

IN BAJAJ ALLIANZ LIFE GOAL ASSURE, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.  
This advertisement is designed for combination of Benefits of two or more individual and separate products named (1) Bajaj Allianz Life Goal Assure (2) Bajaj Allianz Life POS Goal Suraksha. These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer to the detailed sales brochure of respective individual products mentioned herein before concluding the sale.



LIFE GOALS. DONE.



**Capital Suraksha for  
your Life Goal.**

**SAMJHO HO GAYA.**

**Bajaj Allianz Life  
Capital Goal Suraksha**

Diversification is the key to success. It becomes even more important when we are planning for our long term Life Goals, so when you are close to achieving them you can be immune to uncertainties of life. Presenting Bajaj Allianz Life Capital Goal Suraksha, a solution that diversifies your investment not only to secure your invested amount but also offers potential of better returns along with life cover.



## KEY ADVANTAGES



**Guaranteed<sup>^</sup> returns**



**Potential for better returns**



**Life Cover**



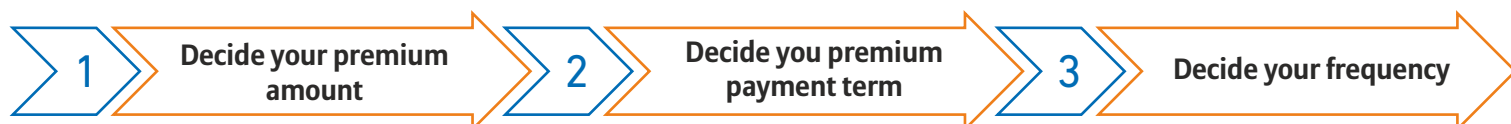
**Option of Limited premium  
payment term**



**Simple application**

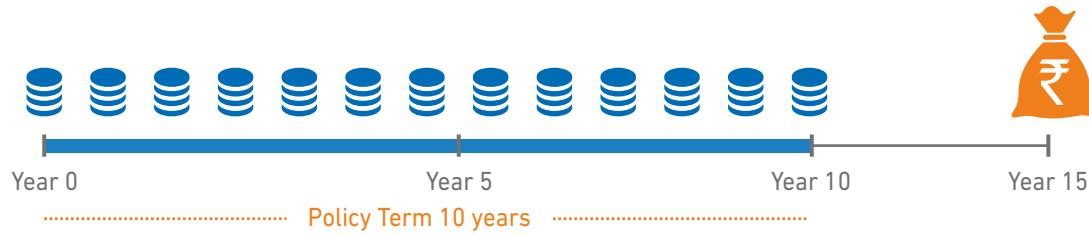
<sup>^</sup>Conditions apply. The Guaranteed benefits are dependant on the policy terms, premium payment terms availed along with other variable factors. For more details please refer respective product sales brochure (Also available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com)).

## HOW THE SOLUTION WORKS



## SAMPLE ILLUSTRATION

Alok is 30 years old and has taken a Bajaj Allianz Life Capital Goal Suraksha for which he is paying a Premium of ₹ 1,50,000 p.a. for a premium payment term of 10 years. He has chosen a Policy term of 15 years. Let's see the benefits available under the Policy.



Total premium paid	At assumed investment return <sup>##</sup>	Guaranteed Benefit	Non-Guaranteed Benefit	Total Benefit	Death Benefit on 7 <sup>th</sup> year
₹15,00,000	4%	₹15,00,427	₹8,83,007	₹23,83,434	₹15,00,000
₹15,00,000	8%	₹15,00,427	₹13,19,504	₹28,19,931	₹15,00,000

<sup>##</sup>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. The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions. The above illustration is considering investment in Liquid Fund and applicable GST

## ELIGIBILITY

Parameter	Conditions						
<b>Minimum Entry Age</b>	18 years <i>Risk cover will commence immediately on the date of commencement of risk of the policy.</i>						
<b>Maximum Entry Age</b>	55 years						
<b>Minimum Age at Maturity</b>	28 years						
<b>Maximum Age at Maturity</b>	65 years						
<b>Policy Term (PT) &amp; Premium Payment Term (PPT) (in years)</b>	<table border="1"> <tr> <td><b>PT (in years)</b></td> <td>10</td> <td>15</td> </tr> <tr> <td><b>PPT (in years)</b></td> <td>7</td> <td>10</td> </tr> </table>	<b>PT (in years)</b>	10	15	<b>PPT (in years)</b>	7	10
	<b>PT (in years)</b>	10	15				
<b>PPT (in years)</b>	7	10					
<b>Premium Payment Frequency</b>	Yearly, Half yearly, Quarterly* and Monthly* <i>*Quarterly &amp; Monthly premium payment frequency will be allowed only under auto-debit process (as per the approved RBI facilities)</i>						

## NOTES

- In cases the solution is decoupled (severed into individual policies) during the policy term, the Investment Guarantee on the Investible Amount shall not be applicable
- The solution shall be decoupled and Investment Guarantee shall not prevail in case of/ if:
  - Termination of any one of the policies under the solution
  - Surrender of any one of the policies under the solution
  - Any loan/change in premium payment term/reduction in regular/limited premium is availed under the relevant policy
  - In case of lapsation of both the policies or of one of the policies, the solution will decouple and both policies will be treated as individual policies.
- In case the solution is recoupled (by way of simultaneous revival) then the Investment Guarantee shall be restored
- Non-payment of premium and grace period will be as per the individual terms & conditions of the plans.

Investment Guarantee is total Annualized premium which is exclusive of extra premium, GST, if any and Top up premium paid under the relevant product, if any

## Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Goal Assure, Bajaj Allianz Life POS Goal Suraksha are the names of the company and the products 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 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. Bajaj Allianz Life Goal Assure - A Unit-Linked Non-participating Life Insurance Plan (UIN: 116L153V02). Bajaj Allianz Life POS Goal Suraksha - A Non-Participating Non-linked Life Insurance Plan (UIN: 116N155V04), Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006, Reg. No.: 116. CIN: U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in), Fax No: 02066026789. 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. Past performance is not indicative of future performance.

**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.