

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



Allianz 

LIFE GOALS. DONE.

Daughter's Education Abroad? **SAMJHO HO GAYA.**



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 FEATURES



Additional premium allocation of up to 3%^a of annualized Premium



No premium allocation or policy administration charge³



Return of Mortality charges (ROMC)¹



Easy liquidity through partial withdrawal after 5 policy years



Choice with Fifteen(15) with unlimited free switching



Flexibility to change premium payment term and premium amount



Settlement Option with Return Enhancer²

¹Up to 125% of Return of mortality charges at maturity (ROMC)

²Option to take maturity benefit or death benefit in instalments with Return Enhancer

³The policyholder only incur fund management charge and mortality charge for life cover

^a3% of each modal premium paid in the first policy year



MATURITY BENEFIT

On maturity of the policy, you will receive the Fund Value[§], if all due premiums are paid up to date. You will also have an option to receive the Maturity Benefit as lump-sum or as a systematic payout for a maximum of five years under Settlement Option.

Note:

[§]Fund Value is

- The sum total of Regular Premium Fund Value⁽¹⁾ and Top-Up Premium Fund Value⁽³⁾ in limited or regular premium payment policies
- The sum total of Single Premium Fund Value⁽²⁾ plus Top-Up Premium Fund Value⁽³⁾ in single premium payment policies

where:

- o ⁽¹⁾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 and
- o ⁽²⁾Single Premium Fund Value is equal to the total Units in respect of single premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and
- o ⁽³⁾Top-Up Premium Fund Value is equal to the total Units in respect of Top-Up premium multiplied by the respective unit price on the relevant valuation date.

DEATH BENEFIT

In case of unfortunate death of the Life Assured during the Policy term, if all due premiums are paid up to date, the Death Benefit payable will be:

- a. Higher of, Prevailing Sum Assured[^] or Regular Premium⁽¹⁾/Single Premium Fund Value⁽²⁾
plus
- b. Higher of, Top-up Sum Assured or Top-up Premium Fund Value⁽³⁾

The Death Benefit is subject to the Guaranteed Death Benefit[%] of 105% of the Total Premiums* paid including any top Premiums, 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 risk cover will terminate on the date of intimation of death of the life assured.

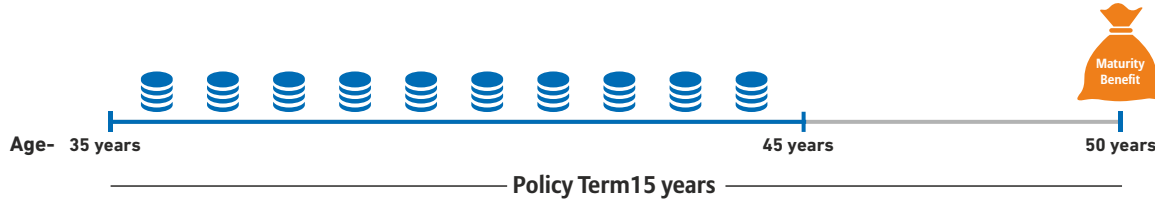
Note:

- ^{*}The Benefit shall be reduced to the extent of the partial withdrawals made from the Regular/single Premium Fund during the two (2) year period immediately preceding the death of the Life Assured
- ^{*}Total premiums paid shall be
For limited/regular premium payment, sum of all regular/limited premiums and any Top-Up premiums paid till date.
For single premium payment, sum of single premium and any Top-Up premiums paid till date
- [^]Prevailing Sum Assured is Sum Assured in any year after the latest reduction of premium, if any. Also Sum Assured shall be reduced to the extent of the partial withdrawals made from the regular/single premium fund during the two (2) year period immediately preceding the date of death of the life assured.

SAMPLE ILLUSTRATION - FOR LIMITED PREMIUM OPTION

Aman, a 35 years old Product Manager has invested in Bajaj Allianz Life Goal Based Saving II. He has invested a Premium of Rs.6,00,000 p.a. for a premium paying term of 10 years. He has opted for a sum assured of Rs.60 Lakhs. He has chosen a Policy term of 15 years. The total Premium paid by Aman is 60 Lakhs.

Let's see the benefits available under the Policy.



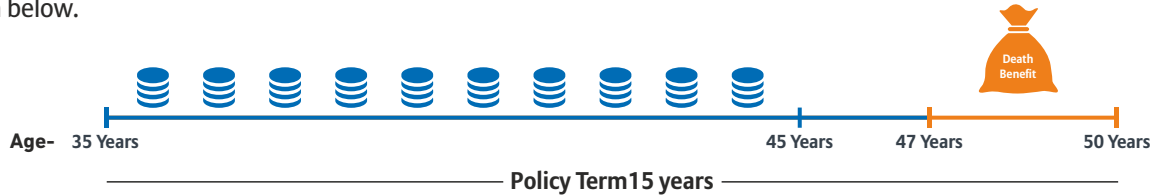
Maturity Benefit

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

At Assumed return [#]	Additional Allocation (₹)	Return of Mortality Charge (₹)	Total Maturity Benefit (Fund Value) (₹)
of 8%	18,000	31,607	1,16,52,061
of 4%		36,242	77,44,423

Death Benefit

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



The Death Benefit is subject to the minimum of the Guaranteed 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%

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

All the figures are in rupees. 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.

At Assumed return [#]	Death Benefit (₹)
of 8%	96,59,183
of 4%	71,75,306

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.

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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 Goal Based Saving II, A Unit- Linked Non-Participating Individual Life Savings Insurance Plan (UIN:116L190V01) 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.