Welcome to Bharti AXA Life Insurance

Bharti AXA Life Insurance Company Limited is the insurance company issuing You this policy. Bharti AXA Life is delighted to offer You peace of mind and financial security with this policy.

Our contact details are:
Bharti AXA Life Insurance Company Limited
Unit 601 & 602, Raheja Titanium,
Off Western Express Highway,
Goregaon (East), Mumbai 400063

Toll Free No.: 1800 102 4444
E-mail: service@bharti-axaife.com

Please call us if You need any help.

Overview of the policy

- Bharti AXA Life WealthOne’ is the name of the unit linked insurance policy.
- This is a non-participating policy, i.e. the Policy does not provide for participation in the distribution of surplus or profits
- Under this policy, the higher of the Sum Assured or the Policy Fund Value is paid on the death of the Life Insured during the term of the policy.
- The Fund Value is payable to the Policy holder as Maturity Benefit after completion of policy term, which is 10 years.
- The benefits payable under the Policy are linked to the performance of the underlying funds invested as per the fund option selected by You. Being a unit linked Policy the Policyholder has the option to allocate the Premiums, amongst one or more of the Investment Fund(s) as per the conditions of the Policy.

Understanding the policy

Please carefully read the policy wordings and key feature document that goes with it.

1. Terms You should know

1.1 Age is the Age at last birthday in completed years.
1.2 Allocation means the creation of Units in the applicable Investment Fund(s) at the prevailing Unit Price.
1.3 Single Premium is the amount of premium payable by You along with the proposal.
1.4 Death Benefit is the amount payable on the death of the Life Insured as per Section 2.1.
1.5 Issue Date is the date specified in the Policy Specification and in case of any attached supplement or endorsement, is the date of issue of such supplement or endorsement.
1.6 Investment Fund is a specific, separate fund managed for the exclusive interest of all Policyholders sharing the same Investment Fund option. A number of Investment Funds earmarked for its unit linked business, are offered by the Company from time to time. Each of these Investment Funds has an asset allocation mix consisting of various financial instruments.
1.7 Investment Fund Allocation Instruction is the instruction given by You for the allocation of premiums.
1.8 Life Insured is the person named in the Policy Specifications and whose life is covered under this Policy.
1.9 Maturity Date is the date calculated 10 years from the policy date as mentioned in the Policy Specifications.
1.10 Nominee is the person nominated under the Policy to receive the benefits under the Policy in the event of death of the Life Insured.
1.11 Policy means and includes the following:
   a) The Policy Bond
   b) A copy of the proposal for insurance submitted by You.
   c) The Policy specifications.
   d) The benefit illustration signed by You. Any attached endorsements or supplements together with the addendums provided/issued by the company from time to time at Your request.
   e) Any other document provided by the company from time to time under notice to You.
   f) Any other document submitted by You to the company in connection with accepting Your proposal for insurance.

1.12 Policyholder is the owner of the policy who is mentioned in the proposal form. He/she may be a person other than the life insured.
1.13 Policy Date is the month, day and year the Policy comes into effect as and shown in the Policy Specifications.
1.14 Policy Year is measured from the Policy Date and is a period of twelve consecutive calendar months and a subsequent period of twelve consecutive calendar months.
1.15 Policy Month is measured from the Policy Date and is a corresponding date falling in every subsequent calendar month.
1.16 Policy Anniversary Date is the date which falls after twelve months starting from the Policy Date and after every subsequent twelve months whilst the Policy is in force.
1.17 Policy Charges are the charges associated with the Policy as detailed in Section 3.3 of the Policy Bond.
1.18 Policy Fund Value is the value of the aggregate of the number of outstanding Units on any day in each Investment Fund allocated under this Policy multiplied by their respective Unit Prices applicable as on that day. For example, if a customer holds 100 units of Grow Money Plus Fund and 50 units of Growth Opportunities Plus Fund, and assuming the NAV of the Grow Money Plus Fund is Rs.11 and that of Growth Opportunities Plus Fund is Rs.12 (assumed, just understanding purpose), the policy fund value of the customer would be calculated as follows:

Grow Money Plus Fund
100 units x Rs.11 = Rs.1100

Growth Opportunities Plus Fund
50 units x Rs.12 = Rs.600

Policy Fund Value = Rs.1700

1.19 Policy Benefit Period is the number of Policy Years for which the Policy continues, starting from the Policy Date and ending on the Maturity Date and is mentioned in the Policy Specifications. (e.g. if the Policy Date of the policy is 21st September 2009 and the maturity date 20th September 2019, the period between the two dates will be the policy benefit period (including those dates)).
1.20 Policy Specifications is that section of the policy which contains a brief description of the Policy, such as Policy Number, Policy Date, Maturity date and Policy Benefit Period and forms an integral part of the Policy Bond.
1.21 Switch is the facility allowing the Policyholder to change the investment pattern by moving from one Investment Fund to another Investment Fund(s) amongst the Investment Funds offered under the Policy.
1.22 Sum Assured is the life insurance cover for the basic policy and is shown in the Policy Specifications.
1.23 The Company means Bharti AXA Life Insurance Company Limited.
1.24 Unit is a portion or a part of the underlying Investment Fund purchased from the Premiums under the Policies.
1.25 Unit Price is the value per Unit of each Investment Fund calculated in accordance with Section 3.1.2
1.26 Valuation Date is the date on which the Unit Price of the Investment Fund is determined in accordance with the Valuation provisions of this Policy and as mentioned in Section 3.1.2.
1.27 You/Your/Yours is and refers to the Policyholder and shall mean and include the Nominee, upon the death of the Life Insured, where the Policyholder and Life Insured is the same person.

2. Understanding Your Benefits

2.1 Death Benefit
On admission of the claim, upon death of the Life Insured, during the Policy Benefit Period, the Death Benefit payable will be the higher of the Sum Assured or the Policy Fund Value as on the date of intimation of death.
The Sum Assured chosen at inception cannot be changed at any point of time during the Policy Benefit Period.

2.2 Maturity Benefit
On Your survival till the Maturity Date and Policy being in effect, the Policy Fund Value shall be payable to You on the Maturity Date.

For the payment of Maturity Benefit under this Policy, the Policy Fund Value is calculated with the respective Unit Prices of the relevant Investment Funds to which your premium/s have been allocated as on their Valuation Dates, coinciding with the date of the Maturity of the Policy.

3. Understanding the other features of the policy
3.1 Investment Funds
The Company holds legal and beneficial interests in the assets of each Investment Fund and has sole discretion on the investment and the management of each Investment Fund within the defined asset portfolio Allocation as set out under section 3.1.1. The six Investment Funds currently offered under the Policy by the Company are - Growth Opportunities Plus Fund, Grow Money Plus Fund, Save’n’grow Money Fund, Steady Money Fund, Safe Money Fund and Build India Fund.

3.1.1 The investment objective, risk profile and asset allocation range for the various funds is as mentioned below:

<table>
<thead>
<tr>
<th>Investment Fund</th>
<th>Objective</th>
<th>Asset Category and Asset Allocation</th>
<th>Risk-Return Potential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth Opportunities Plus Fund</td>
<td>To provide long term capital appreciation through investing in stocks across all market capitalization ranges (Large, Mid or small)</td>
<td>Listed Equities: 80% - 100%, Cash &amp; Money Market securities: 0% - 40%</td>
<td>High</td>
</tr>
<tr>
<td>Grow Money Plus Fund</td>
<td>To provide long term capital appreciation through investing across a diversified high quality equity portfolio</td>
<td>Listed Equities: 80% - 100%, Cash &amp; Money Market securities: 0% - 40%</td>
<td>High</td>
</tr>
<tr>
<td>Build India Fund</td>
<td>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</td>
<td>Listed Equities: 80% - 100%; Corporate Bonds and Bank deposits:0% to 20%; Cash &amp; Money Market securities: 0% - 20%</td>
<td>High</td>
</tr>
<tr>
<td>Save’n’grow Money Fund</td>
<td>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</td>
<td>Listed Equities: 0% - 60%, Corporate bonds and bank deposits: 0% - 50%, Government bonds and securities: 0% - 40%, Cash &amp; Money Market securities: 0% - 40%</td>
<td>Moderate</td>
</tr>
<tr>
<td>Steady Money Fund</td>
<td>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</td>
<td>Corporate bonds and bank deposits: 20% - 80%</td>
<td>Low</td>
</tr>
</tbody>
</table>

| Fund                        | To provide capital protection through investments in low-risk money-market & short-term debt instruments with maturity of 1 year or lesser | Corporate bonds and bank deposits: 0% - 60%, Government bonds and securities: 0%- 50%, Cash & Money Market securities -0% -40% | Low                   |

Note:

- Growth Opportunities Plus Fund, Grow Money Plus Fund, Save’n’grow Money Fund, Build India Fund, Steady Money Fund and Safe Money Fund are the names of the Investment Funds and do not in any manner indicate the quality of the Investment Funds, their future prospects or returns.
- Investments in the Investment Funds are subject to market and other risks and the achievement of the Objective of any of the Investment Funds cannot be assured.
- The Company may from time to time change the asset portfolio Allocation in the existing Investment Funds with the approval of the Insurance Regulatory and Development Authority (IRDA).

3.1.2 Investment Fund Valuation
The valuation of assets under each Investment Fund will be done in accordance with the regulations issued by the Insurance Regulatory and Development Authority (IRDA) in that regard (and is subject to change in accordance with the changes in regulations) and the internal rules of the Company.

The Unit Price shall be computed based on whether the Company is purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of Unit Allocations and Unit redemptions i.e. the Company shall be required to sell/purchase the assets if Unit redemptions/Allocations exceed Unit Allocations/redemptions at the Valuation Date.

The Appropriation price shall apply in a situation when the Company is required to purchase the assets to allocate the Units at the Valuation Date. This shall be the amount of money that the Company should put into the fund in respect of each Unit it allocates in order to preserve the interests of the existing Policyholders. The Unit Price will be computed as follows: Market value of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing the number of Units existing at the Valuation Date (before any new Units are allocated), gives the Unit Price of the fund under consideration.

The Expropriation price shall apply in a situation when the Company is required to sell assets to redeem the Units at the Valuation Date. This shall be the amount of money that the Company should take out of the fund in respect of each Unit it cancels in order to preserve the interests of the continuing Policyholders. The Unit Price will be computed as follows: Market Value of investment held by the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of Units existing at the Valuation Date (before any Units are redeemed), gives the Unit Price of the fund under consideration.

UIN - 130L041V01
The Company is aiming to value the Investment Funds on each day the financial markets are open. The Company however, reserves the right to value less frequently in extreme circumstances, where the value of the assets may be too uncertain. In such circumstances the Company may defer valuation of assets until normality returns. Examples of such circumstances are:

a) When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed other than for ordinary holidays.

b) When the result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Investment Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining Policyholders invested in the Investment Fund.

c) During periods of extreme volatility of markets during which surrenders and Switches would, in the opinion of the Company, be detrimental to the interests of the existing Policyholders invested in the Investment Fund;

d) In case of natural calamities, strikes, war, civil unrest, riots and bandhs;

e) In event of any force majeure or disaster that affects our normal functioning;

f) If so desired by the Insurance Regulatory and Development Authority (IRDA).

3.1.3 Investment Fund Addition
The Company may from time to time create and add new Investment Funds with different fees / charges with the approval of the Insurance Regulatory and Development Authority (IRDA) and consequently, new Investment Funds may be made available to You. All provisions of the Policy will apply to such new Investment Funds unless stated otherwise.

3.1.4 Investment Fund Closure
The Company reserves the right to close any Investment Fund at any time by giving a three month written notice of its intention to close an Investment Fund and from the date of such closure the Company will cease to create or cancel Units in the said Investment Fund (‘Closing Investment Fund’). Closure of an Investment Fund shall be on the happening of an event which in the sole opinion of the Company requires the said Investment Fund to be closed and such closure of an Investment Fund shall be subject to prior approval of Insurance Regulatory and Development Authority (IRDA). The Company will require the Policyholder who has invested in the Closing Investment Fund to replace it with another Investment Fund/s (‘Replacing Investment Fund’) in the form specified by the Company and before the date specified in the written notice of the Company. Upon receiving Your notification, Units in the Closing Investment Fund allocated to this Policy will be cancelled on the last Valuation Date of the Closing Investment Fund. The Company will replace the Closing Investment Fund with the Replacing Investment Fund/s chosen by You, by creating Units in the Replacing Investment Fund/s, with proceeds from the cancellation of Units in the Closing Investment Fund allocated to this Policy by the Company on the last Valuation Date of the Closing Investment Fund.

If the Company has not received valid notification from You for the Closing Investment Fund on the last Valuation Date of the Investment Fund/s, with proceeds from the cancellation of Units in the Closing Investment Fund allocated to this Policy will be cancelled on the last Valuation Date of the Investment Fund. The Company will require the Policyholder who has invested in the Closing Investment Fund to replace it with another Investment Fund (‘Replacing Investment Fund’). Closure of an Investment Fund will be on the happening of an event which in the sole opinion of the Company requires the said Investment Fund to be closed and such closure of an Investment Fund shall be subject to prior approval of Insurance Regulatory and Development Authority (IRDA). The Company will require the Policyholder who has invested in the Closing Investment Fund to replace it with another Investment Fund/s (‘Replacing Investment Fund’) in the form specified by the Company and before the date specified in the written notice of the Company. Upon receiving Your notification, Units in the Closing Investment Fund allocated to this Policy will be cancelled on the last Valuation Date of the Closing Investment Fund. The Company will replace the Closing Investment Fund with the Replacing Investment Fund/s chosen by You, by creating Units in the Replacing Investment Fund/s, with proceeds from the cancellation of Units in the Closing Investment Fund allocated to this Policy by the Company on the last Valuation Date of the Closing Investment Fund.

If the Company has not received valid notification from You for the Closing Investment Fund on the last Valuation Date of the Investment Fund/s, with proceeds from the cancellation of Units in the Closing Investment Fund allocated to this Policy will be cancelled on the last Valuation Date of the Investment Fund. The Company will require the Policyholder who has invested in the Closing Investment Fund to replace it with another Investment Fund (‘Replacing Investment Fund’). Closure of an Investment Fund will be on the happening of an event which in the sole opinion of the Company requires the said Investment Fund to be closed and such closure of an Investment Fund shall be subject to prior approval of Insurance Regulatory and Development Authority (IRDA). The Company will require the Policyholder who has invested in the Closing Investment Fund to replace it with another Investment Fund/s (‘Replacing Investment Fund’) in the form specified by the Company and before the date specified in the written notice of the Company. Upon receiving Your notification, Units in the Closing Investment Fund allocated to this Policy will be cancelled on the last Valuation Date of the Closing Investment Fund. The Company will replace the Closing Investment Fund with the Replacing Investment Fund/s chosen by You, by creating Units in the Replacing Investment Fund/s, with proceeds from the cancellation of Units in the Closing Investment Fund allocated to this Policy by the Company on the last Valuation Date of the Closing Investment Fund.

3.1.5 Switch amongst Investment Funds
You can apply for a Switch through a Switch Request Form specified by The Company. Under STP option, manual switching between all other funds except for Safe Money Fund is allowed (i.e. switching among Grow Money Plus, Growth Opportunities Plus, Build India, Save’n’grow Money Plus and Steady Money is allowed). The facility of Switch would be subject to the administrative rules of The Company, existing at the time of Your Switch request. Switch of funds will be effected at a Unit Price declared on the date Your Switch request is received and accepted by The Company before 3.00 p.m. and on the next day’s Unit Price declared if the request is received and accepted at The Company after 3.00 p.m. You are entitled to avail a total of twelve free Switches per Policy Year. Free switches will not be available in case STP option is selected. Every additional Switch in a Policy Year would be subject to a charge as mentioned in Section 3.3.7. Unutilised switches of any Policy Year cannot be carried forward to the succeeding Policy Years. The minimum amount of a switch transaction should be Rs.1000.

3.1.6 Risks of investments
Investments in any of the Investment Funds are subject to the following, amongst other risks:

- The Unit Price of any Investment Fund may increase or decrease as per the performance of the financial markets.
- The past performance of these or other Investment Funds of the Company do not indicate the future performance of these Investment Funds.
- The investment risk in investment portfolio is borne by the Policyholder.

3.1.7 Systematic Transfer Plan (STP)
Under this plan, Single Premium (net of applicable allocation charges) received after the STP option is chosen, shall be invested into Safe Money Fund irrespective of the Investment Fund Allocation Instruction given by You.

Every month, part of the funds in the Safe Money Fund shall be transferred automatically in to the Grow Money Plus Fund during each Policy Year in the following manner:

<table>
<thead>
<tr>
<th>STP</th>
<th>STP Date</th>
<th>Amount to be Switched</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Business Day following Policy Date</td>
<td>1/12 of the funds available in Safe Money Fund</td>
</tr>
<tr>
<td>2nd</td>
<td>Month Anniversary</td>
<td>1/11 of the funds available in Safe Money Fund</td>
</tr>
<tr>
<td>…</td>
<td>…</td>
<td>…</td>
</tr>
<tr>
<td>6th</td>
<td>Month Anniversary</td>
<td>1/7 of the funds available in Safe Money Fund</td>
</tr>
<tr>
<td>…</td>
<td>…</td>
<td>…</td>
</tr>
<tr>
<td>12th</td>
<td>Month Anniversary</td>
<td>balance fund available in Safe Money Fund</td>
</tr>
</tbody>
</table>

This facility can be opted only at the inception of the Policy. After effecting the transaction, unit statement will be sent to the policyholder every month.

Once STP has been opted for, manual switching between all other funds except for Safe Money Fund is allowed (i.e. switching among Grow Money Plus, Growth Opportunities Plus, Build India, Save’n’grow Money and Steady Money is allowed). Every additional manual switch in a Policy Year would be subject to a charge as mentioned in Section 3.3.6.

You can opt out of the STP anytime during the first Policy Year and no charges will be levied for the same. This written request shall be received by The Company at least 7 days prior to the scheduled STP date. Any such change shall be effective from the next Month Anniversary following the date of request. Any unutilized free switches after such request will be made available to You during the Policy Year. However, the same cannot be carried forward to the succeeding Policy Years.

All investments through this option are still subject to investment risk, which shall continue to be borne by you.

3.2 Units
3.2.1 Creation of Units
The Units shall be created based on the Unit Price.
Units will be created in the Investment Fund/s on receipt by the Company of the premium along with a local cheque/demand draft payable at par at the place where the premium/application for Switch is received on the following basis:

- the same day’s closing Unit Price shall be applicable if received by 3.00 p.m.
- the next day’s closing Unit Price shall be applicable if received after 3.00 p.m.

In respect of premiums received with outstation cheques/demand drafts at the place where the premium is received, the closing Unit Price of the day on which cheques/demand draft is realized shall be applicable.

However units for the first premium shall be allocated on the day the proposal is accepted and results into a policy by adjustment of proposal deposit towards premium.

In case the premium is paid in advance, Units will be created only on the due date. No interest shall be payable on premium paid in advance.

### 3.2.2 Cancellation of Units

Units will be cancelled from the Investment Funds, wherein an application (including claims, surrender, Free-Look option, Policy closure, Switch request, partial withdrawal) is received by the Company:

- by 3.00 p.m., at the same day’s closing Unit Price.
- after 3.00 p.m., at the next day’s closing Unit Price.

Under extraordinary circumstances, such as extreme volatility of the value of the investments of the Investment Funds. The Company may delay cancellation of Units from an Investment Fund if it is necessary to do so in order to maintain fairness and equity between Policyholders remaining in that Investment Fund and the Policyholders leaving that Investment Fund. Where this applies, the Company may delay cancellation of all or part of the Investment Funds for up to 30 days. If the Company delays the cancellation, the Company will use the Unit Prices that apply on the day on which the cancellation actually takes place.

### 3.3 What are the Policy Charges applicable in this product?

#### 3.3.1 Premium Allocation Charge

This charge is recovered as a percentage of the premium, received by the Company. The balance known as Allocation amount is utilized to create Units for Your Policy in accordance with the Investment Fund Allocation mentioned by You. This charge is applied as per the following table:

<table>
<thead>
<tr>
<th>Single Premium</th>
<th>Allocation Charge (% of Premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td>100000-499999</td>
<td>6.75%</td>
</tr>
<tr>
<td>500000+</td>
<td>4%</td>
</tr>
</tbody>
</table>

#### 3.3.2 Policy Administration Charge

The Policy Administration Charge will be deducted by cancellation of Units from the Policy Fund Value at the prevailing Unit Price on the corresponding Policy Date in each Policy Month. The Policy Administration charge will be Rs 70 per month throughout the policy term.

#### 3.3.3 Fund Management Charge

Fund Management Charge will be charged by adjustment of the Unit Price on the Investment Fund/s on each Valuation Date.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Fund Management Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth Opportunities Plus</td>
<td>1.35% per annum</td>
</tr>
<tr>
<td>Fund</td>
<td></td>
</tr>
<tr>
<td>Grow Money Plus Fund</td>
<td>1.35% per annum</td>
</tr>
<tr>
<td>Build India Fund</td>
<td>1.35% per annum</td>
</tr>
<tr>
<td>Save n’ grow Money Fund</td>
<td>1.25% per annum</td>
</tr>
<tr>
<td>Steady Money Fund</td>
<td>1.00% per annum</td>
</tr>
<tr>
<td>Safe Money Fund</td>
<td>1.00% per annum</td>
</tr>
</tbody>
</table>

#### 3.3.4 Mortality Charge

This charge is levied to provide You the Death Benefit. This charge is deducted proportionately by cancellation of Units from the Policy Fund Value at the prevailing Unit Price on the corresponding Policy Date in each Policy Month.

**Sum At Risk** is defined as the excess of Sum Assured over Policy Fund Value as on the corresponding Policy Date in the Policy Month.

The annual Mortality Charge per thousand rupees of Sum at Risk (SAR) for all Ages of healthy lives is as follows and depends on the attained age of the life insured:

<table>
<thead>
<tr>
<th>Attained Age</th>
<th>Male Lives</th>
<th>Attained Age</th>
<th>Female Lives</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>0.48</td>
<td>1.00%</td>
<td>0.48</td>
</tr>
<tr>
<td>9</td>
<td>0.47</td>
<td>0.95%</td>
<td>0.48</td>
</tr>
<tr>
<td>10</td>
<td>0.5</td>
<td>0.90%</td>
<td>0.48</td>
</tr>
<tr>
<td>11</td>
<td>0.59</td>
<td>0.85%</td>
<td>0.48</td>
</tr>
<tr>
<td>12</td>
<td>0.71</td>
<td>0.80%</td>
<td>0.47</td>
</tr>
<tr>
<td>13</td>
<td>0.82</td>
<td>0.75%</td>
<td>0.50</td>
</tr>
<tr>
<td>14</td>
<td>0.89</td>
<td>0.70%</td>
<td>0.53</td>
</tr>
<tr>
<td>15</td>
<td>0.96</td>
<td>0.65%</td>
<td>0.56</td>
</tr>
<tr>
<td>16</td>
<td>1.02</td>
<td>0.60%</td>
<td>0.59</td>
</tr>
<tr>
<td>17</td>
<td>1.08</td>
<td>0.55%</td>
<td>0.62</td>
</tr>
<tr>
<td>18</td>
<td>1.13</td>
<td>0.50%</td>
<td>0.65</td>
</tr>
<tr>
<td>19</td>
<td>1.18</td>
<td>0.45%</td>
<td>0.68</td>
</tr>
<tr>
<td>20</td>
<td>1.22</td>
<td>0.40%</td>
<td>0.71</td>
</tr>
<tr>
<td>21</td>
<td>1.26</td>
<td>0.35%</td>
<td>0.74</td>
</tr>
<tr>
<td>22</td>
<td>1.30</td>
<td>0.30%</td>
<td>0.77</td>
</tr>
<tr>
<td>23</td>
<td>1.32</td>
<td>0.25%</td>
<td>0.80</td>
</tr>
<tr>
<td>24</td>
<td>1.35</td>
<td>0.20%</td>
<td>0.83</td>
</tr>
<tr>
<td>25</td>
<td>1.37</td>
<td>0.15%</td>
<td>0.86</td>
</tr>
<tr>
<td>26</td>
<td>1.38</td>
<td>0.10%</td>
<td>0.89</td>
</tr>
<tr>
<td>27</td>
<td>1.37</td>
<td>0.05%</td>
<td>0.92</td>
</tr>
<tr>
<td>28</td>
<td>1.36</td>
<td>0.00%</td>
<td>0.95</td>
</tr>
<tr>
<td>29</td>
<td>1.34</td>
<td></td>
<td>1.00</td>
</tr>
<tr>
<td>30</td>
<td>1.32</td>
<td></td>
<td>1.05</td>
</tr>
</tbody>
</table>

The rate of the Mortality Charges is guaranteed to remain the same during the Policy Benefit Period.

#### 3.3.5 Partial Withdrawal Charge

Two Partial Withdrawals are free of charge in each Policy Year. Every subsequent Partial Withdrawal in a Policy Year is currently subject to a charge of Rs.100 per withdrawal, which shall be recovered by cancellation of units from the Policy Fund Value.

#### 3.3.6 Switch Charge

Twelve Switches amongst Investment Funds are free of charge per Policy Year. Every additional Switch in a Policy Year would be subject to a charge which is currently at Rs.100 per Switch, which shall be recovered by cancellation of units from the Policy Fund Value. Minimum switch amount is Rs.1000.

#### 3.3.7 Revision of Policy Charges

The Company may at anytime 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 (IRDA):

- Fund Management Charge: The maximum charge will be the minimum of 2% for each of the investment funds, subject to IRDA approval or the cap prescribed by IRDA.
- Partial withdrawal charge and Switch charge: This charge shall not exceed Rs.300 per partial withdrawal / switch.
Service tax and cess on applicable Policy Charges as per prevailing regulations will be levied as per prevailing rates.

3.4 Can I withdraw my funds in case of need?
You have the option to apply for partial withdrawal of money from the Policy Fund Value in the specified form, at any time after the completion of five Policy Years, provided the Policy is in force. This withdrawal shall be subject to prevailing administrative rules regarding minimum and maximum Partial Withdrawal amounts. The current limit on the minimum withdrawal is Rs. 1,000. Additionally, the minimum Policy Fund Value after the partial withdrawal should be equal to Rs 25000.

In a Policy Year You can request for as many partial withdrawals as You require subject to the limit of minimum Partial Withdrawal and the minimum Policy Fund Value, post such Partial Withdrawal. You may make two Partial Withdrawals in a Policy Year free of charge. Every subsequent Partial Withdrawal in a Policy Year is subject to a charge as mentioned in Section 3.3.5.

3.5 If I want to exit the plan early what will be my Surrender Value?
Surrender is allowed only after completion of five Policy Years. Surrender Value will be the Policy Fund Value. There is no surrender charge in this plan.

The surrender shall extinguish all rights, benefits and interests under the policy.

3.6 Can I assign this Policy?
Yes. The Policyholder can assign the Policy to another person / legal entity and in that event the Policyholder will be referred to as “Assignor” and the person / legal entity to whom the Policy is assigned will be referred to as the “Assignee”. Assignment of the Policy requires satisfactory written notice in the form specified by the Company accompanied by the original Policy Bond to be sent to the Company at its office. The assignment would either be endorsed upon the Policy Bond or documented by a separate instrument, signed in either case by the Assignor stating specifically the fact of the assignment. The Company will not express any opinion on the validity or legality of the Assignment. Assignment can be done only for the entire Policy. Assignment shall automatically cancel a nomination.

3.7 When does the policy terminate?
The Policy will terminate on the earliest of the following:
- The date of confirmation of termination of contract by Company against Your application for surrender of the Policy
- The Maturity Date of the Policy
- The date of death of the Life Insured
- If the Policy Fund Value falls below Rs. 25000

3.8 How to claim?
To make a claim, contact us on the details given on first page or You can get in touch with Your advisor or our local branch. The Company would normally seek the following primary documents in support of a claim to enable processing of the claim intimated by You under the Policy:

For Maturity Benefit/Surrender:
- Original Policy Bond;

For Death Benefit:
- Original Policy Bond;
- Death Certificate of the Life Insured; and
- Claimant’s Statement

The Company is entitled to call for additional documents based on the facts and circumstances of each case, keep in mind factors such as the duration of the Policy, the circumstances of the death, accident or illness and such other factors.

3.9 Whom can I nominate to receive Death Benefit?
Where the Policyholder is also the Life Insured, the Policyholder may at any time before the maturity date, nominate one or more person(s) as a Nominee to receive the benefits under the policy in the event of the death of the Life Insured before maturity date.

If the nominee is below 18 years of Age (“minor”), You shall appoint a person aged above 18 years to receive the Death Benefits during the minority of the nominee. The person so appointed shall be referred to as the “Appointee”.

The Policyholder can make a nomination only with regard to the entire Policy. If no Nominee is alive at the time of death of the Life Insured, the legal heirs of the deceased Life Insured shall be entitled to the death benefits. However, where the Policyholder and Life Insured are different persons, the Policyholder or Policyholder’s legal heirs, as the case may be, shall be entitled to receive the Death Benefits in the event of death of the Life Insured.

If you wish to change the nominee, you will have to give notice of such a change, in writing to the Company. Such a change in nomination shall be effective only if the said notice is registered by the Company in its records and endorsed. A written acknowledgement of having registered such change shall be issued by the Company to You.

3.10 What exclusions apply?
The Policy shall be void if the Life Insured, whether sane or insane, commits suicide resulting in death directly or indirectly as a result of such suicide within one year of the Policy Date. The Company will only be liable to pay the Policy Fund Value as on the Valuation Date following the intimation of death and all the benefits under the Policy shall cease to exist.

3.11 The information that You provide must be correct

SECTION 41 OF INSURANCE ACT 1938

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

SECTION 45 OF INSURANCE ACT 1938:
The Policyholder and the Life Insured under the Policy have an obligation to disclose every fact material to assessment of the risk of issuing the Policy. Failure to disclose or misrepresentation of a material fact, will allow the Company to deny any claim, subject to the provisions of Section 45 of the Insurance Act, 1938.

As per Section 45, no Policy of Life Insurance effected before the commencement of this Act shall after the completion of two years from the date of commencement of this Act and Policy of Life Insurance effected after the coming into force of this Act shall, after the completion of two years from the date on which it was effected be called in question by an Insurer on the ground that the statement made in the proposal or in any report of a medical officer, or referee, or friend of the Life Insured, or in any document leading to the issue of the Policy, was inaccurate or false, unless the Insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Life Insured and that the Life Insured knew at the time of making it that the statement was false or that it suppressed facts which was material to disclose.

Provided that nothing in this section shall prevent the Insurer from calling for proof of age at any time if he/she is entitled to do so, and Policy shall be deemed to be called in question merely because the
terms of the Policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the application.

Misstatement of Age or gender
The Mortality Charges payable under the Policy, more specifically mentioned under Section 7, have been calculated on the basis of the Age and/or gender of the Life Insured as declared in the proposal form.

Without prejudice to the Company’s other rights and remedies including those under the Insurance Act, 1938, if the Age or gender of the Life Insured has been misstated or incorrectly mentioned, then the Company will determine the Mortality Charges as described in the Section 7 using the correct Age and gender. This may be done in any of the following manner:

a. If the misstatement is discovered at the time of payment of Policy Benefits (as mentioned in section 3.1 to 3.5), the same will be adjusted based on Mortality Charges as applicable for the correct Age or gender retrospectively from the Policy Date.

b. If the misstatement is discovered during the Policy Benefit Period, the Mortality Charges will be adjusted in the Policy Fund Value based on Mortality Charges as applicable for the correct age or gender retrospectively from the Policy Date in the beginning of the next Policy Month.

Notwithstanding the above the Company may terminate the Policy and refund the Surrender Value if the Life Insured’s correct date of birth/age is such as would have made him/her uninsurable

4. Other Matters
4.1 Only a duly authorized officer of the Company has the power to change the Policy as per the request of the Policyholder. Neither an agent nor anyone other than a duly authorized officer of the Company has the power to waive any of the rights or requirements of the Policy.

4.2 Free-look Option
If You disagree with any of the terms and conditions of the Policy, You have the option to return the original Policy Bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy Bond ("the free look period"). The Policy will accordingly be cancelled and an amount equal to the sum of (Premium Allocation Charge, Policy Administration Charge, Mortality Charge, deducted from the Policy Fund Value) and (the Policy Fund Value less stamp duty and underwriting expenses incurred by the Company), will be refunded to the Policyholder.

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

4.3 Notice
Any notice to be given to You under the Policy will be issued by post or electronic mail or telephone facsimile transmission to Your updated address/es in the records of the Company and is deemed to have been received by You within three business days after such dissemination. Any such notice will run from the time You are deemed to have received such notice.

4.4 Taxation
The tax benefits, if any, on the Policy would be as per the prevailing provisions of the tax laws in India. If required by the relevant legislations prevailing from time to time, the Company will withhold taxes from the benefits payable under the Policy. The Company reserves the right to recover statutory levies including service tax by way of adjustment of the premiums paid by You.

4.5 Currency and Place of Payment
All payments to or by the Company will be in Indian rupees and shall be in accordance with the prevailing Exchange Control regulations and other relevant laws of India.

4.6 Governing Laws and Jurisdiction
The terms and conditions of the Policy shall be governed by and be subject to the laws of the Republic of India. The parties shall be subject to the jurisdiction of the law courts situated within the Republic of India for all matters and disputes arising from or relating to or concerning the proposal and declaration and the Policy.

4.7 Unit Statement
Unit Statement is a statement of Units held under the Policy and shall be issued on every Policy Anniversary Date and as and when transactions such as Switch of Investment Funds or Partial Withdrawal are affected.

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

- The Agent from whom the Policy was bought
- The Customer Service Representative of The Company at toll free no. 1800 102 4444
- SMS “SERVICE” to 56677
- Email: service@bharti-axalife.com
- Mail to: Customer Service
  Bharti AXA Life Insurance Company Ltd.
  Unit No. 601 & 602, 6th Floor, Raheja Titanium,
  Off Western Express Highway,
  Goregaon (E), Mumbai-400 063

5. Grievance Redressal
5.1 In case you have any query or complaint/grievance, you may approach our office at the following address:

Bharti AXA Life Insurance Company Ltd.
Unit No. 601 & 602, 6th Floor, Raheja Titanium,
Off Western Express Highway,
Goregaon (E), Mumbai-400 063

Contact No.: Toll Free No.: 1800 102 4444
E-mail ID: complaints.unit@bharti-axalife.com
www.bharti-axalife.com

5.2 In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

Complaint Redressal Officer
Contact No: Toll Free No.: 1800 102 4444
Email ID: cro@bharti-axalife.com

5.3 In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to:

a. Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
b. Delay in settlement of claim
c. Dispute with regard to premium
d. Non-receipt of your insurance document

5.4 The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

5.5 As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:
- only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- within a period of one year from the date of rejection by the insurer
- if it is not simultaneously under any litigation.
<table>
<thead>
<tr>
<th>Office of the Ombudsman</th>
<th>Contact Details</th>
<th>Areas of Jurisdiction</th>
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<tbody>
<tr>
<td><strong>AHMEDABAD</strong>&lt;br&gt; Ambica House, 2nd floor,&lt;br&gt; Near C U Shah College, 5, Navyug Colony,&lt;br&gt; Ashram Road, Ahmedabad - 380 014</td>
<td>Tel.: 079-27546150&lt;br&gt;Fax: 079-27546142&lt;br&gt;E-mail: <a href="mailto:insombahd@rediffmail.com">insombahd@rediffmail.com</a></td>
<td>Gujarat , UT of Dadra &amp; Nagar Haveli,&lt;br&gt; Daman and Diu</td>
</tr>
<tr>
<td><strong>BHOPAL</strong>&lt;br&gt; Janak Vihar Complex, 2nd floor,&lt;br&gt; Malviya Nagar, Bhopal - 462 011</td>
<td>Tel.: 0755-2769201/02&lt;br&gt;Fax: 0755-2769203&lt;br&gt;E-mail: <a href="mailto:bimalokpalbhopal@airtelbroadband.in">bimalokpalbhopal@airtelbroadband.in</a></td>
<td>Madhya Pradesh &amp; Chhattisgarh</td>
</tr>
<tr>
<td><strong>BHUBANESHWAR</strong>&lt;br&gt; 62, Forest Park,&lt;br&gt; Bhubaneshwar - 751 009</td>
<td>Tel.: 0674-2596461(Direct)&lt;br&gt;Secretary No.: 0674-2596455&lt;br&gt;Tele Fax: 0674-2596429&lt;br&gt;E-mail: <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a></td>
<td>Orissa</td>
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<tr>
<td><strong>CHANDIGARH</strong>&lt;br&gt; S.C.O. No.101, 102 &amp; 103,&lt;br&gt; Batra Building, 2nd floor,&lt;br&gt; Sector 17-D, Chandigarh - 160 017</td>
<td>Tel.: 0172-27056196&lt;br&gt;Fax: 0172-2708274&lt;br&gt;E-mail: <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a></td>
<td>Punjab , Haryana, Himachal Pradesh,&lt;br&gt; Jammu &amp; Kashmir , UT of Chandigarh</td>
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<tr>
<td><strong>CHENNAI</strong>&lt;br&gt; Fatima Akhtar Court , 4th floor, 453 (old 312),&lt;br&gt; Anna Salai, Teynampet, Chennai - 600 018</td>
<td>Tel.: 044-24333678&lt;br&gt;Fax: 044-24333664&lt;br&gt;E-mail: <a href="mailto:insombud@md4.vsnl.net.in">insombud@md4.vsnl.net.in</a></td>
<td>Tamil Nadu, UT – Pondicherry Town and&lt;br&gt; Karaikal (which are part of UT of&lt;br&gt; Pondicherry)</td>
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<tr>
<td><strong>NEW DELHI</strong>&lt;br&gt; 2/2 A, Universal Insurance Building,&lt;br&gt; Asaf Ali Road, New Delhi - 110 002</td>
<td>Tel.: 011-23239611&lt;br&gt;Fax: 011-23230858&lt;br&gt;E-mail: <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a></td>
<td>Delhi &amp; Rajasthan</td>
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<tr>
<td><strong>GUWAHATI</strong>&lt;br&gt; Jeevan Nivesh, 5th floor,&lt;br&gt; Near Panbazar Overbridge ,&lt;br&gt; S.S. Road, Guwahati - 781 001</td>
<td>Tel.: 0361-2131307&lt;br&gt;Fax: 0361-2732937&lt;br&gt;E-mail: <a href="mailto:omb_ghy@sify.com">omb_ghy@sify.com</a></td>
<td>Assam , Meghalaya, Manipur, Mizoram,&lt;br&gt; Arunachal Pradesh, Nagaland and Tripura</td>
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<td><strong>HYDERABAD</strong>&lt;br&gt; 6-2-46 , 1st floor, Moin Court Lane,&lt;br&gt; Opp. Saleem Function Palace, A.C.Guards,&lt;br&gt; Lakdi-Ka-Pool, Hyderabad - 500 004</td>
<td>Tel.: 040-23325325&lt;br&gt;Fax: 040-23376599&lt;br&gt;E-mail: <a href="mailto:hyd2_insombud@sancharnet.in">hyd2_insombud@sancharnet.in</a></td>
<td>Andhra Pradesh, Karnataka and UT of&lt;br&gt; Yanam – a part of the UT of Pondicherry</td>
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<tr>
<td><strong>ERNAKULAM</strong>&lt;br&gt; 2nd Floor, CC 27/2603, Pulinit Building ,&lt;br&gt; Opp. Cochin Shipyard, M.G. Road ,&lt;br&gt; Ernakulam - 682 015</td>
<td>Tel.: 0484-2358734&lt;br&gt;Fax: 0484-2359336&lt;br&gt;E-mail: <a href="mailto:lokochi@asianetglobal.com">lokochi@asianetglobal.com</a></td>
<td>Kerala , UT of Lakshadweep and Mahe – a&lt;br&gt; part of UT of Pondicherry</td>
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<td><strong>KOLKATA</strong>&lt;br&gt; North British Building, 29, 3rd floor,&lt;br&gt; N.S. Road , Kolkata - 700 001</td>
<td>Tel.: 033-22134869&lt;br&gt;Fax: 033-22134868&lt;br&gt;E-mail: <a href="mailto:lombkilo@sancharnet.in">lombkilo@sancharnet.in</a></td>
<td>West Bengal , Bihar , Jharkhand and UT of&lt;br&gt; Andaman &amp; Nicobar Islands , Sikkim</td>
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<td><strong>LUCKNOW</strong>&lt;br&gt; Jeevan Bhawan, Phase 2, 6th floor,&lt;br&gt; Nawal Kishore Road, Hazratganj,&lt;br&gt; Lucknow - 226 001</td>
<td>Tel.: 0522-2201188&lt;br&gt;Fax: 0522-2231310&lt;br&gt;E-mail: <a href="mailto:lombkilo@sancharnet.in">lombkilo@sancharnet.in</a></td>
<td>Uttar Pradesh and Uttarakhand</td>
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<tr>
<td><strong>MUMBAI</strong>&lt;br&gt; 3rd floor, Jeevan Seva Annexe,&lt;br&gt; S.V.Road, Santacruz(W), Mumbai - 400 054</td>
<td>Tel.: 022-26106928&lt;br&gt;Fax: 022-26106052&lt;br&gt;E-mail: <a href="mailto:ombudsman@vsnl.net">ombudsman@vsnl.net</a></td>
<td>Maharashtra , Goa</td>
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