

Disclaimers for Bandhan Life iGuarantee Vishwas Product Page on bandhanbank.com

Bandhan Life Insurance Limited (formerly Aegon Life Insurance Company Limited), IRDAI Reg. No. 138. Corporate Identity No: U66010MH2007PLC169110. Registered Office: Bandhan Life Insurance Limited. A – 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai – 400059. Tel: +91 226118 0100, Toll Free No.:1800 209 90 90 (9am to 7 pm, Mon to Sat), Email: customer.care@bandhanlife.com Website: www.bandhanlife.com

Bandhan Bank Limited (“Bandhan Bank”) is a corporate agent of Bandhan Life Insurance Limited (“Insurer”), having Corporate Agent license no. CA0530 issued by Insurance Regulatory and Development Authority of India (IRDAI). Please note, an insurance policy/product is a contract between the Insurer and the insured; Bandhan Bank neither acts as an insurer nor participate in or underwrites the underling risks. Insurance products are subject to the rules and regulation of IRDAI and the terms as stipulated by the Insurer. Insurance products are the obligations of the Insurer. They are not bank deposits or obligations of or guaranteed by Bandhan Bank. All claims under the policy will be solely decided upon by the Insurer. Bandhan Bank do not warrant or make any representation about the insurance policy, the quality of claims processing and will not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. All coverage are subject to the terms and exclusions filed and approved by IRDAI Purchase of an insurance product is purely voluntary in nature and is not linked to any other facility/product/service offered by Bandhan Bank. Bandhan Bank offers such insurance products purely on a referral basis and on a non-risk participation mode. This document does not constitute making of any offer or solicitation.

Bandhan Life iGuarantee Vishwas. (UIN:138N096V01) is a Non-linked Non-Participating Life Insurance Individual Savings Plan. Life insurance cover is available under this product. Issuance is subject to board-approved underwriting policy. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. For more details on risk factors, terms and conditions, please read the sales brochure and benefits illustrations carefully before concluding a sale.

[1] On maturity, if all due premiums have been paid, a guaranteed addition will be paid along with the base sum assured, as the maturity benefit. Guaranteed addition is a multiple of the annualized premium, and it will be dependent on life assured’s gender, age at entry, the premium amount policy term, and premium payment term opted at inception of the policy. The guaranteed addition is only applicable if the life assured survives till policy maturity.

[2] The Sum Assured on Death will be highest of:

- a. 10 times of annualized premium
- b. 105% of total premiums paid till the date of death.
- c. Surrender Value as on date of death will be the higher of guaranteed surrender value and special surrender value.

[%] Premium paid under the plan is eligible for Tax Benefits u/s 80C. Tax benefit is subject to provisions of Income Tax Act, 1961 and tax laws are subject to amendments from time to time. The amount of ₹46,800 has been calculated for a 30-year-old, salaried, male with an annual income of 30 lacs and opted for old tax regime. The company does not assume responsibility on tax implication mentioned anywhere in this page. It is recommended to obtain professional advice for applicability of tax benefits. The conditions for claiming tax deductions on life insurance premiums may vary based on the specific provisions of the Income Tax Act.

[^^] All ages above are applicable as on the last birthday. If the policy has been taken on the life of a minor, the policy shall automatically vest on him/ her with effect from the date of attaining the age of majority and the life assured will become the policyholder from such date.

[3] The policyholder has the option to alter the payment frequency during the premium payment term.

This is a Point of Sales (POS) product and it will not have any medical examination.

*Terms and Conditions Apply