



LIFE GOALS. DONE.

## BACCHE KE LIYE INTERNATIONAL ROBOTICS PROGRAM KA SAPNA

---

### SAMJHO HO GAYA

Bajaj Allianz Life

## Guaranteed Savings Goal

A Non-Linked, Non-Participating, Life Insurance,  
Savings Plan.

## Key Advantages

---



Get Guaranteed<sup>2</sup> Maturity Benefit including Guaranteed<sup>2</sup> Enhancer

---



Higher Maturity Benefit for female lives

---



Choice of two Sum Assured options<sup>®</sup>

---



Avail tax benefits<sup>1</sup> as per prevailing tax laws

---



Option to choose from multiple Policy Terms

<sup>®</sup>Sum Assured options: Sum Assured – 1.5 times of Single Premium or Enhanced Sum Assured - 10 times of Single Premium

<sup>1</sup>Tax benefits as per prevailing Section 10(10D) and Section 80C of the Income Tax Act shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

## Guaranteed<sup>2</sup> Maturity Benefit:

---

On survival of the Life Assured till the end of the Policy Term, provided the Policy is in force, Single Premium Guaranteed<sup>2</sup> Enhancer (GE %), will be payable. The GE% will be based on your Age, chosen Sum Assured option, Policy Term & Single Premium paid.

For female lives, the Guaranteed<sup>2</sup> Maturity Benefit will be calculated by applying GE percentage with an age setback of 3 years. For example, for a 40 years age female life, the GE percentage of a 37 years age male life, will be applicable.

You can refer to the GE% as mentioned in the annexure available on website.

## Death Benefit:

---

At policy inception, you can choose from the below two Sum Assured options -

- a) Enhanced Sum Assured - 10 times of the Single Premium
- b) Sum Assured - 1.5 times of the Single Premium

Depending upon the option chosen, in the unfortunate event of Death of Life Assured during the Policy Term, provided the Policy is in force, the Sum Assured on Death will be paid.

### **Sum Assured on Death will be higher of:**

- 1 Sum Assured or Enhanced Sum Assured as chosen
2. Guaranteed<sup>2</sup> Maturity Benefit

<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure. Sum Assured option has to be opted at inception only and cannot be changed during the Policy Term. Guaranteed Sum Assured on Maturity is equal to the GE% multiplied by Single Premium paid.

Single Premium paid in the policy is excluding extra premium, if any and GST/ any other applicable tax levied, subject to changes in tax laws. Please note that GST/ any other applicable tax levied, subject to changes in tax laws will be collected over and above the single premium under the policy.

## Eligibility Parameters

	Minimum	Maximum		
Age at Entry (years)	0	<ul style="list-style-type: none"> <li>Sum Assured: 60</li> <li>Enhanced Sum Assured:</li> </ul>		
		<b>Single Premium</b>	<b>&lt; 1,00,000</b>	<b>&gt;= 1,00,000</b>
		Age Attained	44	50
Age at Maturity (years)	18	<ul style="list-style-type: none"> <li>Sum Assured: 80 (except POS) 65 years for POS</li> <li>Enhanced Sum Assured:</li> </ul>		
		<b>Single Premium</b>	<b>&lt; 1,00,000</b>	<b>&gt;= 1,00,000</b>
		<b>All Channels except POS</b>	64	70
		<b>For POS Channel</b>		65
<b>Premium</b>	₹25,000	As per Board Approved Underwriting Policy		
<b>Premium Payment Term</b>	Single Pay			
<b>Policy Term</b>	5 to 20 year			
<b>Sum Assured option</b>	Sum Assured - 1.5 times Single Premium Enhanced Sum Assured - 10 times the Single Premium (For policies purchased through POS channel, the maximum Sum Assured/ Enhanced Sum Assured will be as per prevailing POS guidelines, as amended from time to time)			

Age calculated is Age as at the last birthday

Risk cover will commence immediately on the date of commencement of risk of the policy and, in the case of a minor life, policy will vest on the life assured on the earlier of attainment of majority (i.e., 18 years age last birthday) or on maturity date

In case of POS products, the product being available without medical.

## 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 punishable with a fine which may extend up to ten lakh rupees

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

Fraud & Misstatement would be dealt with in accordance with provisions of Sec 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 phonedcalls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Guaranteed Savings Goal are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com)) carefully before concluding a sale. Bajaj Allianz Life Guaranteed Savings Goal - A Non-Linked, Non-Participating, Life Insurance, Savings Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. Reg. No.: 116. CIN : U66010PN2001PLC015959 | Mail us : [customer-care@bajajallianz.co.in](mailto:customer-care@bajajallianz.co.in) | Call on : Toll free no. 1800 209 7272. Bajaj Allianz Life Guaranteed Savings Goal (UIN: 116N158V03), 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. All charges/ taxes, as applicable, will be borne by the Policyholder.