

LIFE GOALS. DONE.

**BAJAJ | Allianz**

**With all round protection,  
assuring cash benefits at  
every life stage<sup>^</sup>!**

---

## **Bajaj Allianz Cash Assure**

A Traditional Money-Back Plan

<sup>^</sup>life stages means the various stages when the money back installments are due as per Policy feature

All your life, you strive to provide "The Best" to your loved ones & work towards ensuring that they accomplish their dreams & aspirations. For providing them happiness and additional wealth at every stage of life, Bajaj Allianz Life Insurance presents 'Bajaj Allianz Cash Assure', a traditional money back plan which provides protection & compulsory savings. It provides lump sum payouts at regular intervals to meet your interim financial requirements and provide the best to your family.



## KEY ADVANTAGES

Bajaj Allianz Cash Assure is a non-linked, participating, life, individual limited premium payment money back endowment savings plan. The key advantages of this plan are:



**Money backs at regular intervals**



**Special rates for female policyholders**



**Guaranteed<sup>1</sup> Money Back of up to 150% of the Sum Assured, depending on policy term chosen**



**More value for money with high sum assured rebate subject to policy conditions**



**Choice of 4 policy terms, 16, 20, 24 and 28 years**



**Benefit from shorter premium payment term (i.e. Policy Term minus 5 years)**



**Tax Benefits under Sec. 80C and Sec. 10 (10D) are available under the Income Tax Act<sup>#</sup>**

<sup>1</sup>Conditions Apply - The guaranteed benefits are dependent on the Policy terms, Premium payment terms availed along with other variable factors. For details please refer to sales brochure (also available on the Website of Bajaj Allianz)

<sup>#</sup>Tax benefits as per prevailing Income tax laws shall apply. Please check with your tax consultant for eligibility.

## HOW DOES YOUR PLAN WORK

You can customize your policy to suit your requirement in the following manner:

Step 1: Choose your Sum Assured

Step 2: Choose your Policy Term

Step 3: Choose your Premium Payment Frequency

*Your premium will be based on Sum Assured, gender, age, policy term and premium payment frequency. The Policy Term chosen will determine your money backs and the intervals for receiving those money backs.*

## BENEFITS PAYABLE

### SURVIVAL & MATURITY BENEFIT

If you have paid all due premiums under your policy, you will receive the Survival Benefit as Money Backs on each due date and the Maturity Benefit on the maturity date.

Money Backs are paid to you at the end of the policy years as mentioned in the below table:

Money Back	PT 16years	PT 20years	PT 24 years	PT 28years
1 <sup>st</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>
2 <sup>nd</sup>	8 <sup>th</sup>	10 <sup>th</sup>	12 <sup>th</sup>	14 <sup>th</sup>
3 <sup>rd</sup>	12 <sup>th</sup>	15 <sup>th</sup>	18 <sup>th</sup>	21 <sup>st</sup>

The Maturity Benefit will be paid on the maturity date (end of the policy term)

Your Survival Benefit and Maturity Benefit are payable as mentioned in the table below:

Policy Term	16 years	20 years	24 years	28 years
Money Back (%)	15% of Sum Assured	20% of Sum Assured	25% of Sum Assured	30% of Sum Assured
Maturity Benefit	60% of Sum Assured + Vested Bonus, if any + Terminal Bonus, if any			

## DEATH BENEFIT

If all due premiums are paid, then, in case of unfortunate death of the Life Assured during the policy term, the Sum Assured on Death\* plus Vested Bonus, if any, plus Interim Bonus, if any, plus Terminal Bonus, if any, subject to a minimum of 105% of the total premiums<sup>~</sup> paid will be paid as the Death Benefit.

This death benefit will be paid even after Survival Benefit has commenced during the policy term.

*\*Sum Assured on Death is the higher of: (a) 10 times of annualized premium<sup>#</sup> OR (b) Sum Assured*

*<sup>~</sup>Annualized Premium and total premium is exclusive of extra premium, rider premium, GST/ any other applicable tax levied, subject to changes in tax laws, if any. Total Premiums paid means total of all premiums received, excluding any extra premium, any rider premium and taxes.*

The policy will terminate on the date the Company is informed of the death of the life assured.

## ADDITIONAL RIDER BENEFIT

You can enjoy extra coverage by choosing the optional additional rider benefits at a nominal extra cost. The riders available with Bajaj Allianz Cash Assure are:

- |   |                 |
|---|-----------------|
| 1. Bajaj Allianz Accidental Death Benefit Rider                               | UIN: 116B034V02 |
| 2. Bajaj Allianz Accidental Permanent Total/ Partial Disability Benefit Rider | UIN: 116B036V02 |
| 3. Bajaj Allianz Critical Illness Benefit Rider                               | UIN: 116B035V02 |
| 4. Bajaj Allianz Family Income Benefit Rider                                  | UIN: 116B037V02 |
| 5. Bajaj Allianz Waiver of Premium Benefit Rider                              | UIN: 116B031V02 |

Please refer to respective rider sales literature or visit Company website or consult your “Insurance Consultant” for more details and eligibility conditions.

## FEATURES

### SURRENDER

- You will have the option to surrender your policy anytime, provided at least 2 full policy years' premiums in full have been paid.
- The surrender value shall be higher of Guaranteed Surrender Value (GSV) & Special Surrender Value (SSV). GSV and SSV are subject to policy terms and conditions.

## HIGH SUM ASSURED REBATE (HSAR)

The plan offers a premium discount structure, where you can have a discount of ₹ 4.50 for each complete additional ₹ 1,000 Sum Assured purchased over and above the minimum Sum Assured of ₹ 1,00,000.

### ELIGIBILITY CONDITIONS

Parameter	Details				
<b>Minimum Entry Age</b>	0 years Risk cover will commence immediately on the date of commencement of risk of the policy and, in the case of a minor life, policy will vest on the life assured on the earlier of attainment of majority (i.e, 18 years age last birthday) or on maturity date.				
<b>Maximum Entry Age</b>	54 years				
<b>Minimum Age at Maturity</b>	18 years				
<b>Maximum Age at Maturity</b>	70 years				
<b>Policy Term</b>	16, 20, 24 and 28 years				
<b>Premium Paying Term</b>	Policy Term <i>minus</i> 5 years				
<b>Minimum Premium (In ₹)</b>	<b>Policy Term</b>	<b>Yearly</b>	<b>Half-yearly</b>	<b>Quarterly</b>	<b>Monthly</b>
	16 years	9,000	5,000	3,000	900
	20 years	8,000	4,500	2,500	800
	24 years	7,000	4,000	2,300	700
	28 years	6,500	3,500	2,000	650
<i>Premium for female life will be based on the premium rate of 3 years younger male</i>					

Parameter	Details
<b>Maximum Premium</b>	As per the Sum Assured chosen
<b>Minimum Sum Assured</b>	₹ 1,00,000
<b>Maximum Sum Assured</b>	Subject to underwriting
<b>Premium Payment Frequency</b>	Yearly, Half yearly, Quarterly and Monthly**

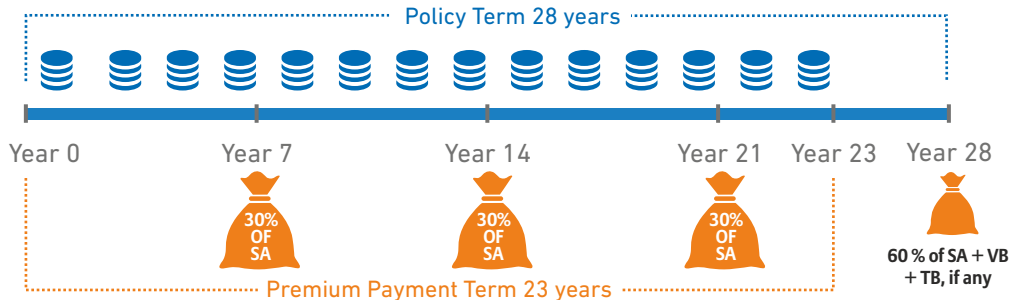
\*\*The monthly mode will be allowed only under the salary deduction scheme and ECS

**SAMPLE ILLUSTRATION**

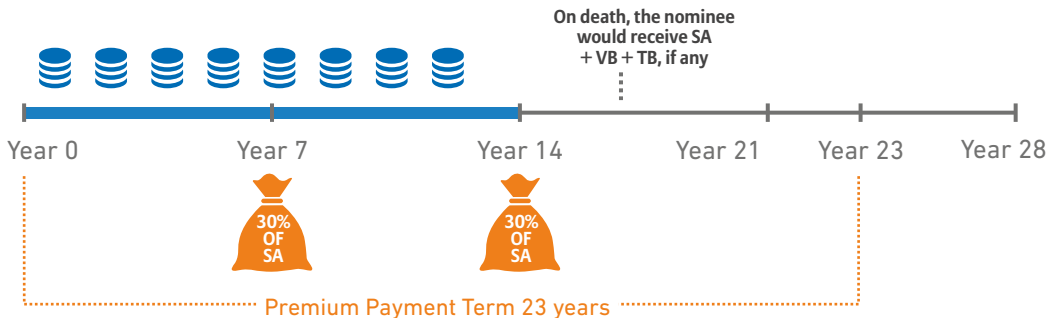
Ashish aged 30 years has taken Bajaj Allianz Cash Assure policy and opted for a Policy Term of 28 years. The Sum Assured chosen by him is ₹ 4,00,000 for which he is paying a premium of ₹ 25,186 p.a.

- Ashish will receive 3 Money Back instalments of ₹ 1,20,000 during the policy term
- These Money Back instalments would be payable to him starting from the end of every 7<sup>th</sup> policy year
- On maturity, 60% of the Sum Assured + Vested Bonus (VB), if any is payable.

The maturity benefit based on the assumed investment return, are as given in the below table:



Incase of unfortunate death during the 15<sup>th</sup> policy year, the death benefit based on the assumed investment return, are as given in the below table:



At Assumed Investment Return <sup>##</sup>	@ 8% (in ₹)	@ 4% (in ₹)
<b>Maturity Benefit</b>	₹ 5,85,818	₹ 2,99,949
<b>Death during the 15<sup>th</sup> policy year</b>	₹ 5,58,483	₹ 4,31,073

**Note:**

Premium shown above is exclusive of GST/ any other applicable tax levied, subject to changes in tax laws and any extra premium.

<sup>##</sup>The assumed rate of returns indicated at 4% and 8% are illustrative and not guaranteed and do not indicate the upper or lower limits of returns under the policy. The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

## TAX BENEFITS

---

Premium paid are eligible for tax benefits under section 80C of the Income Tax Act and Survival Benefit, Maturity Benefit, Death Benefit and Surrender Benefit are eligible for tax benefits under Section 10(10)D of the Income Tax Act, subject to the Provision stated therein.

You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

### **Prohibition of Rebate: Section 41 of the Insurance Act, 1938:**

Prohibition of Rebate should be in accordance with provisions of section 41 of the Insurance Act, 1938 as amended from time to time.

(1) 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.

(2) Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees.

### **Fraud, Misrepresentation & Forfeiture- Section 45 of the Insurance Act, 1938**

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 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.**

**Risk Factors and Warning Statements:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Cash Assure are the names of the Company and 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 Cash Assure – A Traditional Money-Back Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006 | Reg. No.: 116 | Mail us :[customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in) | Call on : Toll free no. 1800 209 7272 | Fax: (020) 6602 6789 | CIN : U66010PN2001PLC015959, Bajaj Allianz Cash Assure UIN : 116N131V02. 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.

BJAZ-O-3230/04-Dec-19

**BEWARE OF SPURIOUS / FRAUD PHONE CALLS!** - 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.