


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



Allianz 

LIFE GOALS. DONE.

**35 se pehle apna  
start-up?  
SAMJHO HO GAYA.**

**Bajaj Allianz Life  
Goal Assure II**

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



## KEY ADVANTAGES



**Fund Booster at Maturity<sup>§</sup>**

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**Choice of 4 Investment Portfolio Strategies**

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**Loyalty Additions<sup>#</sup>**

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**Return of Mortality Charges at Maturity (ROMC)<sup>\*\*</sup>**

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**Choice of Sixteen (16) Funds**

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**Option to Reduce the Premium**

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**Option to Take Death or Maturity in Instalments with Return Enhancer**

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**Option to Decrease Sum Assured & Change Premium Payment Term**

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<sup>\*\*</sup>Return of Mortality charges (ROMC) is payable at maturity, provided all due premiums have been paid.

<sup>§</sup>For policy term 10 years or greater

<sup>#</sup>Loyalty additions are payable only for premium of INR 5 lacs & above and wherein the policy term is 10 years & above

## BENEFITS PAYABLE

### MATURITY BENEFIT

Under Bajaj Allianz Life Goal Assure II, the Maturity Benefit will be the Regular Premium Fund Value plus Top-up Premium Fund Value as on the maturity date, provided the Policy is in-force.

### 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:

a. Higher of, Prevailing Regular Premium Sum Assured<sup>^</sup> or Regular Premium Fund Value<sup>2</sup>

*plus*

b. Higher of, Top-up Sum Assured or Top-up Premium Fund Value<sup>3</sup>

The Death Benefit is subject to the Guaranteed<sup>1</sup> Death Benefit<sup>%</sup> of 105% of the Total Premiums\* paid, till the date of death.

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

If settlement option is opted for at maturity, then during the subsistence of settlement period the death benefit shall be not less than the Guaranteed<sup>1</sup> Death Benefit<sup>%</sup> of 105% of the Total premiums paid including Top-Up premiums paid, if any, till the maturity date, under the policy

<sup>^</sup>Prevailing Sum Assured is Sum Assured in any year after reduction of premium or decrease of Sum Assured, if any.

<sup>\*</sup>The Benefit shall be reduced to the extent of the partial withdrawals made from the Regular/Limited Premium Fund during the two (2) year period immediately preceding the death of the Life Assured

<sup>1</sup>Total premiums paid shall be sum of all regular/limited and Top-Up premiums paid till date.

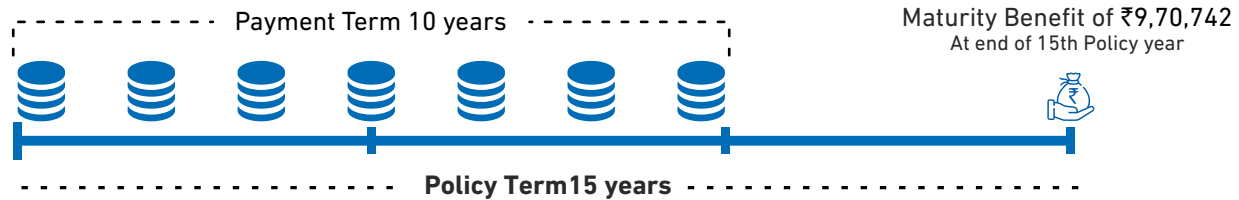
<sup>1</sup>Conditions Apply-The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure

<sup>2</sup>Regular 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

<sup>3</sup>Top 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.

## SAMPLE ILLUSTRATION

Alok is 35 years old and has taken a Bajaj Allianz Life Goal Assure II Policy for which he is paying a Premium of ₹50,000 p.a. for a payment term of 10 years with a Sum Assured of ₹5 Lakhs. He has chosen a Policy term of 15 years. The total premium paid by Alok is ₹5,00,000. Let's see the benefits available under the Policy.



### Maturity Benefit

On the maturity date, Alok's Maturity Benefit, based on the assumed investment returns, are as per the table given below:

At Assumed Return <sup>6</sup>	Fund Booster	Return of Mortality Charge	Total Maturity Benefit (Fund Value)
of 8%	₹20,000	₹2,166	₹9,70,742
of 4%	₹20,000	₹2,499	₹6,50,581

<sup>6</sup>The above illustrations are considering investment is in the "Pure Stock Fund II" & Goods & Service tax of 18%

The benefit amount indicated is a non-guaranteed<sup>1</sup> illustrative figure and is subject to Policy terms and conditions.

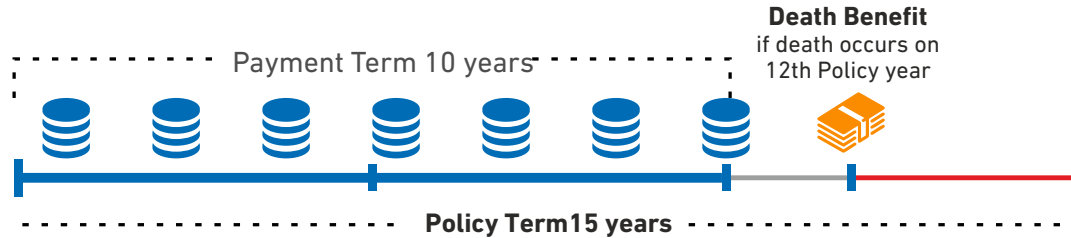
The returns indicated at 4% and 8% are illustrative and not guaranteed<sup>1</sup> and do not indicate the upper or lower limits of returns under the Policy.

<sup>1</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

## Death Benefit

In case of Alok's unfortunate death in the 12th Policy year, the Death Benefit, based on the assumed investment returns, are as per the table.



At assumed investment return <sup>**</sup>	Death Benefit
of 8%	₹7,90,919
of 4%	₹5,87,241

The Death Benefit is subject to the Guaranteed<sup>1</sup> Death Benefit, which is 105% of the Total Premiums paid, till the date of death.

The above illustrations are considering investment is in the "Pure Stock Fund II" & Goods & Service tax of 18%

<sup>\*\*</sup>The assumed rate of returns indicated at 4% and 8% are illustrative and not guaranteed<sup>1</sup> and do not indicate the upper or lower limits of returns under the policy.

The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed<sup>1</sup> illustrative figure and is subject to policy terms and conditions.

<sup>1</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

### **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**

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.**

**Risk Factors and Warning Statements:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Goal Assure II 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. Unlike traditional products, Bajaj Allianz Life Goal Assure II is a Unit Linked Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policy holder is solely responsible for his/her decisions while investing in ULIPs. 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. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg.No.: 116 | CIN : U66010PN2001PLC015959 | Mail us : [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in) | Call on : Toll free no. 1800 209 7272 | Bajaj Allianz Life Goal Assure II -A unit- linked non- participating individual life savings insurance plan (UIN: 116L180V02), 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.

#### **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.