CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

S. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)				Policy Clause Number	
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bajaj Allianz Life Guaranteed Pension Goal II UIN: 116N187V04				Policy Schedule	
2.	Policy Number	<xxxxxxxxxx></xxxxxxxxxx>				Policy Schedule	
3.	Type of Insurance Policy	Immediate and	Immediate and Deferred Annuity				
4.	Basic Policy details	 Mode of F Sum Assur Sum Assur Premium Policy Terr Annuity A 	 Mode of Premium Payment : <xxxxxxxxx></xxxxxxxxx> Sum Assured on Death : Not Applicable Sum Assured on Maturity : Not Applicable Premium Payment Term (Years) : <xxxxxxxx></xxxxxxxx> Policy Term (Years) : <xxxxxxxxx></xxxxxxxxx> Annuity Amount (Rs) : <xxxxxxxxx></xxxxxxxxx> 				
		Benefits p	ayable on Maturity o maturity benefit under the	e Policy		NA	
		On death o	ayable on Death of the annuitant (in case of e), Death Benefit as mentio For Immediate Annuity Option	ned in the below tab	•		
5.	Policy Coverage/ Benefits Payable	Option A (Single Life)	No Death Benefit	Death benefit factor * Total Premiums Paid, subject to minimum 105% of Total Premiums Paid	No Death Benefit	Part C Section 4	
		Option B (Single Life)	X% ¹ of Total Premiums Paid	Death benefit factor * Total Premiums Paid, subject to minimum 105% of Total Premiums Paid	X% ¹ of Total Premiums Paid		
		Option C (Single Life)	1) During Chosen Certain Period: Annuity to continue till end of	-	-		

Option D (Joint Life)If spouse is alive, 50% of Annuity amount shall continue to be paid to spouse till he/she is aliveOn first death, No Death BenefitOption E (Joint Life)If spouse is alive, 100% of Annuity amount shall continue to be paid to spouse till he/she is aliveOn first death, No Death BenefitOption E (Joint Life)If spouse is alive, 100% of Annuity amount shall continue to be paid to spouse till he/she is aliveOn death of last survivor, Death benefit factor* Total Premiums Paid, subject to minimum 105% of Total Premiums PaidIf spouse is alive, 100% of Annuity amount shall continue to be paid to spouse till he/she is aliveOption F (Joint Life)X% ¹ of Total Premiums PaidOn first death, No Death BenefitValueX% ¹ of Total Premiums PaidOn first death, No Death BenefitIf spouse is alive, 100% of Annuity amount shall continue to be paid to spouse till he/she is aliveOn first death, No Death BenefitValueIf spouse is alive, 100% of Annuity amount shall continue to be paid to spouse till he/she is aliveOn first death, No Death BenefitIf spouse is alive, 100% of Annuity amount shall continue to be paid to spouse till he/she is aliveIf spouse is alive, 100% of Annuity amount shall to spouse till he/she is aliveOption G (Single Life)1) Before Survival Benefit is Paid: 100% of Total Premiums PaidDeath benefit factor * Total subject to minimum 105% of TotalOption G (Single Life)1) Before Survival Benefit is Paid: 100% of 2) After Survival Benefit is Paid: No
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Life)2) After Survival Benefitminimum 105%2) After Survival
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Premiums Paid Death Benefit
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factor * Total 100% of Total
Option H 100% of Total Premiums Premiums Paid, Premiums Paid
(Single Paid minus Survival subject to minus Survival
Life) Benefits already paid minimum 105% Benefits already of Total paid
of Total paid Premiums Paid
If spouse is alive, 100%
of Annuity amount shall
continue to be paid to
spouse till he/she is alive
Option I On death of both
(Family annuitant and spouse,
ROP shall be used to pay
annuity to dependant
mother (if alive) of NPS subscriber.
On death of the mother,
ROP shall be used to pay

		annuity to dependant			
		father (if alive) of NPS			
		subscriber.			
		On the death of the last			
		surviving annuitant (out			
		of the NPS subscriber,			
		the spouse, the mother,			
		the father),			
		100% of Total Premiums			
		Paid shall be paid to the			
		nominee			
¹ As	s per the % o	opted by Policyholder at inc	eption		
De	eath Benefit	factors are available on Co	mpany's websi [.]	te	
> 9	Survival Be	nefits excluding that payab	le on maturity		
-	Till Annuitai	nt (in case of single life) and	Primary Annui	itant (in case of Joint Life)	
		vival/Annuity Benefit as mer	•		
	him/her:				
			De	eferred Annuity	
	Annuity				
	Annuity	Immediate Annuity	During	After Deferment D	
	Option		Deferment	After Deferment Period	
			Period		
	Option A	Annuity will be payable	No Survival	Annuity will be payable	
(Si	ingle Life)	throughout life	Benefit	throughout life	
C	Option B	Annuity will be payable	No Survival	Annuity will be payable	
(Si	ingle Life)	throughout life	Benefit	throughout life	
	Option C	Annuity will be payable			
	Single Life)	throughout life	-	-	
	Option D	Annuity will be payable			
	•		-	-	
	loint Life)	throughout life			
	Option E	Annuity will be payable	No Survival	Annuity will be payable	
(J	loint Life)	throughout life	Benefit	throughout life	
0	Option F	Annuity will be payable	No Survival	Annuity will be payable	
(J	loint Life)	throughout life	Benefit	throughout life	
		Annuity will be payable		Annuity will be payable	Part C
		throughout life.		throughout life.	Section 4
	Option G	Additionally, on survival	No Survival	Additionally, on survival	
	Single Life)	till Age 85 or 25th policy	Benefit	-	
(3)	ingle Life)		Denefit	till Age 85 or 25th policy	
		year (whichever is later)		year (whichever is later)	
		100% of Total Premiums		100% of Total Premiums	
		Paid shall be paid		Paid shall be paid	
		Annuity will be payable		Annuity will be payable	
		throughout life.		throughout life.	
		_		_	
		Additionally, starting		Additionally, starting	
		from the policy		from the policy	
	• • •	anniversary after the		anniversary after the	
	Option H	15th Policy Year or the	No Survival	15th Policy Year or the	
	ingle Life)	policy anniversary after	Benefit	policy anniversary after	
	• ·			attaining Age 70	
(0)	•	attaining Age 70			
	•	attaining Age 70 (whichever is later),		(whichever is later),	
				(whichever is later), Survival benefit would	
(0)		(whichever is later), Survival benefit would		Survival benefit would	
(0.		(whichever is later), Survival benefit would be payable at each		Survival benefit would be payable at each	
(0.		(whichever is later), Survival benefit would		Survival benefit would	

			Annuity payment		Annuity payment	
		Option I (Family Pension)	frequency. Annuity will be payable throughout life	-	frequency.	
		The first annuity payment is corresponding to the annuity payment mode chosen (namely monthly, quarterly, half-yearly or yearly) where annuity shall be due one month, three months, six months or one year respectively post commencement of policy in an immediate annuity and after deferment period in a deferred annuity.				
		 Surrender benefits 1. During Deferment Period: Surrender Value shall be higher of Guaranteed Surrender Value (GSV) or the Special Surrender Value (SSV) 2. During Annuity Period: Surrender Value shall be Special Surrender Value (SSV) 				
		Options to policyholders for availing benefits, if any, covered under the policy: Not Applicable				
		 Other benefits/options payable, specific to the policy, if any: Not Applicable 				
6.	Options available (in case of Linked Insurance Products)	Not Applicable				NA
7.	Option available (in case of Annuity product)	 Option A: Life annuity Option B: Life annuity with Return of premiums on death of Annuitant Option C: Annuity Certain for period 5, 10, 15 or 20 years and life thereafter Option D: Joint Life Last Survivor with 50% of annuity to spouse Option E: Joint Life Last Survivor with 100% of annuity to spouse Option F: Joint Life Last Survivor with 100% of annuity to spouse & with Return of Premiums (ROP) on death of Last Survivor Option G: Life annuity with Return of Premiums (ROP) on death or survival Option H: Life annuity with Return of Premiums (ROP) on death or in instalments on survival Option I: Family Pension (For NPS subscribers only) 			Part C Section 2	
8.	Riders opted, if any	Not Applicable			NA	
9.	Exclusions (events where insurance coverage is not payable), if any	annuitant or within 12 m revival of the paid or the s provided the Under a de	the death of the last surv onths from the date of con e policy, whichever is later, surrender value as on the d e policy is in force. There are	ivor in a joint mmencement the higher of ate of death we no exclusion annuity perio	d, in case of the death of the clife policy is due to suicide of risk or the date of latest f 80% of the total premiums will be paid as death benefit, as other than suicide clause. od or under an immediate pplicable.	Part F Section 12
10.	Waiting/Lien Period, if any	Not Applicable			NA	
11.	Grace period		for Regular Premium for premium payment frequ nthly frequency	uencies other	than monthly and fifteen	Part B Section 1
12.	Free Look Period	Thirty (30) Days				Part D Section 5
13.		Lapse • For Single Pi	remium: Not Applicable			Part D Section 6

		• For Limited/Regular Premium: The policy shall lapse if at least one (1) full year			
		premium has not been paid			
		Paid-up			
		For Single Premium: Not Applicable	Part D		
	Lapse, Paid-up	• For Limited/Regular Premium: If at least one (1) full year premium has been	Section 6		
	and Revival of	paid, the policy shall be converted to a paid-up policy post completion of first			
	the Policy	policy year			
		Revival			
		For Single Premium: Not Applicable	Part B		
		 For Limited/Regular Premium: Five (5) years from the due date of first unpaid premium 			
	Policy Loan,	premium	Part D		
14.	if applicable	Not Applicable	Section 11		
		1) Turn Around Time (TAT) for claims settlement and brief procedure:	500000111		
		https://www.bajajallianzlife.com/life-insurance-claim-assistance.html			
		2) Helpline/Call Centre Numbers:			
		Toll free no (24*7) : 1800 2201 02			
		Sr. Citizens Toll free no. : 1800 2269 70			
		Customer Care No: (022) 40881000			
		Board No.: (022) 66867575			
. –	Claims/		Part F		
15.	Claims	3) Contact details of the insurer:	Section 22		
	Procedure	Bajaj Allianz Life Insurance Company Limited			
		House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006			
		411000			
		4) Link for downloading claim form and list of documents required including bank			
		account details:			
		https://www.bajajallianzlife.com/life-insurance-claim-assistance.html			
		WhatsApp- 8806727272			
		1) Turn Around Time (TAT):			
		https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-			
		services/services-tat.pdf			
		2) Ushing (Call Control number: 1800-200-7272			
		2) Helpline/Call Centre number: 1800 209 7272			
		3) Contact details of the insurer:			
	Policy	In case you have any query, you may communicate with the Company:			
16.	Servicing	1. By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj	Part G		
		Allianz House, 5 th floor, Airport Road, Yerawada, Pune – 411006	Section 26		
		2. By Email: customercare@bajajallianz.co.in			
		4) Link for downloading applicable form and list of documents required including			
		bank account details:			
		https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_			
		 <u>name=WEBSITE&p_flag=0</u> Contact details of Grievance Redressal Officer of the insurer: Grievance 			
		 Contact details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer of the insurer - In case you do not receive a response within 15 			
		days or if you are not satisfied with the resolution, you may approach Grievance			
	Grievances/	Redressal Officer at gro@bajajallianz.co.in	Part G		
17.	Complaints		Section 26		
		2) Link for registering the grievance with the insurer's portal:	and Section 27		
		Insurance company grievance portal	Section 27		
		https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7			

		272630.541013491.1717475077- 1601763320.1694668355& gac=1.52751388.1715749803.EAIaIQobChMIy_eqiv KOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE	
	3)	Contact details of Ombudsman: Find your nearest Ombudsman office at <u>http://www.cioins.co.in/ombudsman</u>	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

(Signature of the Policyholder)

Date:

Place:

Web-link for the product where sample policy document can be downloaded:

https://www.bajajallianzlife.com/retirement-pension-plans/guaranteed-pension-goal.html

Disclaimer: In case of conflict in the content mentioned hereinabove, the terms and conditions mentioned in the policy document shall prevail.