

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 III**

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



The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.



KEY ADVANTAGES



Option to select high life insurance cover



Fund Booster[^] to enhance Fund Value at maturity



Choice of 2 investment portfolio strategies



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



Loyalty Additions[^] at each interval of 5 years from the 10th policy year onwards



Option to choose from multiple policy terms



Option to reduce regular/limited premium

Note – [^]Loyalty additions & FundBooster are subject to policy terms and conditions.

MATURITY BENEFIT

Fund Value will be payable on the survival of the life assured to the maturity date, provided the policy is in force.

DEATH BENEFIT

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:
Higher of (Prevailing Sum assured² or Regular Premium Fund Value) Plus

Higher of (Top up Sum Assured or Top up Premium Fund Value)

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

If the rider Waiver of Premium (WOP) has been taken under the policy and the WOP benefit has already been triggered under the policy, then, on termination of policy the present value of future WOP installments, discounted at 4% p.a., shall be payable.

The policy will terminate on the date of intimation of death of the life assured. All the above is paid as on date of receipt of intimation of death at the Insurance Company's office.

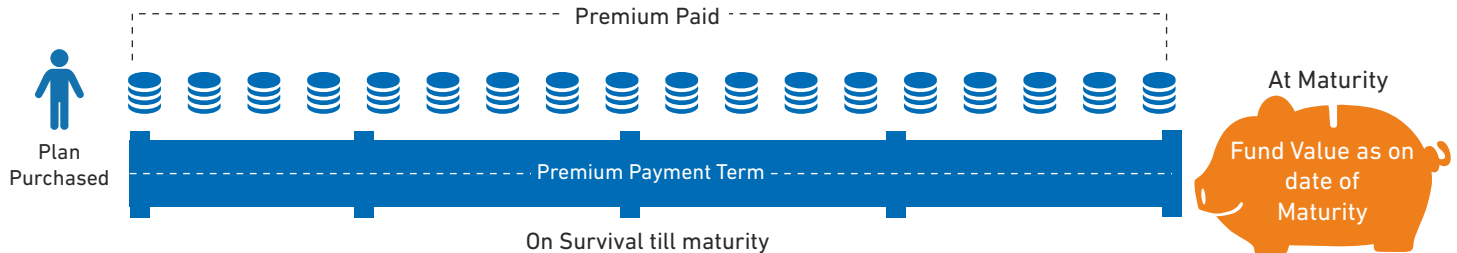
²Sum Assured shall be reduced to the extent of the partial withdrawals (non-systematic and systematic) made from the regular premium fund value during the two (2) year period immediately preceding the death of the life assured. Any partial withdrawal made from the Top up Premium Fund shall not be deducted for this purpose.

SAMPLE ILLUSTRATION

Anuj is 30 years old and has taken a Bajaj Allianz Life Future Wealth Gain III policy for which he is paying a regular premium of Rs. 1,00,000 p.a. for a Policy Term of 15 years. He has chosen the Sum Assured as 10 times of his annual premium, i.e. Rs. 10,00,000. The total premium paid by Anuj will be 15,00,000. Let's see the benefits available under the variant.

Maturity Benefit

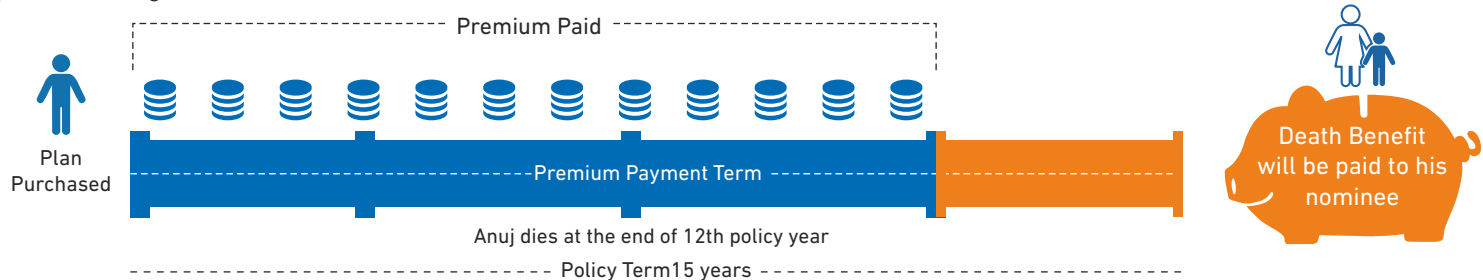
On the maturity date, Anuj's maturity benefit, based on the assumed investment returns, are as per the table given below:



At Assumed Returns*	Maturity Benefit (Fund Value)
of 8%	₹ 25,74,295 ^{##}
of 4%	₹ 18,54,646 ^{##}

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 Returns*	Maturity Benefit (Fund Value)
of 8%	₹ 17,66,573 ^{##}
of 4%	₹ 13,59,141 ^{##}

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

The benefit amount indicated is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

*This illustration is considering investment in "Pure Stock fund II" and Goods & Service tax of 18%.

^{##}The 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.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time

“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 liable for a penalty that may extend up to ten lakh rupees.”

Fraud, Misstatement: Section 45 of the Insurance Act, 1938

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

Bajaj Allianz Life Insurance Co. Ltd.

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.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Co. Ltd. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customer@bajajallianzlife.co.in. 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. 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. All charges/ taxes, as applicable, will be borne by the Policyholder.

ULIPs are different from the traditional insurance products and are subject to the risk factors. The premium paid in ULIPs are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Bajaj Allianz Life Insurance Company Limited is only the name of the Life Insurance Company and Bajaj Allianz Life Future Wealth Gain III, A Unit- Linked Non- Participating Individual Life Savings Insurance Plan (UIN: 116L195V01) is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.