured produces evidence of insurability (in form of declaration of health condition and/or relevant medical reports specified by us) at your own cost, acceptable to us as per our

underwriting policy; and

c. You will pay us all overdue premiums.

2. The company, at the time of revival:
   a. Shall collect all due and unpaid premiums without charging any interest or fee.
   b. May levy policy administration charge and premium allocation charge as applicable during the discontinuance period. Guarantee charges, if applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges shall be levied.
   c. Shall add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy if the policy was discontinued during the lock-in period.
   d. Will create units at the unit price as on the date of revival using the amount of premium paid on revival, less any premium allocation charges and Policy Administration Charges attributable to the premium paid on revival in accordance with the ratio in which the premium should be allocated in the funds specified by you.

Upon revival of a policy, all the benefits under the policy (along with the rider benefits, if any) will be restored and the policyholder will become eligible for all due return of mortality and premium allocation charges and loyalty additions, if applicable.

Force Majeure

1. The Company shall value the Funds (SFIN) on each day for which the financial markets are open. However, the Company may value the SFIN less frequently in extreme circumstances external to the Company i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, the Company may defer the valuation of assets for up to 30 days until the Company is certain that the valuation of SFIN can be resumed.
2. The Company shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.
3. The Company shall continue to invest as per the fund mandates. However, the Company reserves its right to change the exposure of all or any part of the Fund to Money Market Instruments [as defined under Regulations 1(8) of Schedule III (Part I) of IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 as amended from time to time] in circumstances mentioned under points (a and b) above. The exposure of the fund as per the fund mandates shall be reinstated within reasonable timelines once the force majeure situation ends.
4. Some examples of such circumstances (in Sub-Section a. & Sub-Section b. above) are:
   a. When one or more stock exchanges which provide a basis for valuation of the assets of the Fund are closed otherwise than for ordinary holidays.
   b. When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the continuing policyholders.
   c. In the event of natural calamities, strikes, war, civil unrest, riots, and bandhs.
   d. In the event of any force majeure or disaster that affects the normal functioning of the Company.
5. In such an event, an intimation of such force majeure event shall be uploaded on the Company's website for information.

Charges

Premium Allocation Charge

The premium allocation charge (as a % of annualized premium) is deducted from the premium amount at the time of premium payment, and units are allocated in the chosen fund thereafter.

For policies sold through channels other than Online/Direct Channel:

Premium Payment Mode	Yearly Mode	Other Modes
1st – 5th policy year	6%	5%
6th policy year onwards	Nil	

For Top-up Premium[#]: 2%

For Online/Direct Channel: Nil

For female lives the Premium Allocation Charge on base Premium shall be reduced by 0.5% every year.

Fund Management Charge (FMC)

Fund Management Charge (FMC) is a charge levied as a percentage of the value of assets and is appropriated by adjusting the Net Asset Value every day.

SFIN	Fund Name	Fund Mangement Charge
ULIF00505/07/08SF0138	Secure Fund	1.00% p.a.
ULIF00405/07/08DB0138	Debt Fund	1.10% p.a.
ULIF01511/02/14BLUECHIPEQ0138	Blue Chip Equity Fund	1.35% p.a.
ULIF01303/09/10STABLE0138	Stable Fund	1.35% p.a.
ULIF01203/09/10ACCELERATE0138	Accelerator Fund	1.35% p.a.
ULIF01627/06/16OPPORTUN0138	Opportunity Fund	1.35% p.a.
ULIF01828/05/24FLEXICAP0138	Flexi Cap Fund	1.35% p.a.
ULIF01928/05/24LIQUID0138	Liquid Fund	0.50% p.a.
ULIF02128/05/24MIDCAP0138	Mid Cap Fund	1.35% p.a.
ULIF01403/09/10DISCONPF0138	Discontinuance Policy Fund	0.50% p.a.

The FMC rates for all funds may change in future subject to approval from IRDAI but shall not exceed 1.35% per annum for any of the above funds.

Policy Administration Charge

This charge shall represent the expenses other than those covered by Premium Allocation Charge and the Fund management charge. This charge is levied at the beginning of each Policy month from the Unit Fund by cancelling Units for equivalent amount.

For policies sold through channels other than Online/Direct Channel:

Policy Year	% of Annualized Premium for an year charged every month
1st to 5th policy year	1.08% p.a.
6th policy year till the end of policy term	4.50% p.a.

For Online/Direct Channel: Nil
For Top-Up Premiums: Nil

The policy administration charge will be subject to the cap of ₹500 per month. This charge is guaranteed for the entire duration of the policy term.

Mortality Charge

This charge is deducted by cancellation of units at the prevailing Unit Price at the beginning of every policy month as 1/12th of the Annual Mortality Charge. It will depend on your age and the sum at risk which is base death benefit in excess of Base Fund Value[1] (fund value is after deduction of all charges except Mortality charge and Fund Management Charge). Sum at risk for top-ups is top-up death benefit in excess of Top-Up Fund Value (fund value is after deduction of all charges except Mortality charge and Fund Management Charge). The Mortality Charge will be deducted up to the date of death only. Smokers/Substandard lives may be charged extra as per Board Approved Underwriting Policy of the Company.

Discontinuance/Surrender Charge

This charge will depend on the year in which the policy has been discontinued. This charge is deducted by cancellation of Units at the prevailing Unit Price as below:

Where the policy is discontinued during the policy	Discontinuance Charge
1	Lower of 6% (AP or FV) subject to maximum of ₹6000
2	Lower of 4% (AP or FV) subject to maximum of ₹5000
3	Lower of 3% (AP or FV) subject to maximum of ₹4000
4	Lower of 2% (AP or FV) subject to maximum of ₹2000
5 onwards	Nil

*AP – Annualized premium^*
FV – Fund value as on date of discontinuance
No Discontinuance Charge will be applied on Units in respect of Top Up Premium and Top-up Fund Value[2]

Terms And Conditions

Risk Factors

- The Premiums are invested in Segregated Fund(s) set up by the Company. Units are allocated to individual policies at a pre-defined allocation rate, with the price of units equal to the NAV of the fund. Units are allocated to the policy account when new money is invested in the funds and cancelled on claim by death, maturity, partial withdrawals, or in case of discontinuance, switching of funds, investment strategy changes or charges.
- Secure Fund, Debt Fund, Blue Chip Equity Fund, Stable Fund, Accelerator Fund, Opportunity Fund, Flexi Cap Fund, Liquid Fund and Mid Cap Fund are the names of the Segregated Funds and do not in any manner indicate the quality of the Segregated Funds, their future prospects or returns.
- Investments in the Segregated Funds are subject to market and other risks and the achievement of the objectives of any of the Segregated Funds cannot be assured.
- The Company may from time to time change the asset portfolio allocation in the existing Segregated Funds with prior approval from the IRDAI.

Suicide Exclusion

If death occurs due to suicide within 12 months from the Date of Commencement of Risk under the policy or from the Date of revival of the policy, as applicable, the nominee or beneficiary of the life assured shall be entitled to the Total Fund Value[@], as available on the date of intimation of death.

Any Charges other than Fund Management Charges (FMC) and guarantee charges, if any recovered subsequent to the date of death of the life assured shall be added back to the Total Fund Value[@] as available on the date of intimation of death. The policy terminates upon payment of such benefit and no other benefits will be payable.

Foreclosure

If the Base Fund Value[1] at any time after the lock-in period is lower than one year's Annualized Premium^, or the Base Fund Value[1] is inadequate for the deduction of the applicable policy charges, the policy shall be foreclosed, and any Discontinuance Fund Value /surrender value shall be available to you, as per the conditions in Discontinuance and Surrender section respectively. The implementation of this will ensure that some benefit is made available to you, which is fair to you. Before foreclosure of the policy, the policyholder will be given the option to pay any premium due under the policy, as applicable.

Policy Loan

Loans are not available under this plan.

Advance Premium

Advance instalment premium will be accepted for all premium due dates within the same financial year and for a maximum period of three months in advance in case of due dates are falling in the next financial year. The advance premium so collected in advance shall only be adjusted on the due date of the premium.

Policy Termination

The policy will terminate on the earliest occurrence of the following events:

- The date on which proceeds of Discontinuance Policy Fund are paid.
- At the end of the revival period, provided the policy not been revived and the lock-in period is completed.
- The date on which Base Fund Value[1] falls to the level of an amount equal to one year's Annualized Premium or the Base Fund Value[1] is inadequate for the deduction of the applicable charges (only after first 5 policy years).
- The date on which Surrender Value is paid.
- The date of maturity of the policy if settlement option is not opted.
- On the date we receive a valid free-look request to cancel the policy.
- The date of last payment under settlement option.
- Upon payment of death benefit or repudiation of the claim.
- On complete withdrawal of the fund value anytime during the policy term or during settlement period.

Assignment And Nomination

- Assignment: Allowed as per section 38 of the Insurance Act 1938 as amended from time to time.
- Nomination: Allowed as per section 39 of the Insurance Act 1938 as amended from time to time.

Claimant

Claimant means the life assured (if alive) or policyholder (if different from the Life Assured) or the assignee or the Nominee or the legal heirs of Policyholder/Nominee(s) to whom the benefits under the Policy will be payable.

Prohibition Of Rebates

Section 41 of the Insurance Act, 1938 (as amended from time to time) states:

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 prospectuses or tables of the insurer.
2. Any person making default in complying with the provision of this section shall be punishable with fine, which may extend to ₹10 Lakhs.

Non-Disclosure

Section 45 of the Insurance Act, 1938 (as amended from time to time) states:

1. No policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from the date of policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. For this, the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured, as applicable, mentioning the ground and materials on which such decision is based.

For full texts of Section 38, Section 39, Section 41, and Section 45, please refer to the Insurance Act, 1938 (as amended from time to time).

About Us

Bandhan Life Insurance Limited

Established in 2008 Bandhan Life is your reliable partner in navigating the world of financial security. We are at the forefront of an insurance evolution, striving to bring peace of mind and prosperity to every corner of India. By leveraging state-of-the-art technology, we're breaking new ground in the insurance industry, making our services accessible, user-friendly, and tailor-made for the digital age. With Bandhan Life, you're not just insured; you're inspired to live life to its fullest, backed by a commitment to financial security and trust. Welcome to a new era of insurance.

Disclaimer

- The brochure is not a contract of insurance. The precise Terms and Conditions of this plan are specified in the policy contract.
- ULIP Plus is a Unit-Linked Insurance Policy (ULIP) and is different from traditional products. Investments in ULIPs are subject to investment risks.
- Life Insurance cover is available under this product.
- This plan is not a guaranteed issuance plan, and it will be subject to Company's underwriting and acceptance.
- The premium paid in Unit Linked Insurance Policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
- Bandhan Life Insurance Limited is the name of the insurance company and Bandhan Life ULIP Plus is only the name of the Unit Linked Life Insurance Contract and does not in any way indicate the quality of the contract, its future prospects or returns.
- Past performance of the Fund Options is not indicative of future performance.
- Sub-standard lives may be charged extra as per the insurer's underwriting policy
- For detailed terms and conditions please refer to the Policy Contract.
- Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document of the insurer.
- This product is available for sale through online mode.
- Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the all the premiums paid.
- This product brochure should be read along with sales illustration.
- This product is underwritten by Bandhan Life Insurance Limited.

Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers!
IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

How To Contact Us?

If you want to talk to us, just call our customer service team on (Toll Free) 1800 209 9090 or visit our web page **www.bandhanlife.com**.

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