

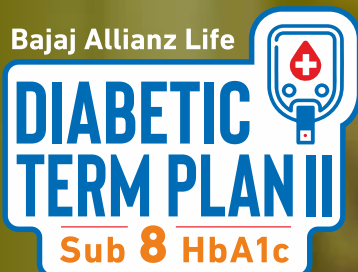
bajajallianzlife.com



Allianz 

LIFE GOALS. DONE.

**DIABETES ISN'T A CHOICE,
BUT PROTECTING YOUR FAMILY'S
FINANCIAL LIFE GOALS IS.**



A Non-Linked, Non-Participating, Individual,
Pure Risk Premium Life Insurance Plan.



Key Advantages



Term Plan exclusively designed for Type 2 diabetics (with HbA1c level $\leq 8\%$) and pre-diabetics.



Comprehensive financial security for your family.



Choose from multiple premium payment frequencies

Note -

HbA1c: Glycated haemoglobin: A haemoglobin A1C (HbA1C) test is a blood test that shows what your average blood sugar (glucose) level was over the past two to three months. As per the Indian Council for Medical Research - Pre-diabetics have HbA1c level in the range of 5.7% to 6.4%; Diabetics have HbA1c level of 6.5% or above.

99.04%
CLAIM SETTLEMENT RATIO~

**CARE
AAA;
STABLE
RATING[§]**

**SOLVENCY
516%^{**}
RATIO**

~Individual death claim settlement ratio FY- 2022-2023

[§]For details refer to press release published by CARE

(https://www.careratings.com/upload/CompanyFiles/PR/2023031680008621_Bajaj%20Allianz%20Life%20Insurance%20Company%20Limited.pdf)

^{**}Solvency ratio 516% as at 31 March 2023 against IRDAI mandated 150%.

How Does The Plan Work?

- Step 1** Choose your Sum Assured
Decide on the level of protection by choosing the sum assured you need to safeguard your family's financial future.
- Step 2** Choose your Policy Term (Policy Term and Premium Payment Term are equal under this product)
Select the period for which you want to get life insurance protection. You need to pay premiums throughout the policy term to continue your life cover.
- Step 3** Choose your Premium Payment Frequency
Depending on your convenience you can choose to pay your premiums either monthly, quarterly, half-yearly or yearly.
- Step 4** Answer the Health Questionnaire as per your health status.
Your premium will be based on your current age, gender, sum assured, HbA1c level, smoker status, health status, policy term, premium payment frequency, etc.

Sample Premiums

| Sum Assured – ₹50 Lakhs | | | |
|-------------------------|-------------------------|-------------------------|-------------------------|
| Age | Policy Term 10 years | Policy Term 15 years | Policy Term 20 years |
| 35 | ₹6,986 | ₹7,622 | ₹8,799 |
| 40 | ₹9,547 | ₹11,114 | ₹13,090 |
| 45 | ₹14,643 | ₹17,217 | ₹19,859 |

| Sum Assured – ₹1 Crore | | | |
|------------------------|-------------------------|-------------------------|-------------------------|
| Age | Policy Term 10 years | Policy Term 15 years | Policy Term 20 years |
| 35 | ₹10,552 | ₹11,714 | ₹13,683 |
| 40 | ₹14,672 | ₹17,346 | ₹20,611 |
| 45 | ₹22,834 | ₹27,140 | ₹31,495 |

The above premiums are including GST, excluding any underwriting loading, annual premium payment frequency, for male life assured, non-smoker, regular pay (policy term and premium payment term are equal).

Eligibility Criteria

| Parameter | Eligibility |
|----------------------------------|---|
| Age at Entry | Minimum: 30 years, Maximum: 60 years |
| Age at Maturity | Minimum: 35 years, Maximum: 75 years |
| Policy Term | Minimum: 5 years, Maximum: 25 years |
| Premium Payment term | Regular Premium (Premium Payment Term is equal to Policy Term) |
| Sum Assured | Minimum: ₹25,00,000 Maximum: No Limit, subject to prevailing Board Approved Underwriting Policy |
| Premium | As per the minimum & maximum Sum Assured |
| Premium Payment Frequency | Yearly, Half-yearly, Quarterly and Monthly (Half-yearly, Quarterly and Monthly premium frequency is only allowed under auto-debit process as all owed by RBI to financial institutions.) |

All the references to age are Age as on last birthday;

The sum assured that can be chosen will be in multiples of ₹1,00,000

The product is available for sale through online mode.

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 Diabetic Term Plan II Sub 8 HbA1c 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 Diabetic Term Plan II Sub 8 HbA1c - A Non-linked, Non-Participating, Individual, Pure Risk Premium Life Insurance Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. Reg. No.: 116. CIN : U66010PN2001PLC015959 | Mail us : customercare@bajajallianz.co.in | Call on : Toll free no. 1800 209 7272. Bajaj Allianz Life Diabetic Term Plan II Sub 8 HbA1c (UIN: 116N183V01), 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.