

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.

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

**Stay protected while building your wealth.**

**Return of Charges:**

- Allocation Charges (as applicable) are returned at the end of 10th policy year.
- Up to 3x Mortality Charges, starting from the 11th policy year.

**Loyalty additions starting from 7th policy year to boost your returns.**

**Special discount for women customers on allocation charges.**

**Choice of 5 strategies to suit your investment needs.**

**Create a secondary income stream through partial withdrawal strategies.**

**Tax benefits eligibility as per prevailing tax laws.**

## Eligibility Conditions

<b>Entry Age*</b>	Minimum: 18 years Maximum: 55 years									
<b>Maturity Age*</b>	Minimum: 38 years Maximum: 85 years									
<b>Policy Term</b>	Minimum: 20 years Maximum: 40 years, subject to maximum maturity age									
<b>Premium</b>	Minimum Premium: <table border="1" data-bbox="630 705 1401 936"> <thead> <tr> <th>Premium payment frequency</th> <th>SAM&lt;40</th> <th>SAM&gt;=40</th> </tr> </thead> <tbody> <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> </tbody> </table> Maximum: No limit, subject to Board Approved Underwriting Policy.	Premium payment frequency	SAM<40	SAM>=40	Annual Mode	75,000	1,00,000	Other than Annual mode	1,00,000	1,20,000
Premium payment frequency	SAM<40	SAM>=40								
Annual Mode	75,000	1,00,000								
Other than Annual mode	1,00,000	1,20,000								
<b>Premium Pay Term</b>	<b>Limited Pay:</b> 5 / 7 / 10 / 12 / 15/ 20/ 25 /30 /35 years <b>Regular Pay:</b> Premium payment term is the same as policy term									
<b>Top-up Premium #</b>	Minimum: ₹5,000 Maximum: No Limit, subject to Board Approved Underwriting Policy									
<b>Premium Payment Mode</b>	Monthly, Quarterly, Half-Yearly & Annual									
<b>Base Sum Assured<sup>3</sup></b>	Minimum: 21 times of Annualized Premium <sup>^</sup> Maximum: 50 times of Annualized Premium <sup>^</sup> , subject to Board Approved Underwriting Policy									
<b>Top-up Sum assured<sup>4</sup></b>	1.25 times of Top-up Premium <sup>#</sup> or 10 times of Top-up Premium <sup>#</sup>									

[\*] 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'.

## 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.

### 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 Rs 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% <sup>1</sup>	Death Benefit	Fund Value @8% <sup>1</sup>	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 the 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.

## Snapshot Of Benefits

### 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<sup>1</sup> or
- Base sum assured on death;

Where Base sum assured on death<sup>\*\*</sup> is the highest of Base Sum Assured 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<sup>4</sup> and Top-Up Fund Value<sup>2</sup>.

[!] Base sum assured on death 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.

In case Premium Reduction or Sum Assured Multiple Reduction Facility has been opted for, then the Base Sum Assured would refer to the Reduced Sum Assured post Premium Reduction or Sum Assured Multiple Reduction.

If the policy is in discontinuance status during the lock-in period, the proceeds from the Discontinuance Policy Fund as on date of intimation of death upon death of the life assured.

If the policy is in discontinuance status after the lock-in period, the policy will be converted into a reduced paid-up policy. The death benefit under a paid-up policy will be as follows:

- Higher of: (Paid-up sum assured on death<sup>^</sup>) or (Base fund value as on date of intimation of death); Where paid-up sum assured on death<sup>^</sup> is higher of paid-up sum assured or 105% of the premiums paid up to the date of death.
- Plus top-up death benefit (if any)

*[^] Paid-up sum assured on death 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

On survival of life assured till the end of the policy term provided the policy is in force, Total Fund Value<sup>@</sup> applicable as on date of maturity 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

<sup>@</sup> Total fund value = Base fund value<sup>1</sup> + Top-up fund value<sup>2</sup>

Base fund value will include the following benefits:

## Return Of Mortality Charges

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 provided all due premiums have been paid in full and the policy is in force. 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.

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
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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 e.g. 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. Return of Mortality Charges will exclude mortality charges deducted from the Top-Up Account.

### Return Of Premium Allocation Charges (if applicable)

An amount equal to total of premium allocation charges deducted from the base premium during the policy term will be added back to the Base Fund value<sup>1</sup> 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.

### Loyalty Additions

With this fund boosting feature, the policyholder will receive loyalty units which will be added from the end of the 7th policy year and every policy year thereafter as mentioned below till maturity. Loyalty units are expressed as a percentage of the average of preceding 36 months' Base fund value and will be added into the Base Fund Value on the policy anniversary as specified in the table below<sup>1</sup> provided all due premiums have been paid.<sup>1</sup>

Loyalty additions percentages are provided below:

End of Policy Year	Premium	7th year	10th year	15th year	20th year	25th year	30th year	35th year	40th year
Loyalty Addition %	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%

The policy shall terminate upon the payment of the death benefit or maturity benefit.

### 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.



## Investment Options And Portfolio Strategies

You have the option to choose from the below mentioned five portfolio strategies:

- 1. 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. You can choose one or more funds and in any proportion within the Self-managed Portfolio Strategy.
- 2. 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. Under this strategy, depending on the duration of your policy, Total Premium Paid subject to deduction of charges will be allocated between the 3 investment funds as per a pre-defined strategy.
- 3. Target Asset Allocation Strategy:**
  - a. The policyholder chooses any 2 funds and allocates their premium between them in the proportion of their choice.
  - b. At the end of every quarter, the units in the fund will be re-balanced to maintain the chosen asset allocation.
  - c. This option can be chosen at policy inception or anytime during the policy term.
- 4. Automatic Transfer Strategy:** Policyholder chooses one each from our debt-oriented funds (Debt Fund, Secure Fund, Liquid Fund) and equity-oriented funds (Blue Chip Equity Fund, Opportunity Fund, Accelerator Fund, Flexi Cap Fund, Mid Cap Fund) The entire annual allocable premium will be parked in the chosen debt-oriented fund along with any existing units in that fund, if any. These combined units in the chosen debt-oriented fund will be systematically transferred on a monthly basis to the chosen equity-oriented fund on a monthly basis. All the future allocable premiums will also follow the same pattern as long as this strategy is active on the policy.
- 5. Stabilized Gains portfolio strategy:** Under this option all Annualized Premium (net of premium allocation charges) are invested in Accelerator Fund and it will be tracked every day for each Policyholder for a pre-determined upside movement of 10% or more over the net invested amount (net of all charges). In the situation where the gain from the Accelerator Fund reaches 10% or more of the net invested amount, the amount equal to the appreciation will be transferred to the Debt Fund at the prevailing unit price. This ensures that gains are protected from any future market volatilities. In the situation where the gain is less than the pre-determined upside movement of 10%, the Fund Value will continue to remain in the Accelerator Fund and no transfers will be made to the Debt Fund.

*For further details please refer to the product brochure available on our website.*

## Optional Flexibilities

### Switching between Portfolio Strategies:

1. You have the choice to switch from any of the portfolio strategies (except for Automatic transfer strategy) during the policy term free of charge. Automatic transfer strategy can be switched to or from policy anniversary only.
2. You cannot switch from any other Strategy to Lifestyle Portfolio Strategy” during the last 12 policy years.
3. The maximum number of such switches shall be limited to 1 per policy year and the same shall be free of charge.
4. 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<sup>#</sup> anytime except during the last 5 policy years besides base premium payments. The minimum Top-up Premium<sup>#</sup> is ₹5,000, No due regular premium/limited premium should remain unpaid on the date of Top-up Premium<sup>#</sup> payments. Each top-up premium will be treated as single premium for all purposes and shall provide a life cover equal of either to 1.25 times or 10 times the Top-Up premium<sup>#</sup>. You will have the option to choose the multiple at the time of Top-up Premium payment.

### 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. The maximum amount of partial withdrawal allowed in any policy year is 20% of the total fund value at the beginning of that policy year. The minimum value of each partial withdrawal is ₹5,000. Under this facility, you can also opt for Systematic Partial Withdrawal, Retirement Income and Chosen-Rate Withdrawal Plan.

- 1. 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.
- 2. Retirement Income:** 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 FV (1% - 12%, in multiples of 1%) and the frequency of payment - yearly, half-yearly, quarterly or monthly.
- 3. 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 policyholder), the surplus amount will be paid out to the policyholder.

### Settlement Option

Under this option, you will receive the maturity benefit in a 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. The policyholder shall receive a percentage of the Total Fund Value per instalment, provided the instalment is at least ₹2,000 or in multiple of 2,000, over any time period less than or equal to 5 years at one of the following frequencies: Monthly, Quarterly, Half-Yearly or Annually. Risk cover (excluding riders, if any) 8 will be available during this period. In case of death of life assured during this period, benefit paid will 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. During the settlement period, partial withdrawal is not allowed, however, Fund Switches is allowed. During the settlement period, fund management charges and mortality charges shall continue to be levied.

### Change in Premium Payment Term

This option allows the policyholder to change the premium payment term (PPT) subject to the available sum assured multiple, premium payment term and policy term in his/her policy any time after the payment of first 5 policy years' full premium 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 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.

### Reduction in Premium

- 1.Reduction in premium option available for both regular and limited premium payment options.
- 2.The prevailing premium can be reduced under the policy after the first five policy years.
- 3.The reduction can be up to a maximum of 50% of the premium at the inception of the policy, subject to minimum Annualized Premium<sup>^</sup> payable under the product.
- 4.Top-up Premium<sup>#</sup> can be paid even after availing reduction in premium option.
- 5.No due regular/limited premium should remain unpaid on the date of availing this option.
- 6.Once reduced, the same cannot be increased, even to the premium at inception of the policy and charges will be basis revised sum assured.

### 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 within the Self-Managed Portfolio Strategy. There is no restriction on the number of switches policyholder can make and all switches will be free of charge.

### 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.

- 1.Decrease in Sum Assured multiple will not change the premium payable under the policy.
- 2.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.
- 3.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.
- 4.Mortality charges shall be revised accordingly.
- 5.Once reduced, the SA multiple cannot be increased again.

## Charges

### Premium Allocation Charge (as applicable)

The premium allocation charge (as a % of annualized premium) is deducted from the premium amount at the time of premium payment,

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<sup>#</sup> : 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 Management Charges
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 charged per month
1st to 5th policy year	1.08% p.a.
6th policy year till the end of policy term	4.50% p.a.

For Top-Up Premiums: Nil

For Online/Direct Channel: 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 beginning of every policy month as 1/12th of the annual Mortality Charge. It will depend on your attained age and the Sum at Risk which is base death benefit in excess of base fund value (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.

### Discontinuance/Surrender Charges

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 year	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<sup>^</sup>; FV – Fund value as on date of discontinuance.

## Surrender/Discontinuance

1. At any time during the policy term, you have the right to surrender the policy by requesting the Company in writing.
2. If the policy is surrendered during the lock-in period: The Total fund value less the Discontinuance/Surrender Charge (if any, as mentioned above), will be transferred to the Discontinuance Policy Fund.
3. 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.
4. Policy can be discontinued/surrendered at any time but the discontinued/surrendered value will be subject to the provisions of the policy.
5. For further details please refer to the product brochure available on our website.

## Disclaimer

- <sup>1</sup>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.
- <sup>2</sup>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.
- <sup>3</sup>Base Sum Assured means the amount which is equal to the product of the sum assured multiple and the Annualized Premium<sup>^</sup>. Sum Assured multiple is chosen at the time of purchase of the policy.
- <sup>4</sup>Top-Up Sum Assured means the additional sum assured basis the Top-Up Premiums and it shall not be reduced to the extent of the Partial Withdrawals made from the Top-Up fund(s).
- <sup>5</sup>The values are based on assumed investment rate of return of 4% p.a. & 8% p.a. The values shown are not guaranteed and they are not upper and lower limit of returns, they have been shown for illustrative purpose only.
- The precise Terms and Conditions of this plan are specified in the policy contract.
- Bandhan Life 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. For details on products, associated risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale.
- 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.
- Various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. 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.
- 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 document should be read along with sales illustration.
- Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.
- 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.
- 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](http://www.bandhanlife.com).

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