

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.



Allianz 

LIFE GOALS. DONE.

Many Life Goals. One simple way to help achieve them!

Bajaj Allianz Life **Future Wealth Gain II**

A Unit- Linked Non- Participating Individual Life Savings Insurance Plan

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 or withdraw the monies invested in Unit Linked Insurance Products completely during lock-in period i.e. till the end of first five years.



KEY ADVANTAGES



High life insurance cover



Fund Booster² to enhance Fund Value at maturity



Benefit of Accelerated Cancer Cover combined with Income Benefit
(applicable only under “Wealth Plus Care” variant)¹



Option to take maturity & death benefit in installments (Settlement Option)



Choice of 2 investment portfolio strategies



Option to choose from multiple policy terms



Loyalty Additions² at each interval of 5 years from the 10th policy year onwards



Option to reduce regular premium

Note – ¹Two Variants are “Wealth plus variant” & “Wealth Plus Care variant”
²Loyalty additions & FundBooster are subject to policy terms and conditions.

MATURITY BENEFIT - WEALTH PLUS VARIANT

On the maturity date, you will receive the Fund Value[^].

DEATH BENEFIT - WEALTH PLUS VARIANT

If all due premiums are paid, then, in case of unfortunate death of the life assured during the policy term, the death benefit payable will be, higher of:

- Higher of (Prevailing Sum assured⁴ or Regular Premium Fund Value⁷) Plus
- Higher of (Top up Sum Assured or Top up Premium Fund Value²)

The death benefit is subject to the Guaranteed Death Benefit^{*2} of 105% of the total premiums³ paid, till the date of death.

If the rider Waiver of Premium (WOP) has been taken under the policy and the WOP benefit has already been triggered under the policy, then, on termination of policy the present value of future WOP installments, discounted at 4% p.a., shall be payable.

The policy will terminate on the date of intimation of death of the life assured. All the above is paid as on date of receipt of intimation of death at the Insurance Company's office.

^{*2}Sum Assured/Guaranteed Death Benefit shall be reduced to the extent of the partial withdrawals made from the regular premium fund during the two (2) year period immediately preceding the death of the life assured.

¹Fund Value is equal to Regular Premium Fund Value (1) plus Top Up Premium Fund Value (2), where:

⁷Regular Premium Fund Value is equal to the total Units in respect of regular/limited premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and

²Top Up Premium Fund Value is equal to the total Units in respect of Top-Up premium under this policy multiplied by the respective unit price on the relevant valuation date.

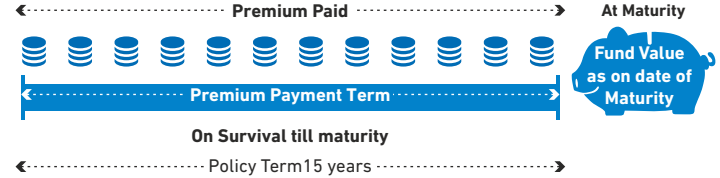
³Total premiums paid shall be sum of all regular/limited and Top-Up premiums paid till date.

⁴Prevailing Sum Assured is Sum Assured in any year after reduction of premium or decrease of Sum Assured, if any.

SAMPLE ILLUSTRATION - WEALTH PLUS VARIANT

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain II policy with Wealth Plus variant for which he is paying a regular premium of ₹50,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. ₹5,00,000. The total premium paid by Anuj will be ₹7,50,000.

Let's see the benefits available under the variant.



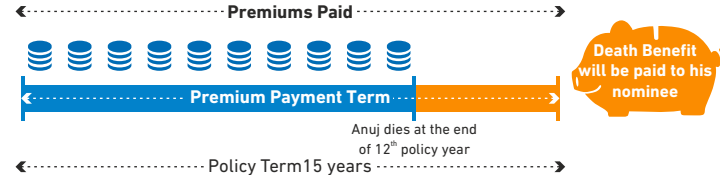
MATURITY BENEFIT

On the maturity date, you will receive the Fund Value.

DEATH BENEFIT

In case of Anuj's unfortunate death in the 12th policy year, the death benefit, based on the assumed investment returns, are as per the table given below.

| At assumed Returns [*] | Maturity Benefit (Fund Value) | Death Benefit |
|---------------------------------|-------------------------------|---------------|
| of 8% | ₹12,71,844 | ₹8,73,655 |
| of 4% | ₹9,33,067 | ₹6,74,467 |



The death benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

This illustration is considering investment in "Pure Stock fund II" and Goods & Service tax of 18%.

*The assumed rate of returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.

MATURITY BENEFIT - WEALTH PLUS CARE VARIANT

On the maturity date, you will receive the Fund Value.

DEATH BENEFIT - WEALTH PLUS CARE VARIANT

- If all due premiums are paid, then in case of unfortunate death or on first diagnosis⁵ of cancer (subject to waiting period**) of the life assured during the policy term and premium paying term, whichever is earlier, the benefit payable will be, higher of:
 - a. Higher of (Prevailing Sum assured⁴ or Regular Premium Fund Value⁷) Plus
 - b. Higher of (Top up Sum Assured or Top up Premium Fund Value²) Plus income benefit

Income Benefit:

If the death or the first diagnosis of cancer (subject to waiting period**) occurs during the premium payment term, then, an additional benefit as Income Benefit will be payable.

- i) The Income Benefit is equal to the total of all the prevailing regular premiums due under the policy after the date of death or diagnosis of cancer, as applicable.
- ii) Each installment of the Income Benefit is equal to one prevailing regular premium.
- iii) In case of death/first diagnosis of cancer, it is payable to the nominee/policyholder at each premium due date for the remaining period of the premium payment term. The Income benefit cannot be taken as a lump-sum.
- iv) The first installment is payable on the first premium due date after the date of death or diagnosis of cancer, as applicable.
- v) Mortality and Morbidity charges will be deducted for this benefit, till the incidence of death or the first diagnosis of cancer (whichever is earlier)
- vi) Income Benefit will be payable if the policy is in force, excluding paid-ups

Note- On the date of intimation of death or on the first diagnosis of cancer, during PPT, the death benefit shall be paid and no future premiums are payable. The policy will terminate on payment of the last installment of income benefit.

- If all due premiums are paid, then in case of unfortunate death or on first diagnosis⁵ of cancer (subject to waiting period**) of the life assured during the policy term and after completion of premium paying term, whichever is earlier, the benefit payable will be, higher of:
 - a. Higher of (Prevailing Sum assured⁴ or Regular Premium Fund Value⁷) Plus
 - b. Higher of (Top up Sum Assured or Top up Premium Fund Value²)

The death benefit or the accelerated cancer benefit is subject to the Guaranteed Death Benefit⁶ of 105% of the total premiums³ paid, till the date of death or first diagnosis of cancer.

All the above is paid as on date of receipt of intimation at the Insurance Company's office.

⁵First Diagnosis means the diagnosis of the first Cancer in the lifetime of the life assured. The policy will be only issued to life assured who have not had any cancer prior to the date of policy inception.

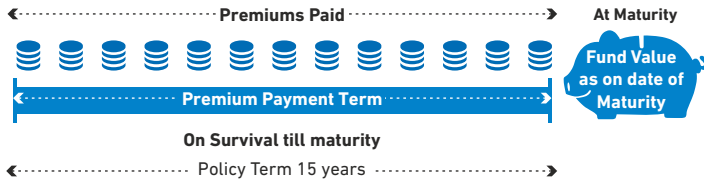
**The Waiting Period is 180 days from the Date of Commencement of Risk or date of latest revival, whichever is later. No Cancer-related benefit will be payable, if Cancer claim occurs within the waiting period or any signs or symptoms related to cancer has occurred during the waiting period

SAMPLE ILLUSTRATION - WEALTH PLUS CARE VARIANT

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain II policy with "Wealth Plus Care" variant for which he is paying a regular premium of ₹50,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. ₹5,00,000. The total premium paid by Anuj will be ₹7,50,000. Let's see the benefits available under the variant.

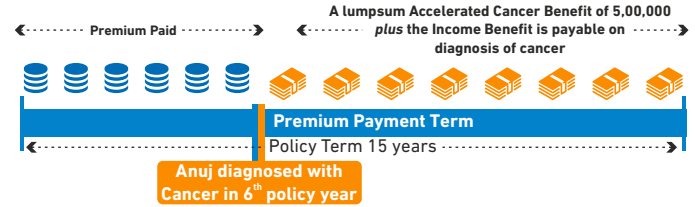
MATURITY BENEFIT

On the maturity date, Anuj's maturity benefit, based on the assumed investment return, are as per the table given below:



DEATH OR ACCELERATED CANCER BENEFIT

If in the 6th policy year, Anuj is diagnosed with cancer, Accelerated Cancer Benefit plus the Income Benefit will be triggered. The Income Benefit is payable in installment at each policy anniversary for the remaining period of the premium payment term. Based on the assumed investment returns, the benefits payable are as per the table given below.



| At assumed Returns [#] | Maturity Benefit (Fund Value) | Accelerated Cancer Benefit | Income Benefit |
|---------------------------------|-------------------------------|----------------------------|--|
| of 8% | ₹12,59,747 | ₹5,00,000 | ₹ 50,000 annually as Income Benefit till the end of premium payment term |
| of 4% | ₹9,23,795 | ₹5,00,000 | |

Once cancer benefit is paid, further no death benefit shall be payable in case of death during the Income Benefit period and policy will get terminated immediately on payment of last installment of Income Benefit. In the above illustration, instead of cancer, in case of death in the 6th year, the benefit payable will be same as per the table above

The death benefit or the accelerated cancer benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

These illustrations are considering investment in "Pure Stock Fund II" and Goods & Service Tax of 18%.

[#]The above illustrations are considering investment is in the "Pure Stock Fund II"

The returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time

“No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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.

Any person making default in complying with the provisions of this section shall be liable for a penalty that may extend up to ten lakh rupees.”

Fraud, Misstatement: Section 45 of the Insurance Act, 1938

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

Bajaj Allianz Life Insurance Co. Ltd.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS - IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Co. Ltd. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customercare@bajajallianz.co.in. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its “Bajaj” Logo and Allianz SE to use its “Allianz” logo. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. All charges/ taxes, as applicable, will be borne by the Policyholder.

ULIPs are different from the traditional insurance products and are subject to the risk factors. The premium paid in ULIPs 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. Bajaj Allianz Life Insurance Company Limited is only the name of the Life Insurance Company and Bajaj Allianz Life Future Wealth Gain II, A Unit- Linked Non- Participating Individual Life Savings Insurance Plan (UIN: 116L178V01) is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The 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.