



LIFE GOALS. DONE.

GUARANTEED² INCOME: YOUR PATH TO FULFILLING LIFE GOALS!



A Non linked, Non Participating, Individual,
Life Insurance Savings Plan

²Conditions 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.

KEY ADVANTAGES



LIQUIDITY

Income begins as early as from start of 2nd policy year

GUARANTEE¹

All benefits in the policy are guaranteed¹



SECURITY

Life Cover to protect your family

TAX BENEFITS²

Avail tax benefits² as per prevailing tax laws



OPTION 1 - SMART INCOME

- o Pay your premiums for the chosen period
- o Receive Early Guaranteed¹ Payouts starting as early as from the beginning of 2nd policy year for the policy term
- o You will have an option to choose your Early Guaranteed¹ Payouts start year
- o Regular Guaranteed¹ Payouts are paid at the beginning of policy year during the Income Period. Income period starts after the policy term
- o These Guaranteed¹ Payouts will be a percentage of Annualised Premium³
- o You will also receive Enhanced Return of premium⁴ (ROP) as 110% of Total premiums⁵ paid at the end of the Income Period

¹Conditions 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.

²Tax 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.

³Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

⁴Enhanced ROP will be paid at the end of the year. The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

⁵Total Premium (the sum of all premiums paid under the policy; even refers to the Single Premium) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

MATURITY BENEFIT

On maturity, the Regular Guaranteed¹ Payouts expressed as a percentage of Annualized Premium³ will be paid over the chosen Income Period. Additionally, get Enhanced ROP⁴ the end of the Income Period. At any time, the policyholder will have an option to take these Regular Guaranteed¹ Payouts and the Enhanced ROP⁴ as a lumpsum at a discounted rate. The Regular Guaranteed¹ Payouts will continue to the nominee even if the life assured dies during the Income Period.

The nominee will also have an option to receive the remaining Regular Guaranteed¹ Payouts plus the Enhanced ROP⁴ as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

Note - If this option of taking lumpsum is exercised at the time of maturity, the interest rate applicable for calculating this shall be 9% p.a. whereas if this option is exercised post the start of Regular Guaranteed¹ Payouts, the interest rate applicable to calculate the present value will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). For Income Periods 15 and below, the interest rate applicable for calculating shall be [10-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. For Income Periods 20 & above, the interest rate applicable for calculating shall be [30-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. The interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

DEATH BENEFIT

You will have life cover during the Policy term. On Death the Sum Assured on Death plus AGP, if any shall be payable to the nominee as a lumpsum. At no time, the death benefit minus AGP, if any will be less than 105% of Total Premiums⁵ paid as on date of death, or the prevailing surrender value

- Sum assured on death will be higher of 10 times of Annualized Premium³ or Sum Assured
- The Sum assured will be SA multiple X Annualized Premium³
- Annualized Premium³ shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- Total Premiums⁵ Paid (the sum of all premiums under the policy) is total of all the premiums received, excluding any extra premium, any rider premium and taxes
- Maturity Benefit is the series of Regular Guaranteed¹ Payouts & Enhanced ROP⁴

¹Conditions 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.

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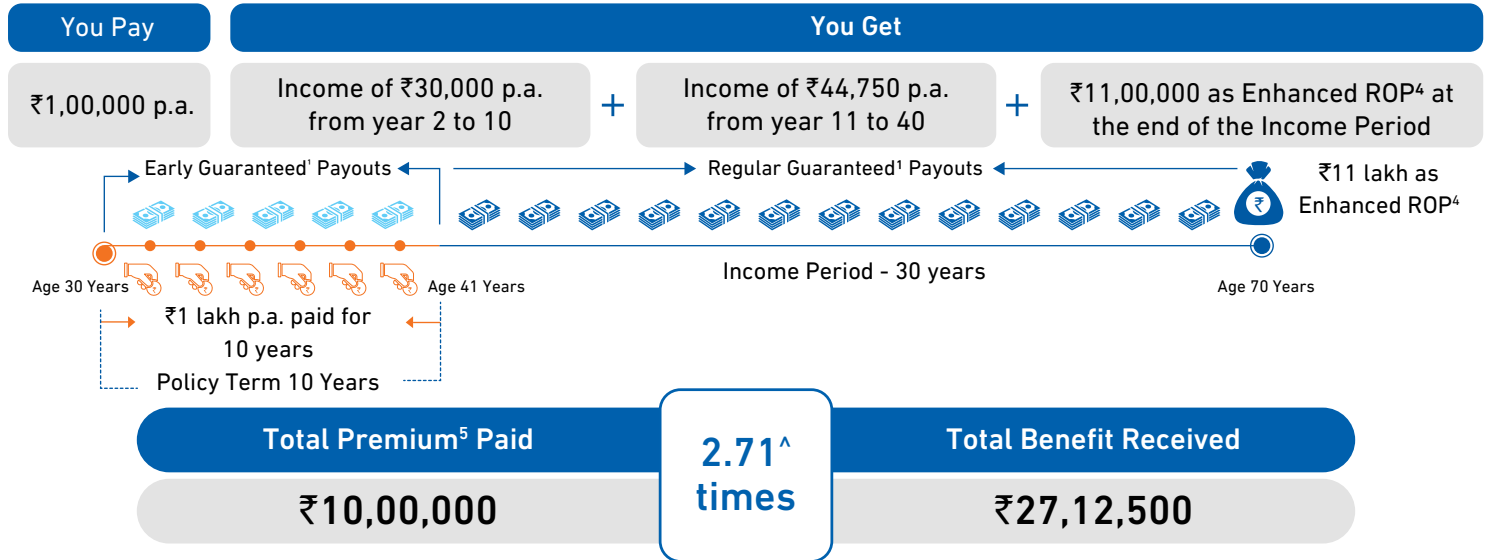
⁵Total Premium (the sum of all premiums paid under the policy; even refers to the Single Premium) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

Let's see how Smart Income option will help you in managing your future expenses :

Sunil is a 30-year-old IT professional. He has a small family which consists of his spouse and 2 years' old daughter. He wants an investment which will give him an assured early income for long term even to help manage future needs like child's education expenses and income for spouse.

He invests in Bajaj Allianz Life Assured Wealth Goal Platinum by paying ₹1 lakh p.a. with a goal of getting a guaranteed early Income.

Premium Payment Term 10 years | Policy Term 10 years | Income start year: 2nd year | Income Period of 30 years



- The above illustration is assuming the Life Assured is alive till the end of the policy term and also survives till the end of Income period.
- For above illustration, the Sum Assured on Death at inception will be ₹12,50,000 | Auto pay not opted
- The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.
- [^]The 2.71 times of total premium paid is pertaining only to the above illustration.

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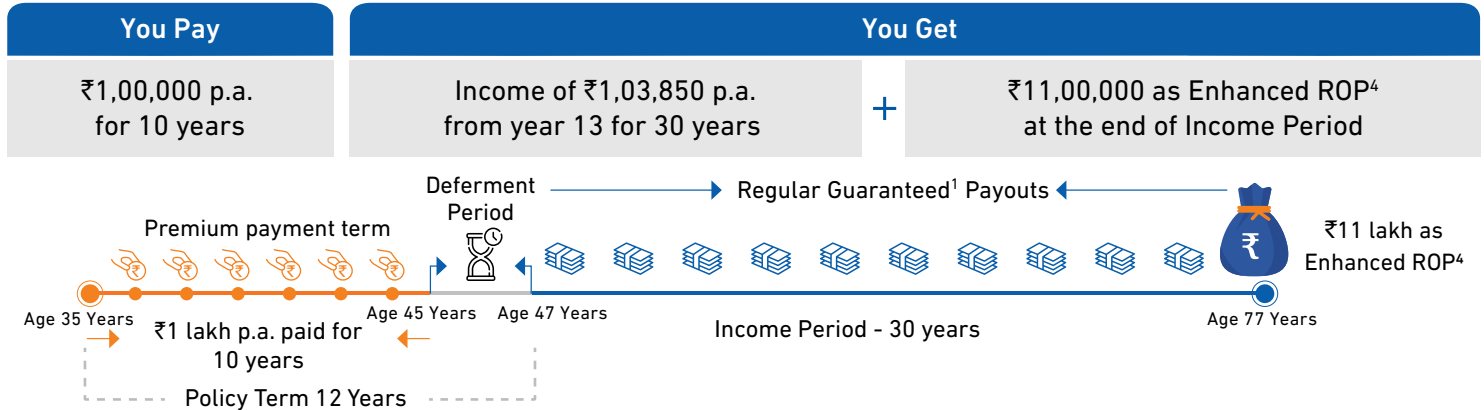
OPTION 2 - REGULAR INCOME

- Pay your premiums for the chosen period
- Regular Guaranteed¹ Payouts starting from the beginning of policy year during the Income Period. Income period starts after the policy term
- These guaranteed¹ payouts will be a percentage of Annualised Premium³
- You will have a choice to plan your income start year by opting for a deferment period
- Depending upon the income period chosen, your policy can have an Enhanced return of premium (Enhanced ROP⁴) equal to 110% of Total premiums⁵ paid at the end of the Income Period

Let's see how Regular Income option will help you in managing your future expenses :

Ajay is a 35-year-old IT professional. He wants a savings, which will give him an assured income for long-term future expenses. He invests in Bajaj Allianz Life Assured Wealth Goal Platinum by paying ₹1 lakh p.a. with a goal of getting a guaranteed long term Income.

Premium Payment Term 10 years | Deferment Period 2 years | Policy Term 12 years | Income Period of 30 years



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Total Premium⁵ Paid

₹10,00,000

4.22[^]
times

Total Benefit Received

₹42,15,500

- The above illustration is assuming the Life Assured is alive till the end of the policy term and also survives till the end of Income period.
- For above illustration, the Sum Assured on Death at inception will be ₹12,00,000 | Auto pay not opted
- The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.
- [^]The 4.22 times of total premium paid is pertaining only to the above illustration.

⁵Total Premium (the sum of all premiums paid under the policy; even refers to the Single Premium) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

MATURITY BENEFIT

On maturity, the Regular Guaranteed¹ Payouts expressed as a percentage of Annualized Premium³ will be paid over the chosen Income Period. Additionally, get Enhanced ROP⁴ the end of the Income Period.

At any time, the policyholder will have an option to take these Regular Guaranteed¹ Payouts and the Enhanced ROP⁴ as a lumpsum at a discounted rate.

The Regular Guaranteed¹ Payouts will continue to the nominee even if the life assured dies during the Income Period. The nominee will also have an option to receive the remaining Regular Guaranteed¹ Payouts plus the Enhanced ROP⁴ as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

Note - If this option of taking lumpsum is exercised at the time of maturity, the interest rate applicable for calculating this shall be 9% p.a. whereas if this option is exercised post the start of Regular Guaranteed¹ Payouts, the interest rate applicable to calculate the present value will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). For Income Periods 15 and below, the interest rate applicable for calculating shall be [10-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. For Income Periods 20 & above, the interest rate applicable for calculating shall be [30-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. The interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

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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 & 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 phonecalls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Assured Wealth Goal Platinum 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) carefully before concluding a sale. Bajaj Allianz Life Assured Wealth Goal Platinum is a Non linked, Non Participating, Individual, Life Insurance Savings Plan. 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 Bajaj Allianz Life Assured Wealth Goal Platinum (UIN: 116N188V03), 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.