



Allianz 

LIFE GOALS. DONE.

# GUARANTEED<sup>2</sup> INCOME: YOUR PATH TO FULFILLING LIFE GOALS!



A Non linked, Non Participating, Individual,  
Life Insurance Savings Plan

<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

# KEY ADVANTAGES



## LIQUIDITY

Income begins as early as from start of 2<sup>nd</sup> policy year

## GUARANTEE<sup>2</sup>

All benefits in the policy are guaranteed<sup>2</sup>



## SECURITY

Life Cover to protect your family

## TAX BENEFITS<sup>5</sup>

Avail tax benefits<sup>5</sup> as per prevailing tax laws



## OPTION 1 - SMART INCOME

- o Pay your premiums for the chosen period
- o Receive Early Guaranteed<sup>2</sup> Payouts starting as early as from the beginning of 2<sup>nd</sup> policy year for the policy term
- o You will have an option to choose your Early Guaranteed<sup>2</sup> Payouts start year
- o Regular Guaranteed<sup>2</sup> Payouts are paid at the beginning of policy year during the Income Period. Income period starts after the policy term
- o These Guaranteed<sup>2</sup> Payouts will be a percentage of Annualised Premium<sup>4</sup>
- o You will also receive Enhanced Return of premium<sup>3</sup> (ROP) as 110% of Total premiums\* paid at the end of the Income Period

<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

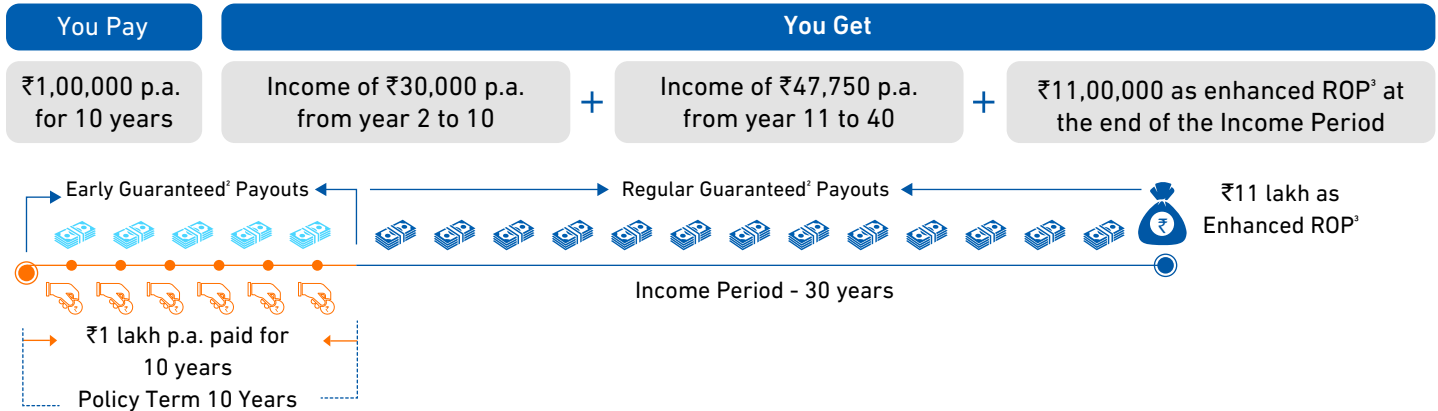
<sup>5</sup>Tax benefits as per prevailing Section 10(10D) and Section 80C of the Income Tax Act shall apply. You are requested to consult your tax consultant and obtain independent advice for eligibility before claiming any benefit under the policy.

## Lets see how Smart Income option will help you in managing your future expenses :

Sunil is a 30-year-old IT professional. He has a small family which consists of his spouse and 2 years' old daughter. He wants an investment which will give him an assured early income for long term even to help manage future needs like child's education expenses and income for spouse.

He invests in Bajaj Allianz Life Assured Wealth Goal Platinum - Smart Income by paying ₹1,00,000 p.a. with a goal of getting a guaranteed<sup>2</sup> early income.

Premium Payment Term 10 Years | Policy Term 10 Years | Income start years: 2nd policy year | Income Period of 30 years with Enhanced ROP<sup>3</sup> at the end of the Income Period



<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

<sup>3</sup>Enhanced ROP will be paid at the end of the year. The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

*The above illustration is assuming the Life Assured is alive till the end of the policy term and also survives till the end of Income period.  
For above illustration, the Sum Assured on Death at inception will be ₹12,50,000 | Auto pay not opted  
The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.  
^The 2.80 times of total premium paid is pertaining only to the above illustration.*

## OPTION 2 - REGULAR INCOME

- Pay your premiums for the chosen period
- Regular Guaranteed<sup>2</sup> Payouts starting from the beginning of policy year during the Income Period. Income period starts after the policy term
- These guaranteed<sup>2</sup> payouts will be a percentage of Annualised Premium<sup>4</sup>
- You will have a choice to plan your income start year by opting for a deferment period
- Depending upon the income period chosen, your policy can have an Enhanced return of premium (Enhanced ROP<sup>3</sup>) equal to 110% of Total premiums\* paid at the end of the Income Period

<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

<sup>3</sup>Enhanced ROP will be paid at the end of the year. The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

<sup>4</sup>Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

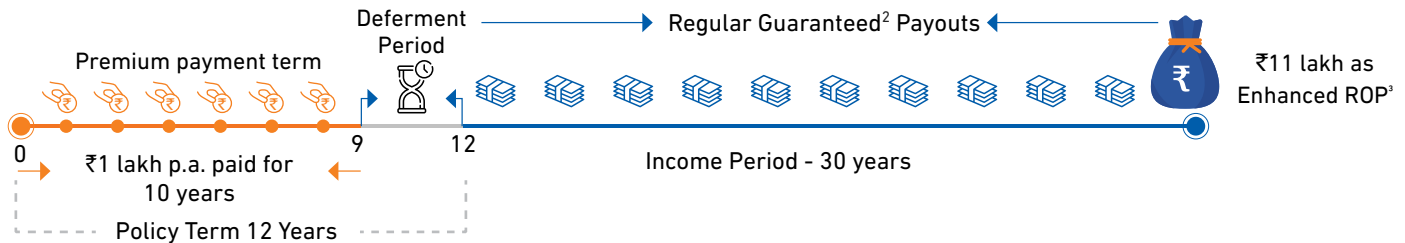
\*Total Premium (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

## Lets see how Regular Income option will help you in managing your future expenses :

Ajay is a 35-year-old IT professional. He wants a savings, which will give him an assured income for long-term future expenses. He invests in Bajaj Allianz Life Assured Wealth Goal Platinum by paying ₹1 lakh p.a. with a goal of getting a guaranteed<sup>2</sup> long term Income.

Premium Payment Term 10 Years | Policy Term 12 Years | Deferment Period : 2 years | Income Period of 30 years with Enhanced ROP<sup>3</sup> at the end of the Income Period

You Pay	You Get	
₹1,00,000 p.a. for 10 years	Income of ₹1,17,100 p.a. from year 13 for 30 years	+ ₹11,00,000 as Enhanced ROP <sup>3</sup> at the end of Income Period



Total Premium* Paid	4.61 <sup>^</sup> times	Total Benefit Received
₹10,00,000		₹46,13,000

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<sup>3</sup>Enhanced ROP will be paid at the end of the year. The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

- The above illustration is assuming the Life Assured is alive till the end of the policy term and also survives till the end of Income period.
- The premiums mentioned above are exclusive of any extra premium loading and Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws.
- ^The 4.61 times of total premium paid is pertaining only to the above illustration.
- For above illustration, the Sum Assured on Death at inception will be Rs. 12,00,000 | Auto pay not opted

## MATURITY BENEFIT

On maturity, the Regular Guaranteed<sup>2</sup> Payouts expressed as a percentage of Annualized Premium<sup>4</sup> will be paid over the chosen Income Period. Additionally, get Enhanced ROP<sup>3</sup> the end of the Income Period. At any time, the policyholder will have an option to take these Regular Guaranteed<sup>2</sup> Payouts and the Enhanced ROP<sup>3</sup> as a lumpsum at a discounted rate.

The Regular Guaranteed<sup>2</sup> Payouts will continue to the nominee even if the life assured dies during the Income Period.

The nominee will also have an option to receive the remaining Regular Guaranteed<sup>2</sup> Payouts plus the Enhanced ROP<sup>3</sup> as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

Note - The interest rate to arrive at present value will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). For Income Periods 15 and below, the interest rate applicable for calculating shall be [10-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. For Income Periods 20 & above, the interest rate applicable for calculating shall be [30-year G-sec + 1%] p.a. rounded-up to the higher full interest rate. The interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

<sup>3</sup>Enhanced ROP will be paid at the end of the year. The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

<sup>4</sup>Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

## DEATH BENEFIT

You will have life cover during the Policy Term. On Death the Sum Assured on Death plus AGP, if any shall be payable to the nominee as a lumpsum. At no time, the death benefit minus AGP, if any will be less than 105% of Total Premiums\* paid as on date of death, or the prevailing surrender value.

- Sum assured on death will be higher of 10 times of Annualised Premium<sup>4</sup> or Sum Assured
- The Sum assured will be SA multiple X Annualised Premium<sup>4</sup>
- Annualized Premium<sup>4</sup> shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
- Total Premiums\* Paid (the sum of all premiums under the policy) is total of all the premiums received, excluding any extra premium, any rider premium and taxes
- Maturity Benefit is the series of Regular Guaranteed<sup>2</sup> Payouts & Enhanced ROP<sup>3</sup>

<sup>2</sup>Conditions Apply -The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

<sup>3</sup>Enhanced ROP will be paid at the end of the year. The Return of Premium amount is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

<sup>4</sup>Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

\*Total Premium (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.

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

1800 209 4040 | [bajajallianzlife.com](http://bajajallianzlife.com)

### 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 phonecalls are requested to lodge a police complaint.

**Risk Factors and Warning Statements:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Assured Wealth Goal Platinum 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](http://www.bajajallianzlife.com)) carefully before concluding a sale. Bajaj Allianz Life Assured Wealth Goal Platinum is a Non linked, Non Participating, Individual, Life Insurance Savings Plan. 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 : [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in) Bajaj Allianz Life Assured Wealth Goal Platinum (UIN: 116N188V02), 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.