

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



Allianz 

LIFE GOALS. DONE.

Many Life Goals. One simple way to help achieve them!

Bajaj Allianz Life **Future Wealth Gain**

A Non-Participating Unit-Linked Individual Endowment Life Insurance Plan



KEY ADVANTAGES



High life insurance cover



Benefit of Accelerated Cancer Cover combined with Income Benefit
(applicable only under "Wealth Plus Care" variant)¹



Choice of 2 investment portfolio strategies



Loyalty Additions² at each interval of 5 years from the 10th policy year onwards



Fund Booster² to enhance Fund Value at maturity



Option to take maturity & death benefit in installments (Settlement Option)



Option to choose from multiple policy terms



Option to reduce regular premium

Note – ¹Two Variants are "Wealth plus variant" & "Wealth Plus Care variant"
²T&C Apply.

MATURITY BENEFIT - WEALTH PLUS VARIANT

On the maturity date, you will receive the Regular Premium Fund Value plus Top up Premium Fund Value.

DEATH BENEFIT - WEALTH PLUS VARIANT

If all due premiums are paid, then, in case of unfortunate death of the life assured during the policy term, the death benefit payable will be, higher of:

- Regular Premium Prevailing Sum Assured³ plus Top up Sum Assured, if any, or
- Fund Value⁴ as on date of receipt of intimation of death

The death benefit is subject to the Guaranteed Death Benefit of 105% of the total premiums⁵ paid, 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.

³The benefit shall be reduced to the extent of the partial withdrawals made from the regular premium fund during the two-year period immediately preceding the death of the life assured.

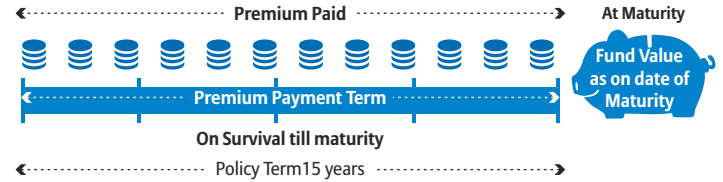
⁴For more details please refer sales literature available on www.bajajallianzlife.com.

⁵Total premiums paid shall be sum of all regular/limited and top-up premiums paid till date.

SAMPLE ILLUSTRATION - WEALTH PLUS VARIANT

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain policy with Wealth Plus variant for which he is paying a regular premium of ₹50,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. ₹5,00,000. The total premium paid by Anuj will be ₹7,50,000.

Let's see the benefits available under the variant.

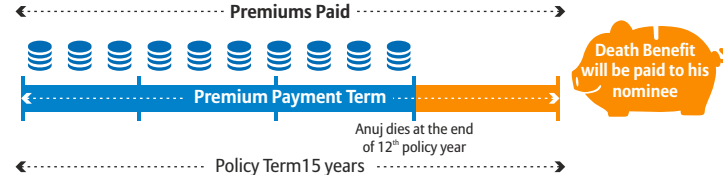


MATURITY BENEFIT

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

DEATH BENEFIT

In case of Anuj's unfortunate death in the 12th policy year, the death benefit, based on the assumed investment returns, are as per the table given below.



At assumed Investment Returns ^{##}	Maturity Benefit (Fund Value)	Death Benefit
of 8%	₹12,71,844	₹8,73,655
of 4%	₹9,33,067	₹6,74,467

The death benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

MATURITY BENEFIT - WEALTH PLUS CARE VARIANT

On the maturity date, you will receive the Regular Premium Fund Value plus Top up Premium Fund Value.

DEATH BENEFIT - WEALTH PLUS CARE VARIANT

If all due premiums are paid, then in case of unfortunate death or on first diagnosis of cancer (subject to waiting period⁶) of the life assured during the policy term, whichever is earlier, the benefit payable will be, higher of:

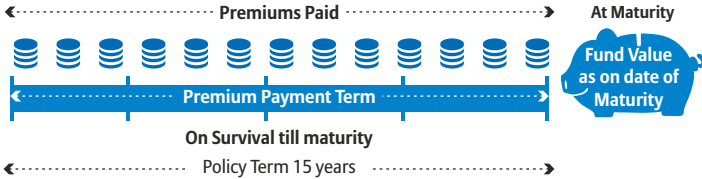
- Regular Premium Prevailing Sum Assured³ plus Top up Sum Assured, if any, or
- Fund Value⁴ as on date of receipt of intimation of death
Plus *Income Benefit*⁴

SAMPLE ILLUSTRATION - WEALTH PLUS CARE VARIANT

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain policy with “Wealth Plus Care” variant for which he is paying a regular premium of ₹50,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. ₹5,00,000. The total premium paid by Anuj will be ₹7,50,000. Let’s see the benefits available under the variant.

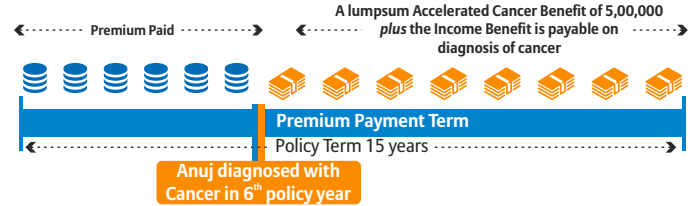
MATURITY BENEFIT

On the maturity date, Anuj’s maturity benefit, based on the assumed investment return, are as per the table given below:



DEATH OR ACCELERATED CANCER BENEFIT

If in the 6th policy year, Anuj is diagnosed with cancer, Accelerated Cancer Benefit plus the Income Benefit will be triggered. The Income Benefit is payable in installment at each policy anniversary for the remaining period of the premium payment term. Based on the assumed investment returns, the benefits payable are as per the table given below.



At assumed Investment Returns ^{##}	Maturity Benefit (Fund Value)	Accelerated Cancer Benefit	Income Benefit
of 8%	₹12,59,747	₹5,00,000	₹ 50,000 annually as Income Benefit till the end of premium payment term
of 4%	₹9,23,795	₹5,00,000	

Once cancer benefit is paid, further no death benefit shall be payable in case of death during the Income Benefit period and policy will get terminated immediately on payment of last installment of Income Benefit. In the above illustration, instead of cancer, in case of death in the 6th year, the benefit payable will be same as per the table above

The death benefit or the accelerated cancer benefit is subject to the guaranteed benefit, which is 105% of the total premiums paid, till the date of death.

These illustrations are considering investment in "Pure Stock Fund II" and Goods & Service Tax of 18%.

^{***}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.

²The benefit shall be reduced to the extent of the partial withdrawals made from the regular premium fund during the two-year period immediately preceding the death of the life assured.

⁴For more details please refer sales literature available on www.bajajallianzlife.com.

⁶The Waiting Period is 180 days from the Date of Commencement of Risk or date of latest revival, whichever is later.

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 provision 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, Misstatement would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Future Wealth Gain are the names of the company and the product 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 Future Wealth Gain 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) carefully before concluding a sale. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg.No.: 116 | CIN : U66010PN2001PLC015959 | Mail us : customercare@bajajallianz.co.in | Call on : Toll free no. 1800 209 7272 | Fax No: 02066026789 | Bajaj Allianz Life Future Wealth Gain - A Non-Participating, Unit-Linked, Individual, Endowment Life Insurance Plan (UIN: 116L168V02), 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.

Tax benefits as per prevailing Income tax laws shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

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