



Allianz 

LIFE GOALS. DONE.

Bajaj Allianz Elite Assure

A Non-linked Participating Endowment Life Insurance Plan





KEY ADVANTAGES



Perfect balance of life cover and great return on investment for you



Option of regular and limited premium payment term



Accrued Guaranteed¹ Loyalty Additions of up to 315% of Guaranteed¹ Maturity Benefit, depending on the premium payment term chosen



Option to enhance your coverage with rider benefits⁴



Choice of 4 policy terms 15, 20, 25 and 30 years

⁴Please refer to respective product/ rider sales literature or visit Company website or consult your "Insurance consultant" for more details and eligibility conditions.

¹Conditions Apply – The Guaranteed benefits are dependent on the policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

MATURITY BENEFIT

The Maturity Benefit is Guaranteed¹ Maturity Benefit (GMB) plus Guaranteed¹ Loyalty Additions (GLA) plus Vested Bonus² (if any) (VB) plus Interim Bonus² (IB), if any, plus Terminal Bonus² (TB), if any. VB as declared, will be attached every policy year starting from your first policy year

- GLA, as % of GMB, will be attached to the policy at the end of each policy year starting from the end of 10th policy year.
- GLA, as % of GMB and the total GLA payable at maturity depends on the premium payment term and policy term chosen as shown in the table below:

Premium Payment Term (years)	5				7				10				15	20	25	30
Policy Term (years)	15	20	25	30	15	20	25	30	15	20	25	30	15	20	25	30
Guaranteed ¹ Loyalty Additions	3%	3%	3%	3%	3%	3%	3%	3%	7%	7%	7%	7%	15%	15%	15%	15%
Total Guaranteed ¹ Loyalty Additions	18%	33%	48%	63%	18%	33%	48%	63%	42%	77%	112%	147%	90%	165%	240%	315%

DEATH BENEFIT

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 Sum Assured on Death³ plus Guaranteed¹ Loyalty Additions plus Vested Bonus² (if any), plus Interim Bonus² (if any), plus Terminal Bonus² (if any), subject to Guaranteed¹ Death Benefit of 105% of the total premiums* paid till the date of death.

³Sum Assured on Death is the higher of:

- Guaranteed¹ Maturity Benefit
- Sum Assured

*Total premium is exclusive of extra premium, rider premium, Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.

¹Conditions Apply – The Guaranteed benefits are dependent on the policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

²Bonuses are not guaranteed. Product features mentioned above are dependent on benefit chosen

SAMPLE ILLUSTRATION

Naresh aged 30 years has taken Bajaj Allianz Elite Assure and opted for a policy term and premium paying term of 25 years. He chose a GMB of ₹ 6,00,000, for which he would be paying a premium of ₹ 58,952 yearly.

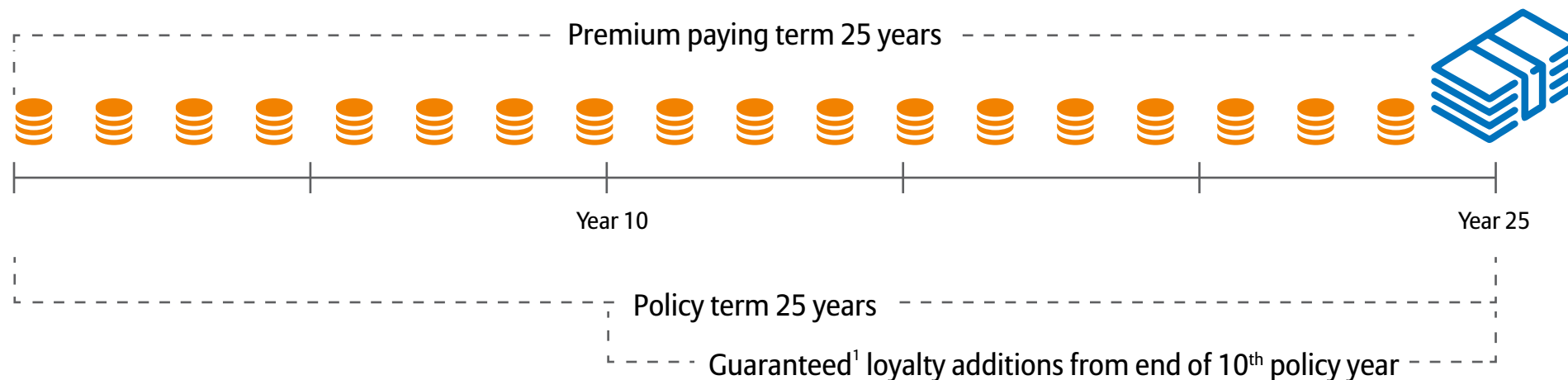
Sum Assured = 10 times of Annualised Premium* = ₹ 5,89,520

**Annualized Premium is exclusive of extra premium, rider premium and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws*

On maturity date, Naresh will receive the following Maturity Benefit:

At assumed investment return ^{##}	Guaranteed ¹ Maturity Benefit (GMB)	Guaranteed ¹ Loyalty Additions (GLA)	Vested Bonus ² (if any) (VB)	Total
Of 8%	₹6,00,000	₹14,40,000	₹15,56,274	₹35,96,274
Of 4%	₹6,00,000	₹14,40,000	-	₹20,40,000

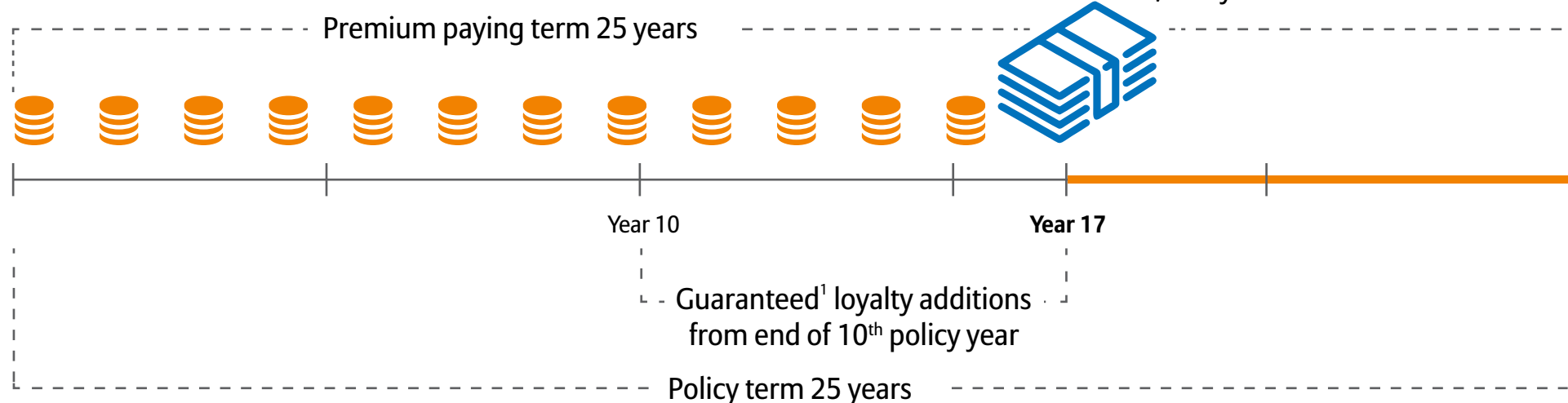
On maturity, Naresh will get GMB+GLA+VB+TB, if any



In case of unfortunate death of Naresh during the 17th policy year, the nominee will receive the Death Benefit as given below:

At assumed investment return ^{##}	Guaranteed ¹ Maturity Benefit (GMB)	Guaranteed ¹ Loyalty Additions (GLA)	Vested Bonus ² (if any) (VB)	Total
Of 8%	₹6,00,000	₹ 7,20,000	₹8,31,947	₹21,51,947
Of 4%	₹6,00,000	₹ 7,20,000	-	₹13,20,000

On death, nominee will get GMB+GLA+VB+TB, if any



Note: Premium shown above is exclusive of Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws and any extra premium.

Vested Bonus (if any) at the assumed investment return is not guaranteed and is for illustrative purpose only.

The Maturity Benefit demonstrated at 4% and 8% does not include Terminal Bonus (if any). Terminal Bonus (if any), shall become payable along with Maturity Benefit or Death Benefit

¹Conditions Apply – The Guaranteed benefits are dependent on the policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

²Bonuses are not guaranteed. Product features mentioned above are dependent on benefit chosen

^{##}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.

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 provision 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 as amended from time to time

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

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Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Elite Assure 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 Elite Assure – A Non-linked Participating Endowment Life Insurance 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 Elite Assure UIN: 116N127V03. 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.

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