

A graphic overlay in the bottom left corner. It features a dark blue banner with "Bandhan Life" in white, a large red speech bubble containing the text "Saral PENSION" in white, and several white asterisk-like symbols. The graphic is partially overlapping the couple's image.

**Bandhan Life**

**Saral**  
**PENSION**

A Non-Linked Non-Participating Individual Single Premium Immediate Annuity Plan | UIN:138N078V01

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI. NO.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life Saral Pension UIN: 138N078V01	Policy Schedule
2.	Policy Number	<<      >>	Policy Schedule
3.	Type of Insurance Policy	Non-Linked Non-Participating Individual Single Premium Immediate Annuity Plan	Policy Schedule
4.	Basic Policy Details	<ul style="list-style-type: none"> <li>Instalment premium: &lt;&lt; ₹ XX &gt;&gt;</li> <li>Mode of premium payment: Single Premium</li> <li>Sum Assured on death: Not Applicable</li> <li>Sum Assured on Maturity: Not Applicable</li> <li>Premium payment term: Single Premium</li> <li>Policy term: &lt;&lt; Single Life &gt;&gt;: Till the death of the Annuitant/ &lt;&lt; Joint Life &gt;&gt;: Till the death of the last survivor</li> </ul>	Policy Particulars
5.	Policy Coverage/ Benefits Payable	<p><b>Benefits payable on maturity:</b> Not Applicable</p> <p><b>Benefits payable on death:</b> Single Life: On death of the Annuitant, the annuity payment shall cease immediately. The Purchase Price shall be payable to nominee(s) / legal heirs. Joint Life: On first death (of either of the covered lives): 100% of the annuity amount shall continue to be paid as long as one of the Annuitants is alive. On death of the last survivor: The annuity payments will cease immediately. The Purchase Price shall be payable to the Nominee(s) / legal heirs.</p> <p><b>Survival Benefits excluding that payable on maturity:</b> Single Life: Annuity Payments will be made in arrears for as long as Annuitant is alive Joint Life: Annuity will be paid in arrears for as long as the Primary Annuitant and/or Secondary Annuitant is alive.</p>	C.1, C.2, D.4

		<p><b>Surrender benefits:</b> The policy can be surrendered any time after six months from the date of commencement, if the annuitant / primary annuitant /secondary annuitant, or spouse or any of the children of the annuitant is diagnosed as suffering from any of the critical illnesses as defined Annexure 4 to the policy document, based on the documents produced to the satisfaction of the medical examiner of the Company. On approval of the surrender, 95% of the Purchase Price shall be paid to the annuitant, subject to deduction of any outstanding loan amount and loan interest, if any. On payment of the surrender value, the policy stands terminated.</p> <p><b>Other benefits/options payable, specific to the policy, if any:</b> Not Applicable</p>	
6.	Options available (in case of Linked Insurance Products)	Not Applicable	
7.	Option available (in case of Annuity product)	Option 1: Life Annuity with Return of 100% of Purchase Price Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor	C.1
8.	Riders opted, if any	Not Applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	No exclusion for Death Benefit Exclusions with respect to Critical Illness are mentioned in policy document	Annexure 4
10.	Waiting /lien Period, if any	None	
11.	Grace Period	Not Applicable	
12.	Free Look Period	30 days from the date of receipt of the policy whether received electronically or otherwise	D.6
13.	Lapse, paid-up and revival of the Policy	Not Applicable	
14.	Policy Loan, if applicable	Available	D.5

15.	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <p>a. Apply for claim:</p> <p>i. Customer can write to us at <a href="mailto:claims@bandhanlife.com">claims@bandhanlife.com</a></p> <p>ii. Visit our nearest service center</p> <p>iii. Submit claim online: <a href="https://www.bandhanlife.com/claims/">https://www.bandhanlife.com/claims/</a></p> <p>iv. Send claim documents to our registered office at:          Claims Department          Bandhan Life Insurance Limited          A - 201, 2nd Floor, Leela Business Park,          Andheri-Kurla Road,          Andheri (E), Mumbai – 400059</p> <p>b. Submit your documents</p> <p>c. Claim decision is made</p> <p>Claim decision shall be made within 30 days from date of receipt of last document. In case investigation is required, the investigation will be completed within 90 days from date of intimation and the claim shall be decided within 30 days thereafter.</p> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat   9am-7pm IST)</p> <p>3. Contact details of the insurer:          Email: <a href="mailto:claims@bandhanlife.com">claims@bandhanlife.com</a>          Address: Bandhan Life Insurance Limited. A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059</p> <p>4. Link for downloading claim form and list of documents required including bank account details: <a href="http://www.bandhanlife.com/customer-service/claims-process">www.bandhanlife.com/customer-service/claims-process</a></p>	F.6, F.11
16.	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT): Please refer <a href="https://www.bandhanlife.com/find-service">https://www.bandhanlife.com/find-service</a> for time taken to service different customer needs</li> <li>• Helpline/Call Centre number: 1800 209 9090 (Mon-Sat   9am-7pm IST)</li> <li>• Contact details of the insurer:              Email: <a href="mailto:customer.care@bandhanlife.com">customer.care@bandhanlife.com</a>              Address:              Bandhan Life Insurance Limited. A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059</li> </ul>	F.6, F.11

		<ul style="list-style-type: none"> <li>• Link for downloading applicable forms and list of documents required including bank account details: <a href="https://www.bandhanlife.com/customer-support-service">https://www.bandhanlife.com/customer-support-service</a></li> </ul>	
17.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• Contact details of Grievance Redressal Officer of the insurer: Email: <a href="mailto:gro@bandhanlife.com">gro@bandhanlife.com</a></li> <li>• Link for registering the grievance with the insurer's portal: <a href="https://www.bandhanlife.com/register-complaint">https://www.bandhanlife.com/register-complaint</a></li> <li>• Contact details of Ombudsman: <a href="https://cioins.co.in/Ombudsman">https://cioins.co.in/Ombudsman</a></li> </ul>	G.1, G.2, G.4
18.	Weblink for product including customer information sheet	<a href="https://iassist.bandhanlife.com">https://iassist.bandhanlife.com</a>	

*For more details, please refer to the policy document.*

## **Declaration By The Policyholder**

I have read the above and confirm having noted the details.

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Place:

Date:

(Signature of the Policyholder)