

SUB: Introduction of 3 new funds for all customers of Bharti AXA Life Wealth Confident (UIN: 130L001V01)

We, at Bharti AXA Life, are constantly focused on ensuring that long-term customer value is protected and our customers benefit through our endeavour to introduce better features at lower cost – all this to help meet your family's protection and wealth creation goals.

Hence, we are pleased to introduce **3 (three) new equity investment funds:**

- **Grow Money Plus Fund**, and **Growth Opportunities Plus Fund** (available at **lower fund management charges** as compared to your existing equity funds): These funds are identical to the existing Grow Money fund and Growth Opportunities Fund in terms of their fund objective, asset-allocation and risk-return potential, but bring to you the benefit of lower **Fund Management Charges (FMC)**.
- Introduction of a new fund – the **Build India Fund**, a thematic equity fund, that will invest in companies associated with the infrastructure sector in India. This will provide a sharper exposure to the infrastructure sector in the economy – which is poised to benefit from many Government initiatives and public-private partnerships to encourage investment in this sector.

Investment Fund	Objective	Asset Allocation	Risk-Return Potential	FMC (% of Fund Value)
Growth Opportunities Plus Fund	To provide long term capital appreciation through investing in stocks across all market capitalization ranges (Large, Mid or small)	Listed Equities: 80% - 100%, Cash & Money Market Securities: 0% -40%	High	1.35% p.a.
Grow Money Plus Fund	To provide long term capital appreciation through investing across a diversified high quality equity portfolio	Listed Equities: 80% - 100%, Cash & Money Market Securities: 0% -40%	High	1.35% p.a.
Build India Fund	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	Listed Equities: 80% - 100%; Corporate Bonds and Bank deposits:0% to 20%; Cash & Money Market Securities: 0% -20%	High	1.35% p.a.

The new equity funds provide you reduced FMC by up to 0.40% per annum of your fund value, as per the table below:

Fund Name	Existing FMC (% of Fund Value)	Revised FMC (% of Fund Value)
New Investment Funds (Equity)		
Growth Opportunities Plus Fund	-	1.35% p.a.
Grow Money Plus Fund	-	1.35% p.a.
Build India Fund	-	1.35% p.a.
Existing Investment Funds (Equity)		
Growth Opportunities Fund	1.75% p.a.	-
Grow Money Fund	1.50% p.a.	-

A low fund management charge (along with special additions during the policy term) is the key to creating wealth over a long-term.

If you wish to switch your existing fund allocation to these new funds, we request you to fill up and submit the Switch Request Form available on our website. This switch will be offered to you free of charge and will not be considered amongst the 12 free switches offered to you every policy year.

For further details, you simply need to SMS BALIFE to 56677 or call us at our toll-free number 1800 102 4444 and our advisor will be glad to contact you.