

bajajallianzlife.com

LIFE GOALS. DONE.



100% GUARANTEED¹ TAX-FREE² INCOME



 **SECOND INCOME**

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

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Savings Plan simplified video



TAX FREE²

GUARANTEED¹

INCOME



KEY ADVANTAGES



**Regular guaranteed¹
Long term Income
up to 30 years**

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Income Benefit simplified video



**Option of Return of
Premiums⁵ at the
end of Income Period**



**Choice of Income
Payout date**

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Period simplified video



Tax Benefits²



**Option to Defer
Income payouts**



**Income Benefit
with Life Cover**



MATURITY BENEFIT

On maturity, you will receive sum of all premiums⁵ paid (if opted), plus Last regular guaranteed¹ payout

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Benefit simplified video



¹Conditions 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.

²Tax benefits as per prevailing Income tax laws shall apply. Please check with your tax consultant for eligibility.

⁵The 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



SAMPLE ILLUSTRATION

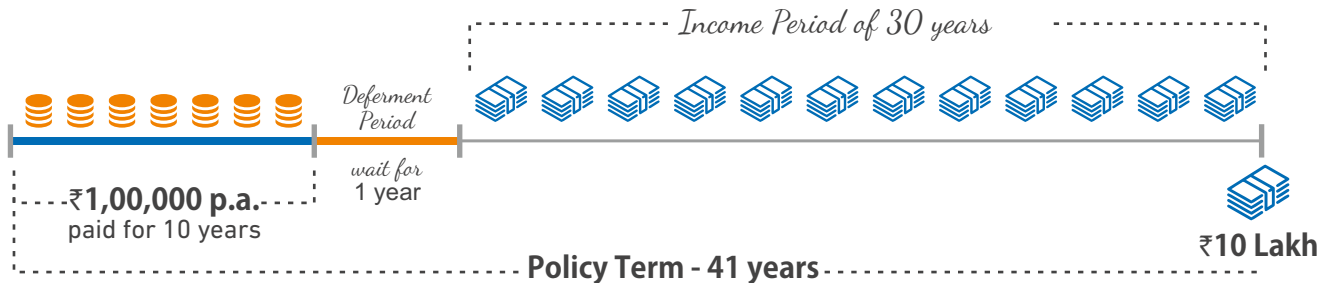
Avinash is a 35 year-old banking professional. He has a small family which consists of his spouse and two kids. He wants an investment which will give him a promising long term income to help him manage his future expenses like kid's education and marriage. He invests in Bajaj Allianz Life Assured Wealth Goal - Second Income by paying ₹1 lakh p.a. with a goal of getting a guaranteed long term Second Income.



Scan to watch Policy Term & Premium Payment Term simplified video

Premium Payment Term 10 | Policy Term 41 | Income Period of 30 years with ROP at the end of income period
Deferment Period - 1 Year

You Pay	You Get
₹1,00,000 p.a. for 10 years	Income of ₹1,04,750 p.a. from 13th Policy year for 30 years + ₹10,00,000 as ROP at the end of income period



Total Premium	4.14 Times³	Total Benefit
₹10,00,000		₹41,42,500

- Note-
- For above illustration, the Sum Assured on Death at inception will be ₹12,00,000.
 - The above illustration is assuming the Life Assured is alive till the end of the policy term. The Income payouts will be paid in arrears as per chosen payout frequency.
 - 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.
 - ³The 4.14 times of total premium paid is pertaining only to the above illustration.
 - For any queries please refer to Sales Literature/Benefit Illustration.

DEATH BENEFIT

You will have life cover throughout the Policy term. On Death the benefit shall be payable to the nominee in equated monthly instalments for a period of 5 years.

The Death benefit will be higher of-

- Sum Assured on Death[#], or
- 105% of total premiums⁴ paid as on date of death, or
- The prevailing surrender value

The nominee will have an option to receive the future instalments as a Lumpsum, which shall be the present value of future instalments at a discounted rate.

[#]Sum Assured on Death is higher of the Sum Assured or 10 times of Single/ Annualised Premium.

⁴Total Premium (the sum of all premiums paid under the policy; even refers to the Single Premium) 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.

Scan to watch Sum Assured simplified video



TAX BENEFITS

Premium paid, Return of Premiums, Death, 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.


1800 209 4040

Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Assured Wealth 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 Assured Wealth Goal 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, Fax No: 02066026789, Bajaj Allianz Life Assured Wealth Goal (UIN: 116N170V08), 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.

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