

bajajallianzlife.com

LIFE GOALS. DONE.



A SIMPLE WAY TO ACHIEVE YOUR LIFE GOALS IS BY CREATING WEALTH

TAX FREE²

GUARANTEED

BENEFIT



WEALTH CREATION

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

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Savings Plan simplified video





KEY ADVANTAGES



Tax Benefits²



Option of Single Pay with Joint life cover



**Guaranteed¹
Maturity Benefit**



**Choice of 21 Policy Term/
Premium Payment Term
combinations**

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Term & Premium Payment
Term simplified video



MATURITY BENEFIT

Guaranteed Maturity Benefit (GMB) will be a percentage of total premiums³ paid. In case of Joint life, the guaranteed maturity benefit will be payable on at least one life surviving till maturity.

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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.



DEATH BENEFIT

You will have life cover throughout the Policy term. On Death of the life assured(s) the benefit shall be payable to the nominee in lumpsum.

For Limited/ Regular Pay option-the Death benefit will be higher of

- a. Sum Assured on Death[#], or
- b. 105% of total premiums³ paid as on date of death, or
- c. The prevailing surrender value



Scan to watch Sum
Assured simplified
video

For Single Pay with Joint life option-

- On 1st Death during the Policy Term, 1.25 times of Single Premium will be payable to the nominee and the plan will continue.
- On 2nd Death during the Policy term-the Death benefit will be higher of
 - a. Sum Assured on Death[#], or
 - b. 105% of total premiums³ paid as on date of death, or
 - c. The prevailing surrender value

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

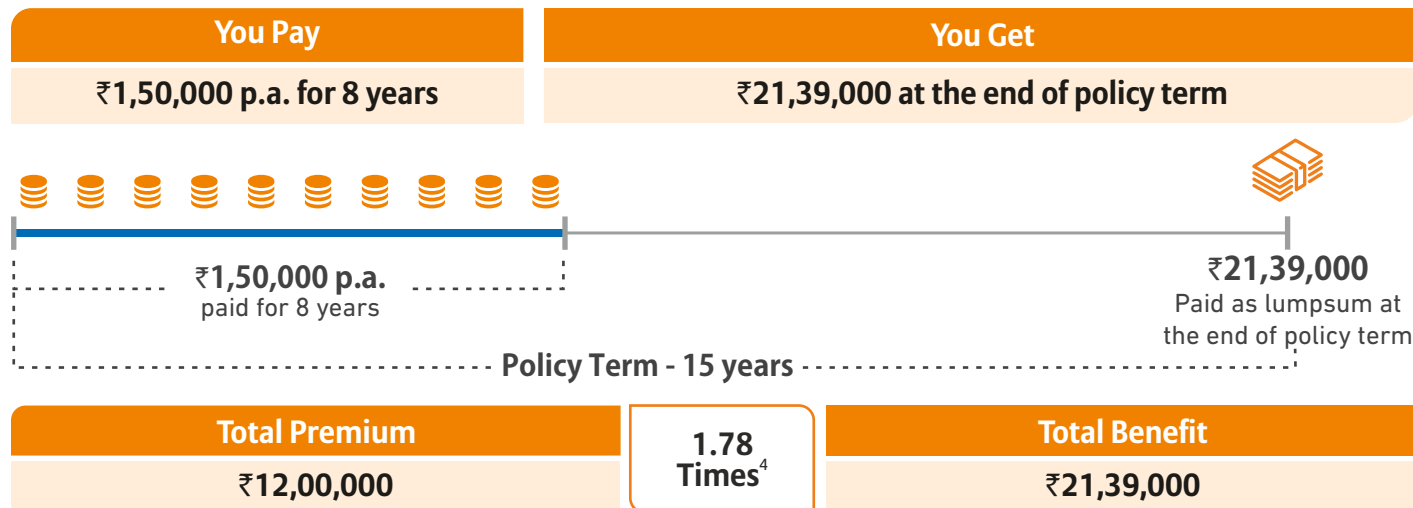
³Total Premium (the sum of all premiums paid under the policy; even refers to the Single Premium) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws.



SAMPLE ILLUSTRATION

Rajesh, a 30-year-old engineer has a 5-year-old son. Rajesh aspires to plan for his child's higher education. He purchases Bajaj Allianz Life Assured Wealth Goal for his son and pays ₹1,50,000 p.a. for 8 years with an aim of creating a corpus after few years.

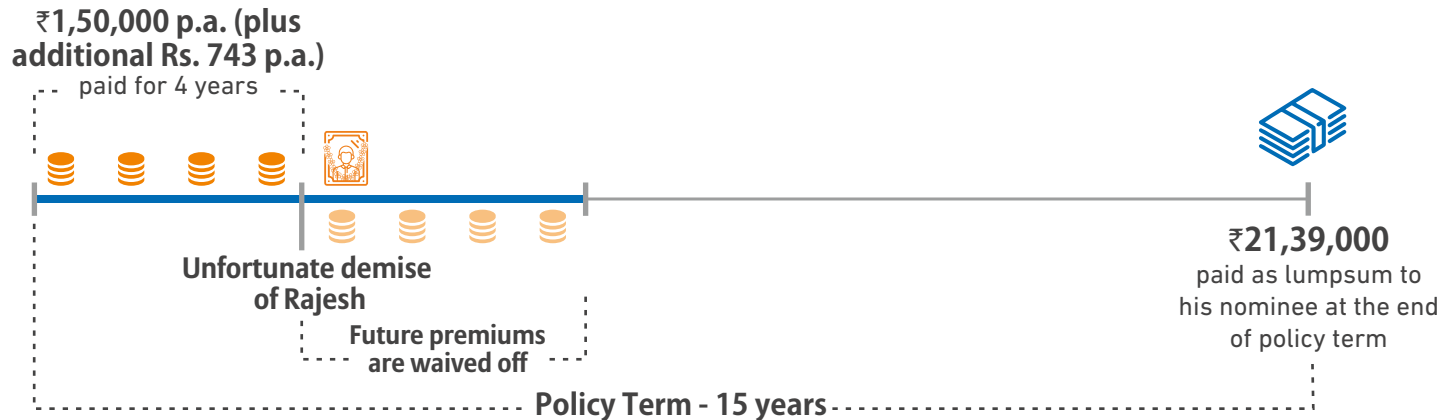
Premium Payment Term 8 | Policy Term 15



Note-

- In the above illustration, Rajesh is the Proposer and Life Assured.
- For above illustration, the Sum Assured on Death^a at inception will be ₹18,75,000 | Auto pay 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 1.78 times of total premium paid is pertaining only to the above illustration.
- For any queries please refer to Sales Literature/Benefit Illustration.

Assuming Rajesh also takes Waiver of premium rider on self by paying a nominal additional rider premium of ₹743 p.a.
Let's see how Rajesh can secure his child's future with the help of this solution-



Note -

- Waiver of premium is Bajaj Allianz Life Waiver of Premium Rider and is an optional benefit.
- For above illustration, the Sum Assured on Death^a at inception will be Rs. 18,75,000 | Auto pay 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.
- For any queries please refer to Sales Literature/Benefit Illustration.

^aSum Assured on Death is higher of the Sum Assured or 10 times of Single/ Annualised Premium.

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 : customer@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.

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.