

**BONUS RATES FOR
THE YEAR 2019-2020**

**YOUR LIFE GOALS
ARE CLOSER**

LIFE GOALS. DONE.

BAJAJ | Allianz

Early Retirement

Child Education

Secure Your Family

Dream Home

Products	As at 31 st March, 2020		
	Reversionary bonus rate	Interim bonus rate	Terminal bonus rate
Bajaj Allianz Cash Gain	2.50%	2.50%	1.10%
Bajaj Allianz Invest Gain	2.25%	2.25%	1.00%
Bajaj Allianz Swarna Vishranti	3.00%	3.00%	2.50%
Bajaj Allianz Super Cash Gain	2.50%	2.50%	0.50%
Bajaj Allianz Child Care	2.75%	2.75%	0.60%
Bajaj Allianz Child Gain	2.75%	2.75%	1.30%
Bajaj Allianz Life Time Care	3.75%	3.75%	0.50%
Bajaj Allianz Cash care	1.75%	1.75%	0.50%
Bajaj Allianz Save care Regular Premium	2.00%	2.00%	0.50%
Bajaj Allianz Super saver	2.75%	2.75%	0.90%
Bajaj Allianz Alpa Nivesh	1.00%	1.00%	0.50%
Bajaj Allianz Cash Rich*	3.75%	3.75%	0.80%
Bajaj Allianz Invest Assure	2.75%	2.75%	0.50%
Bajaj Allianz Young Assure	3.00%	3.00%	0.50%
Bajaj Allianz Cash Assure	2.25%	2.25%	0.50%
Bajaj Allianz Life Super Life Assure	2.90%	2.90%	0.50%
Bajaj Allianz Life Income Assure	3.10%	3.10%	0.50%
Bajaj Allianz Elite Assure	**	**	0.50%
Bajaj Allianz Lifelong Assure	***	***	0.50%

***Bajaj Allianz Cash Rich** plan has a special feature of paying cash bonus during the benefit payout period after the premium paying term along with the Cash Back Benefit (CBB). The cash bonus is also payable to Paid up policies (on Paid up Sum Assured) along with the Cash Back Benefit (CBB)

The Cash Bonus as at 31st March 2020 is as below:

Policy term	Cash Bonus
	As at 31 st March, 2020
<15	3.25%
15-19	3.75%
20-24	4.25%
25-29	4.50%
>=30	5.25%

**** Bajaj Allianz Elite Assure:** In this product, Reversionary Bonus rates are dependent on policy term, as given below:

Policy term	Reversionary Bonus
	As at 31 st March, 2020
15	3.40%
20	4.50%
25	5.25%
30	6.00%

*****Bajaj Allianz Lifelong Assure:** In this product, Cash Bonuses are payable to policies starting from the end of 6th Policy year. The In-force policies or Paid-up policies which have paid at least 5 full years' premiums are eligible for this bonus. **The Cash Bonus as at 31st March, 2020 are as follows:**

Premium Payment Term	Cash Bonus
	As at 31 st March, 2020
10	7.50%
15	7.25%
20	7.00%

Terminal Bonus rate:

Terminal bonuses are applicable for the policies of all the par products, which have completed at least 5 full years and which will exit either due to death or due to maturity, before the declaration of bonus rates for the financial year 2020-21.

This rate is applicable on the full sum assured for the policies which are in-force as on date of exit and on the reduced sum assured for the policies which are paid-up for reduced sum assured as on date of exit. The above Terminal Bonus rates will be applied for each completed policy year at the time of exit.

Interim Bonus rate:

Interim bonus rates have to be paid in respect of death or maturity claims taking place after receiving premiums or after policy anniversary for fully paid-up policies, and before declaration of bonus rates for FY2020-21, to be same as the recommended bonus rates as on 31st March 2020. Interim Bonus is applied on sum assured plus the accrued regular reversionary bonuses.

LIFE GOALS. **DONE.**

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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.