

LIFE GOALS. **DONE.**



SAMJHO HO GAYA.

Bajaj Allianz Life

Guaranteed Savings Goal

A Non-Linked, Non-Participating, Life Insurance, Endowment Plan



Guaranteed Savings Goal



Bajaj Allianz Life Guaranteed Savings Goal

A guaranteed future helps us to live our current moments to the maximum. An element of certainty through a single move could ensure accomplishing our Life Goals.

Why Bajaj Allianz Life Guaranteed Savings Goal?

1. Get Guaranteed Maturity Benefit including Guaranteed Enhancer
2. Choice of two Sum Assured options[@]
3. Option to choose from multiple Policy Terms
4. Higher Maturity Benefit for female lives

[@] Sum Assured options: Sum Assured – 1.5 times of Single Premium or Enhanced Sum Assured - 10 times of Single Premium

Simple steps towards choosing your right plan

- Step 1 – Choose your Single Premium amount
- Step 2 – Choose your Policy Term
- Step 3 – Choose your Sum Assured Option
- Step 4 – Get your Maturity Benefit based on your Age, chosen Sum Assured option, Policy Term & Single Premium paid

Benefits

Guaranteed Maturity Benefit:

On survival of the Life Assured till the end of the Policy Term, provided the Policy is in force, Single Premium * Guaranteed 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 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 to know more.

For policies sourced through Online Channel, the Additional Guaranteed Enhancer% will also be applicable. You can refer to the annexure to know more.

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 chosen¹
2. Guaranteed Maturity Benefit

Note:

¹ 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 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.

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Let's understand with an example

For Single Premium of ₹ 50,000, the benefits are as mentioned below:

Age (Male)	Sum Assured option	Maturity Benefit		
		Policy Term – 5 years	Policy Term – 7 years	Policy Term – 10 years
25 years	₹ 75,000 (For 1.5 times SP)	₹ 68,560	₹ 79,720	₹ 1,00,535
30 years		₹ 68,545	₹ 79,700	₹ 1,00,455
35 years		₹ 68,510	₹ 79,640	₹ 1,00,260
40 years		₹ 68,440	₹ 79,520	₹ 99,840
25 years	₹ 5,00,000 (For 10 times of SP)	NA	₹ 74,110	₹ 91,455
30 years			₹ 73,455	₹ 90,005
35 years			₹ 71,810	₹ 86,585
40 years			NA	NA

For Single Premium of ₹ 5,00,000, the benefits are as mentioned below:

Age (Male)	Sum Assured option	Maturity Benefit		
		Policy Term – 5 years	Policy Term – 7 years	Policy Term – 10 years
25 years	₹ 7,50,000 (For 1.5 times SP)	₹ 6,87,800	₹ 8,03,050	₹ 10,20,050
30 years		₹ 6,87,750	₹ 8,02,950	₹ 10,19,650
35 years		₹ 6,87,600	₹ 8,02,650	₹ 10,18,600
40 years		₹ 6,87,200	₹ 8,02,050	₹ 10,16,450
25 years	₹ 50,00,000 (For 10 times of SP)	NA	₹ 7,71,700	₹ 9,70,750
30 years			₹ 7,68,600	₹ 9,63,950
35 years			₹ 7,60,850	₹ 9,47,900
40 years			₹ 7,44,500	₹ 9,14,450

1) The death benefit will be receivable by the nominee(s)/beneficiaries

2) 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

Eligibility Parameters

	Sum Assured option	Single Premium Band (₹)	PT – 5 years	PT – 7 years	PT - 10 years
Minimum Entry Age	Sum Assured	For all Premium Bands	13 years	11 years	8 years
	Enhanced Sum Assured		Not available	11 years	8 years
Maximum Entry Age	Sum Assured	For all Premium Bands	60 years		
	Enhanced Sum Assured	25,000 – 49,999	Not available	35 years	37 years
		50,000 – 99,999		38 years	39 years
		1,00,000 – 4,99,999		45 years	46 years
		5,00,000 & Above		46 years	47 years
Policy Term	5, 7 & 10 years				
Premium Payment Term	Single Pay				

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Sum Assured option	Sum Assured – 1.5 times Single Premium Enhanced Sum Assured – 10 times the Single Premium <i>(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)</i>	
Minimum Premium	₹25,000	
Maximum Premium	As per Board Approved Underwriting Policy	
Minimum Maturity Age	18 years	
Maximum Maturity Age	Sum Assured	70 years <i>(For policies purchased through POS channel, the maximum Age at Maturity will be as per prevailing POS guidelines, as amended from time to time)</i>
	Enhanced Sum Assured	57 years

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

Surrender Benefits

- You can surrender the policy at any time during the policy term, during the policy year.
- The surrender benefit will be higher of guaranteed surrender value (GSV) or special surrender value (SSV).
- GSV factors are as per the table below. GSV factor will be applied on the Single Premium paid as on the date of surrender, to arrive at the GSV.

PT (in years)	Policy Surrender Year									
	1	2	3	4	5	6	7	8	9	10
5	75%	75%	75%	90%	92%	N.A.	N.A.	N.A.	N.A.	N.A.
7	75%	75%	75%	90%	92%	92%	95%	N.A.	N.A.	N.A.
10	75%	75%	75%	90%	92%	92%	95%	95%	95%	95%

- The SSV is sum of SSV1 and SSV2.
 - The amount of SSV1 will be arrived at by multiplying the sum assured on death with the SSV1 factor.
 - The amount of SSV2 will be arrived at by multiplying the amount of Maturity Benefit with the SSV2 factor.
 - The SSV1 & SSV2 factors can be referred from the Policy Document. These factors are not guaranteed, and the company will review these factors from time to time, subject to IRDAI approval.

Policy Loan

Provided the policy has acquired surrender benefit, during the policy term, you will have the option to take policy loan, subject to a maximum limit of 80% of the surrender benefit available as on the date of request for loan. Loan interest rate applicable for the loan amount will be as decided by the company from time-to-time. The current loan rate of interest is 9% per annum compounding half-yearly.

On death, surrender or maturity, the outstanding policy loan plus interest, as on the date of death / surrender / maturity, will be deducted from the death / surrender / maturity benefit payable.

Note: The loan interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The 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

Foreclosure

If loan has been taken under the Policy and if at any time the loan outstanding plus interest-on-loan approaches the Surrender Benefit available under the Policy, then, the Company will send a notice to you to repay the full/part of the loan and/or loan interest within a period of thirty (30) days from the date of such notice. Failing this requirement to repay, the Policy will be, immediately and automatically, foreclosed by adjusting the Surrender Benefit to the outstanding loan plus interest-on-loan, and no further benefits will be available under the Policy.

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Terms and Conditions

- **Alterations** – The Sum Assured and Policy Term cannot be changed after commencement of the Policy
- **Tax benefits** – Premium paid, Survival Benefit, Maturity Benefit, Death Benefit and Surrender Benefit may be eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein.
You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy
- **Suicide claim provisions** - In case of death of the life assured due to suicide within 12 months from the date of commencement of risk, then the nominee or beneficiary of the policyholder shall be entitled to receive, the higher of 80% of the single premium paid or the surrender benefit as on the date of death, provided the policy is in force.
- **Termination** -The Policy shall immediately and automatically, terminate on the earliest occurrence of any of the following events:
 - Payment of Surrender benefit
 - On Foreclosure
 - On the date of the Death of the Life Assured
 - On the Maturity date
 - On Free Look cancellation
- **Free Look Period** - Within 15 days of the receipt of this policy and thirty (30) days in case of electronic policy and policy obtained through distance mode, you will have an option to review the terms and conditions of the policy and if you disagree to any of the terms & conditions, you will have an option to return the policy stating the reasons for objections. You shall be entitled to a refund comprising the Single premium (excluding applicable taxes) paid, less the proportionate amount of risk premium for the period you were provided cover and the expenses incurred by the company on account of medical examination and stamp duty charges.

Statutory Information

- **Assignment (Section 38 of Insurance Act, 1938)** – Assignment should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time.
- **Nomination (Section 39 of the Insurance Act, 1938)** – Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time.
- **Prohibition of Rebate (Section 41 of the Insurance Act, 1938)** - “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, Misrepresentation & Forfeiture (Section 45 of the Insurance Act, 1938)** – Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time
- **Applicability of Goods & Service Tax** - Goods and Service Tax is charged based on type of policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment

Why Bajaj Allianz Life Insurance?

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of “Bajaj brand” in India. Competitive pricing and quick honest response have earned the company the customer’s trust and market leadership in a very short time.

Disclaimer

All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Guaranteed Savings Goal. Please ask for the same along with the quotation.

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Annexure – Guaranteed Enhancer (GE)

The GE% will be based on your Age, chosen Sum Assured option, Policy Term & Single Premium paid. The GE% mentioned in the table below are applicable on the Single Premium paid.

For Sum Assured option – 1.5 times of Single Premium

Single Premium	GE% as a Multiple of Single Premium														
	25,000-49,999			50,000-99,000			1,00,000-2,99,999			3,00,000-4,99,999			5,00,000 & Above		
Age / PT	5	7	10	5	7	10	5	7	10	5	7	10	5	7	10
8	NA	NA	195.26%	NA	NA	201.61%	NA	NA	201.02%	NA	NA	203.74%	NA	NA	204.29%
9	NA	NA	195.26%	NA	NA	201.61%	NA	NA	201.02%	NA	NA	203.75%	NA	NA	204.29%
10	NA	NA	195.24%	NA	NA	201.59%	NA	NA	201.01%	NA	NA	203.73%	NA	NA	204.28%
11	NA	155.81%	195.20%	NA	159.61%	201.55%	NA	158.64%	200.99%	NA	160.36%	203.71%	NA	160.70%	204.26%
12	NA	155.79%	195.15%	NA	159.59%	201.49%	NA	158.63%	200.97%	NA	160.35%	203.69%	NA	160.69%	204.23%
13	134.59%	155.77%	195.10%	137.20%	159.57%	201.44%	136.11%	158.62%	200.94%	137.36%	160.34%	203.66%	137.61%	160.68%	204.20%
14	134.57%	155.75%	195.05%	137.19%	159.55%	201.38%	136.10%	158.61%	200.91%	137.35%	160.33%	203.63%	137.60%	160.67%	204.17%
15	134.56%	155.73%	195.00%	137.18%	159.53%	201.33%	136.10%	158.60%	200.88%	137.35%	160.32%	203.60%	137.59%	160.66%	204.14%
16	134.55%	155.71%	194.95%	137.17%	159.51%	201.28%	136.09%	158.59%	200.86%	137.34%	160.31%	203.58%	137.59%	160.65%	204.12%
17	134.54%	155.70%	194.91%	137.15%	159.50%	201.24%	136.09%	158.58%	200.84%	137.33%	160.30%	203.55%	137.58%	160.64%	204.10%
18	134.53%	155.69%	194.88%	137.15%	159.49%	201.20%	136.08%	158.57%	200.82%	137.33%	160.29%	203.54%	137.58%	160.64%	204.08%
19	134.52%	155.68%	194.85%	137.14%	159.47%	201.17%	136.08%	158.57%	200.80%	137.33%	160.29%	203.52%	137.58%	160.63%	204.06%
20	134.52%	155.67%	194.83%	137.13%	159.47%	201.15%	136.08%	158.56%	200.79%	137.32%	160.28%	203.51%	137.57%	160.63%	204.05%
21	134.51%	155.66%	194.81%	137.13%	159.46%	201.13%	136.07%	158.56%	200.78%	137.32%	160.28%	203.50%	137.57%	160.62%	204.04%
22	134.51%	155.66%	194.80%	137.13%	159.45%	201.12%	136.07%	158.56%	200.78%	137.32%	160.28%	203.49%	137.57%	160.62%	204.04%
23	134.50%	155.65%	194.78%	137.12%	159.45%	201.11%	136.07%	158.56%	200.77%	137.32%	160.28%	203.49%	137.57%	160.62%	204.03%
24	134.50%	155.65%	194.77%	137.12%	159.45%	201.09%	136.07%	158.55%	200.76%	137.32%	160.27%	203.48%	137.57%	160.62%	204.02%
25	134.50%	155.65%	194.76%	137.12%	159.44%	201.07%	136.07%	158.55%	200.75%	137.32%	160.27%	203.47%	137.56%	160.61%	204.01%
26	134.50%	155.64%	194.74%	137.11%	159.44%	201.05%	136.07%	158.55%	200.74%	137.31%	160.27%	203.46%	137.56%	160.61%	204.00%
27	134.49%	155.63%	194.71%	137.11%	159.43%	201.03%	136.06%	158.55%	200.73%	137.31%	160.27%	203.45%	137.56%	160.61%	203.99%
28	134.49%	155.63%	194.68%	137.11%	159.42%	201.00%	136.06%	158.54%	200.71%	137.31%	160.26%	203.43%	137.56%	160.60%	203.97%
29	134.48%	155.62%	194.65%	137.10%	159.41%	200.96%	136.06%	158.54%	200.70%	137.31%	160.26%	203.41%	137.56%	160.60%	203.95%
30	134.47%	155.61%	194.60%	137.09%	159.40%	200.91%	136.05%	158.53%	200.67%	137.30%	160.25%	203.39%	137.55%	160.59%	203.93%
31	134.46%	155.59%	194.55%	137.08%	159.38%	200.86%	136.05%	158.52%	200.64%	137.30%	160.24%	203.36%	137.55%	160.58%	203.90%
32	134.45%	155.57%	194.49%	137.07%	159.36%	200.79%	136.04%	158.51%	200.61%	137.29%	160.23%	203.32%	137.54%	160.57%	203.87%
33	134.44%	155.55%	194.41%	137.06%	159.34%	200.71%	136.04%	158.50%	200.57%	137.29%	160.22%	203.28%	137.54%	160.56%	203.83%
34	134.42%	155.53%	194.33%	137.04%	159.32%	200.62%	136.03%	158.49%	200.52%	137.28%	160.21%	203.24%	137.53%	160.55%	203.78%
35	134.40%	155.50%	194.22%	137.02%	159.28%	200.52%	136.02%	158.47%	200.47%	137.27%	160.19%	203.18%	137.52%	160.53%	203.72%
36	134.38%	155.46%	194.11%	137.00%	159.25%	200.39%	136.01%	158.45%	200.41%	137.26%	160.17%	203.12%	137.51%	160.51%	203.66%
37	134.35%	155.42%	193.97%	136.98%	159.21%	200.25%	135.99%	158.43%	200.33%	137.25%	160.15%	203.04%	137.49%	160.49%	203.58%
38	134.32%	155.38%	193.82%	136.95%	159.16%	200.09%	135.98%	158.41%	200.25%	137.23%	160.13%	202.96%	137.48%	160.47%	203.50%
39	134.29%	155.32%	193.64%	136.92%	159.10%	199.90%	135.96%	158.38%	200.15%	137.21%	160.10%	202.86%	137.46%	160.44%	203.40%
40	134.25%	155.26%	193.44%	136.88%	159.04%	199.68%	135.94%	158.35%	200.04%	137.19%	160.06%	202.75%	137.44%	160.41%	203.29%
41	134.20%	155.19%	193.20%	136.83%	158.97%	199.44%	135.92%	158.31%	199.92%	137.17%	160.03%	202.62%	137.42%	160.37%	203.16%
42	134.14%	155.11%	192.94%	136.78%	158.88%	199.16%	135.89%	158.27%	199.77%	137.15%	159.98%	202.47%	137.40%	160.33%	203.01%
43	134.08%	155.02%	192.64%	136.72%	158.79%	198.84%	135.86%	158.22%	199.61%	137.12%	159.93%	202.31%	137.37%	160.28%	202.85%
44	134.01%	154.92%	192.30%	136.65%	158.68%	198.49%	135.83%	158.16%	199.43%	137.08%	159.88%	202.12%	137.33%	160.22%	202.66%
45	133.93%	154.80%	191.93%	136.57%	158.55%	198.10%	135.79%	158.10%	199.22%	137.04%	159.81%	201.91%	137.29%	160.15%	202.45%
46	133.83%	154.67%	191.53%	136.48%	158.42%	197.67%	135.74%	158.03%	199.00%	137.00%	159.74%	201.69%	137.25%	160.08%	202.22%
47	133.73%	154.52%	191.09%	136.39%	158.27%	197.20%	135.69%	157.95%	198.76%	136.95%	159.66%	201.44%	137.20%	160.00%	201.98%

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48	133.62%	154.37%	190.62%	136.28%	158.10%	196.71%	135.64%	157.87%	198.50%	136.90%	159.58%	201.18%	137.15%	159.92%	201.71%
49	133.50%	154.20%	190.13%	136.16%	157.93%	196.19%	135.58%	157.78%	198.23%	136.84%	159.49%	200.90%	137.09%	159.83%	201.44%
50	133.37%	154.02%	189.61%	136.04%	157.75%	195.65%	135.52%	157.69%	197.94%	136.78%	159.39%	200.61%	137.03%	159.73%	201.14%
51	133.23%	153.84%	189.08%	135.91%	157.55%	195.09%	135.45%	157.59%	197.64%	136.71%	159.29%	200.30%	136.97%	159.63%	200.84%
52	133.09%	153.65%	188.52%	135.78%	157.36%	194.50%	135.38%	157.49%	197.33%	136.65%	159.19%	199.98%	136.90%	159.53%	200.51%
53	132.94%	153.46%	187.93%	135.63%	157.15%	193.87%	135.31%	157.38%	196.99%	136.58%	159.08%	199.64%	136.83%	159.42%	200.17%
54	132.79%	153.25%	187.29%	135.49%	156.94%	193.20%	135.24%	157.27%	196.63%	136.50%	158.97%	199.27%	136.76%	159.31%	199.80%
55	132.63%	153.04%	186.61%	135.33%	156.71%	192.47%	135.16%	157.15%	196.24%	136.43%	158.85%	198.87%	136.68%	159.18%	199.40%
56	132.45%	152.79%	185.87%	135.17%	156.46%	191.69%	135.08%	157.02%	195.81%	136.35%	158.71%	198.44%	136.60%	159.05%	198.96%
57	132.24%	152.52%	185.06%	134.97%	156.18%	190.83%	134.98%	156.87%	195.34%	136.25%	158.56%	197.96%	136.51%	158.90%	198.48%
58	132.00%	152.22%	184.16%	134.74%	155.86%	189.89%	134.86%	156.70%	194.81%	136.14%	158.39%	197.42%	136.40%	158.73%	197.94%
59	131.72%	151.87%	183.17%	134.47%	155.49%	188.84%	134.73%	156.51%	194.23%	136.01%	158.19%	196.83%	136.27%	158.53%	197.35%
60	131.38%	151.47%	182.07%	134.15%	155.07%	187.68%	134.57%	156.29%	193.57%	135.86%	157.97%	196.16%	136.12%	158.30%	196.67%

For Enhanced Sum Assured option – 10 times of Single Premium

Single Premium	GE% as a Multiple of Single Premium									
	25,000-49,999		50,000-99,000		1,00,000-2,99,999		3,00,000-4,99,999		5,00,000 & Above	
Age / PT	7	10	7	10	7	10	7	10	7	10
8	NA	183.60%	NA	190.05%	NA	192.79%	NA	195.53%	NA	197.66%
9	NA	183.39%	NA	189.84%	NA	192.69%	NA	195.43%	NA	197.47%
10	NA	182.95%	NA	189.40%	NA	192.47%	NA	195.21%	NA	197.22%
11	148.06%	182.35%	151.91%	188.80%	153.10%	192.17%	154.82%	194.92%	156.09%	196.94%
12	147.62%	181.67%	151.48%	188.13%	152.88%	191.84%	154.61%	194.59%	155.89%	196.62%
13	147.16%	180.96%	151.02%	187.43%	152.66%	191.49%	154.39%	194.24%	155.67%	196.28%
14	146.70%	180.28%	150.57%	186.75%	152.43%	191.16%	154.16%	193.91%	155.46%	195.96%
15	146.27%	179.66%	150.15%	186.13%	152.22%	190.85%	153.95%	193.60%	155.25%	195.67%
16	145.89%	179.12%	149.77%	185.59%	152.03%	190.58%	153.77%	193.34%	155.07%	195.41%
17	145.57%	178.65%	149.45%	185.13%	151.87%	190.35%	153.61%	193.11%	154.92%	195.19%
18	145.30%	178.26%	149.19%	184.74%	151.74%	190.16%	153.48%	192.92%	154.80%	195.01%
19	145.09%	177.94%	148.98%	184.43%	151.64%	190.00%	153.37%	192.76%	154.70%	194.86%
20	144.92%	177.68%	148.81%	184.16%	151.56%	189.87%	153.29%	192.63%	154.62%	194.74%
21	144.78%	177.44%	148.68%	183.93%	151.49%	189.75%	153.23%	192.52%	154.55%	194.62%
22	144.67%	177.22%	148.56%	183.70%	151.43%	189.64%	153.17%	192.41%	154.50%	194.52%
23	144.56%	176.99%	148.46%	183.48%	151.38%	189.53%	153.12%	192.29%	154.45%	194.41%
24	144.45%	176.73%	148.35%	183.22%	151.33%	189.40%	153.06%	192.17%	154.40%	194.29%
25	144.32%	176.41%	148.22%	182.91%	151.26%	189.25%	153.00%	192.01%	154.34%	194.15%
26	144.16%	176.04%	148.06%	182.53%	151.18%	189.06%	152.92%	191.83%	154.26%	193.97%
27	143.96%	175.57%	147.86%	182.07%	151.09%	188.83%	152.82%	191.60%	154.17%	193.75%
28	143.70%	175.00%	147.61%	181.51%	150.96%	188.55%	152.70%	191.32%	154.05%	193.49%
29	143.38%	174.31%	147.29%	180.82%	150.81%	188.22%	152.55%	190.99%	153.90%	193.17%
30	143.00%	173.49%	146.91%	180.01%	150.62%	187.81%	152.36%	190.59%	153.72%	192.79%
31	142.53%	172.51%	146.45%	179.04%	150.39%	187.33%	152.13%	190.11%	153.50%	192.33%
32	141.98%	171.36%	145.90%	177.89%	150.12%	186.77%	151.86%	189.55%	153.25%	191.79%
33	141.32%	170.01%	145.26%	176.55%	149.80%	186.11%	151.55%	188.89%	152.94%	191.17%
34	140.55%	168.43%	144.50%	174.99%	149.43%	185.34%	151.18%	188.12%	152.59%	190.43%
35	139.66%	166.60%	143.62%	173.17%	149.00%	184.45%	150.75%	187.23%	152.17%	189.58%
36	NA	164.48%	142.59%	171.07%	148.50%	183.41%	150.25%	186.20%	151.69%	188.60%
37	NA	162.02%	141.41%	168.62%	147.92%	182.21%	149.67%	185.01%	151.14%	187.46%
38	NA	NA	140.03%	165.80%	147.25%	180.83%	149.00%	183.63%	150.50%	186.14%
39	NA	NA	NA	162.54%	146.47%	179.25%	148.23%	182.05%	149.76%	184.63%
40	NA	NA	NA	NA	145.57%	177.43%	147.33%	180.24%	148.90%	182.89%
41	NA	NA	NA	NA	144.52%	175.36%	146.30%	178.18%	147.90%	180.92%

Guaranteed Savings Goal



42	NA	NA	NA	NA	143.33%	173.03%	145.11%	175.86%	146.76%	178.70%
43	NA	NA	NA	NA	141.96%	170.42%	143.75%	173.26%	145.46%	176.21%
44	NA	NA	NA	NA	140.41%	167.53%	142.21%	170.38%	143.98%	173.46%
45	NA	NA	NA	NA	138.68%	164.36%	140.49%	167.21%	142.33%	170.43%
46	NA	NA	NA	NA	NA	160.91%	NA	163.77%	140.51%	167.13%
47	NA	NA	NA	NA	NA	NA	NA	NA	NA	163.58%

The maturity benefit for female lives shall be calculated with an age set-back of 3 years

Additional Guaranteed Enhancer % for policies sourced through Online Channel

Online Enhancer	Sum Assured = 1.50 times Single Premium			Enhanced Sum Assured = 10 times Single Premium	
	Policy Term			Policy Term	
Single Premium	5	7	10	7	10
25,000 – 49,999	1.50%	1.75%	2.40%	1.80%	2.45%
50,000 – 99,999	1.50%	1.75%	2.40%	1.80%	2.45%
1,00,000-2,99,999	3.00%	3.50%	4.80%	3.60%	4.95%
3,00,000-4,99,999	3.00%	3.50%	4.80%	3.60%	4.95%
5,00,000 & Above	3.00%	3.50%	4.80%	3.60%	4.95%

Contact Details



Regd. Office Address

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Pune - 411 006. Tel: (020) 6602 6777, Fax: (020) 6602 6789
IRDAI Reg. No.: 116 | CIN: U66010PN2001PLC015959



Toll Free No.

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Web Site

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Mail us

Mail us : customercare@bajajallianz.co.in



Product Name & UIN

Bajaj Allianz Life Guaranteed Savings Goal
UIN - 116N158V02

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