

bajajallianzlife.com

LIFE GOALS. DONE.



**INCREASING
REGULAR INCOME³
100% GUARANTEED¹**



 **STEP-UP 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



Guaranteed¹ increasing income³



Return of Premiums⁵ at the end of income Period



Tax Benefits²



Choice of income payout date



Income benefit with life cover

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MATURITY BENEFIT

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

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³Regular guaranteed payouts increase by @10% of 1st instalment of Regular guaranteed payout every five years during the Income Period

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

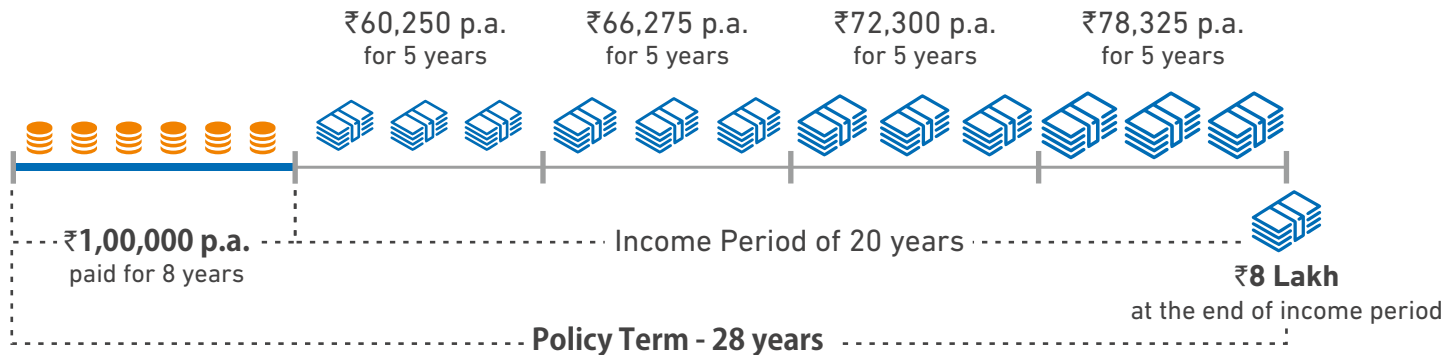
Vinod is a 35Y old finance professional who expects his liabilities to go up with time and wants the benefit of a guaranteed income which increases to ensure his increased liabilities are taken care of. He invests in Bajaj Allianz Life Assured Wealth Goal - Step Up Income by paying ₹1 lakh p.a. to fulfil his goal of getting guaranteed¹ income covering increasing expenses as well.

Let's look at how his regular guaranteed¹ payouts are Stepped Up at regular intervals.

Premium Payment Term 8 | Policy Term 28 | Income Period of 20 years



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Term & Premium Payment
Term simplified video



Total Premium	2.73 Times ⁶	Total Benefit
₹8,00,000		₹21,85,750

Note-

- For above illustration, the Sum Assured on Death at inception will be Rs. 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.
- ⁶The 2.73 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.

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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.



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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