

TAX FREE
GUARANTEED
INCOME

LIFE GOALS. DONE.

BAJAJ | Allianz

Early retirement ke baad
family ke sath duniya dekhna.

SAMJHO HO GAYA.

Bajaj Allianz Life Guaranteed Income Goal

A Non-Linked Non-Participating Endowment Life Insurance Plan

Pay
₹1,00,000 p.a.
over the premium
payment term
of 12 years

Get
₹1,30,728
on 13th year increasing[†] to
₹2,61,457
till 24th year.
Total = ₹23,53,111[®]

GUARANTEED



KEY ADVANTAGES



Get Guaranteed⁸ increasing Income⁵



Tax Benefit⁹



Option to Extend your Life Cover beyond Policy Term



Choice of 2 Variants - Income Benefit & Lump-sum Benefit

⁸Above illustration is considering male age 30 years, Policy term – 12 years, Standard Life, Premium payment term - 12 years, Income Benefit, Sum assured of ₹ 2,37,688 and Annualized premium of ₹ 1,00,000. Extended Life Cover is not opted. In case of unfortunate death during the 10th year death benefit will be ₹ 10,50,000. The premiums mentioned above are after High Sum Assured Rebate (HSAR) and exclusive of any extra premium loading and Goods & Service Tax. ⁹The 1st Guaranteed Maturity Instalment (GMI) of ₹ 1,30,728 will be paid on 13th policy year which is 55% of Sum Assured. Each subsequent installment after the 1st installment will be increased by 5% of Sum Assured. The last GMI of ₹ 2,61,457 will be paid on 24th policy year which is 110% of Sum Assured.

⁴Conditions apply. The Guaranteed benefits are dependant on the policy term, premium payment term availed along with other variable factors. For details please refer to sales brochure (Also available on www.bajajallianzlife.com). ⁵Available with Income Benefit.

⁶Sum Assured on Death is the higher of (i) 10 times Annualized Premium*, (ii) 105% of Total Premiums* paid as on date of death, (iii) Sum Assured

*Annualized Premium is exclusive of extra premium, rider premiums, and GST/any other applicable tax levied, subject to changes in tax laws, if any, and Total Premiums paid is equal to (Annualized Premium * number of years for which premiums have been paid).

Total Premium is exclusive of extra premium, rider premiums and GST/any other applicable tax levied, subject to changes in tax laws, if any. Please note that GST/any other applicable tax levied, subject to changes in tax laws will be collected over and above the premium under the Policy.

EXTENDED LIFE COVER (ELC)

At the inception of the policy, you will have the option to choose the Extended Life Cover (ELC) under the policy .

- (i) The amount of risk cover during the ELC Period is equal to the Sum Assured on Death %.
- (ii) The ELC will start from the Maturity Date and will continue for an ELC Period equal to the duration of the PPT (in years), starting from the Maturity Date.

For more details and terms & conditions, please refer sales literature available on [www .bajajallianzlife.com](http://www.bajajallianzlife.com).

GUARANTEED MATURITY BENEFIT

Lump-sum Benefit - Guaranteed Maturity Benefit payable as lumpsum will be an enhanced percentage of your Sum Assured, provided all due premiums are paid. This is called as Guaranteed Enhancer (GE) and is payable as per the below table:

Policy Term (years)	Premium Payment Term (years)	Guaranteed Enhancer (GE) %	Guaranteed Maturity Benefit
10	5	310%	310% of Sum Assured
10	7	410%	410% of Sum Assured
12	5	375%	375% of Sum Assured
12	7	450%	450% of Sum Assured
12	8	490%	490% of Sum Assured
10	10	520%	520% of Sum Assured

Policy Term (years)	Premium Payment Term (years)	Guaranteed Enhancer (GE) %	Guaranteed Maturity Benefit
12	12	600%	600% of Sum Assured
15	5	380%	380% of Sum Assured
15	7	455%	455% of Sum Assured
15	8	495%	495% of Sum Assured
15	10	545%	545% of Sum Assured
15	12	605%	605% of Sum Assured
20	5	385%	385% of Sum Assured
20	7	460%	460% of Sum Assured
20	8	500%	500% of Sum Assured
20	10	550%	550% of Sum Assured
20	12	610%	610% of Sum Assured

Income Benefit - If all premiums are paid, Guaranteed Maturity Benefit will be paid in yearly, half-yearly, quarterly or monthly installments (as chosen at the inception of the policy). These are called as Guaranteed Maturity Instalments (GMI), and will be paid at the end of the GMI year for a period equal to your Premium Payment Term (PPT). For yearly frequency the GMI will be payable as per the below table –

Guaranteed Maturity Instalment (as % of Sum Assured)								
GMI Year (Post the Policy Term)	Policy Term / Premium Payment Term							
	05-05	10-05	12-05	07-07	10-07	12-07	10-10	12-12
1	40%	40%	50%	45%	45%	55%	50%	55%
2	45%	45%	55%	50%	50%	60%	55%	60%
3	50%	50%	60%	55%	55%	65%	60%	65%
4	55%	55%	65%	60%	60%	70%	65%	70%
5	60%	60%	70%	65%	65%	75%	70%	75%
6	-	-	-	70%	70%	80%	75%	80%
7	-	-	-	75%	75%	85%	80%	85%
8	-	-	-	-	-	-	85%	90%
9	-	-	-	-	-	-	90%	95%
10	-	-	-	-	-	-	95%	100%
11	-	-	-	-	-	-	-	105%
12	-	-	-	-	-	-	-	110%

For more details and terms & conditions, please refer Sales Literature available on www.bajajallianzlife.com.

DEATH BENEFIT - LUMP-SUM BENEFIT

If all due premiums have been paid:

- i. Death Benefit during the Policy Term is the, Sum Assured on Death[%], as on the date of death. The policy will terminate on payment of the Death Benefit.
- ii. Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death[%] as on the date of death. The policy will terminate on payment of the Death Benefit

DEATH BENEFIT - INCOME BENEFIT

If all due premiums have been paid:

- i. Death Benefit during the Policy Term is the Sum Assured on Death[%] as on the date of death. The policy will terminate on payment of the Death Benefit.
- ii. Death Benefit during payout period i.e. after the Policy Term is -
 - If ELC is chosen then the Sum Assured on Death[%] will be paid. The risk cover will terminate immediately and the Policy will terminate on payment of last GMI.
 - If ELC is not chosen, then the remaining GMI will be paid. The policy will terminate on payment of last GMI

TAX BENEFITS

Premium paid, Return of Premiums, Death, Accidental Death, Accidental Permanent Total Disability, Critical Illness Benefit and Surrender Value may be eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein and as amended from time to time. You are requested to consult your tax consultant and obtain independent advice for eligibility, before claiming any benefit under the Policy

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.

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LIFE GOALS. **DONE.**

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Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Guaranteed Income Goal 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. 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. Bajaj Allianz Life Guaranteed Income Goal - A Non-Linked Non-Participating Endowment Life Insurance Plan. 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 Guaranteed Income Goal (UIN: 116N157V06), 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.

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.