

LIFE GOALS. **DONE.**



Bajaj Allianz Life **Flexi Income Goal**

A Non-Linked, Participating, Guaranteed Income
Life Insurance Plan





KEY ADVANTAGES - INCOME BENEFIT



Option to receive Cash Bonus from first month onwards



150% of Sum Assured as Guaranteed[^] Benefit



Life Cover till 80 years



Flexibility to receive or to accumulate the Survival Benefits and earn Investment Return



Joint Life Cover Option

[^]Conditions apply. The Guaranteed benefits are dependant on the policy terms, premium payment terms availed along with other variable factors. For details please refer to sales brochure (Also available on www.bajajallianzlife.com).

SIMPLE STEPS TOWARDS CHOOSING YOUR RIGHT PLAN

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

- **Step 1:** Choose your Guaranteed Monthly Income
- **Step 2:** Choose your Premium Payment Term
- **Step 3:** Choose your Policy Term
- **Step 4:** Choose the Joint Life option (if required)

SURVIVAL BENEFIT

Cash Bonus (CB): At the end of each Policy year, the non-guaranteed CB (if any) shall be payable. You can opt to take the CB in monthly instalments in which case the monthly CB will be paid-out at the end of every month, starting from the 1st month of your Policy. Also, you will have an option to Accumulate the CB declared in the Policy instead of receiving the pay-outs and earn Investment Return¹ on the Accumulated Cash Bonus (ACB).

Guaranteed Monthly Income (GMI): At the end of the Premium Payment Term (PPT), GMI shall be payable every month, till the end of the Policy Term. The first instalment of GMI will be paid at the end of PPT. You can opt to take GMI as annual instalments in which case the GMI will be paid-out to you at the end of each Policy year. You also have an option to Accumulate Guaranteed Monthly Income (AGMI) in the Policy, instead of receiving the pay-outs and earn Investment Return¹ on the AGMI.

Cash Value (CV): If you have accumulated the CB &/or GMI, instead of receiving it as payouts, you will be entitled for Cash Value which will be total of ACB &/or AGMI including investment return¹ thereon. Anytime during the Policy Term, you will have the option to withdraw the CV (partially or fully).

¹Investment return on ACB and AGMI will be declared by the company every year

MATURITY BENEFIT

Provided the Policy is in-force and the Life Assured is alive, as on the Maturity date, Maturity Booster (50% of Sum Assured) plus Cash Value (if not fully withdrawn) plus Terminal Bonus (if any) will be paid.

DEATH BENEFIT

If all due premiums are paid, then in case of unfortunate death of the life assured during the policy term,

- i) 105% of Cash Value (if not fully withdrawn) plus Terminal Bonus (if any) will be paid immediately as lump-sum and
- ii) Sum Assured on Death[®] will be paid as monthly income, over a period equal to outstanding Policy Term or 12 years, whichever is lower, and the 1st installment will start from date of death. However, your nominee can opt to take the death benefit in lumpsum, at the time of intimation of death.

The Policy will terminate on the payment of full death benefit.

If you have opted for Joint Life Cover* at inception of the Policy, both you (primary life assured) and your spouse will have independent life cover (Sum Assured). Spouse Sum Assured can range from 50% to 100% of your Sum Assured.

The death benefit in case of Joint Life Cover will be payable as below:

Death of Primary Life Assured - If all due premiums are paid, then, in case of unfortunate death during the policy term, (i) 105% of Cash Value (if not fully withdrawn) plus Terminal Bonus (if any) will be paid immediately as lumpsum and (ii) Sum Assured on Death[®] will be paid as monthly income[®], over a period equal to outstanding Policy Term or 12 years, whichever is lower, and the 1st installment will start from date of death. The risk cover with respect to the primary life assured will terminate automatically on the date of death. However, the Policy will continue with the life cover on the spouse and the future premiums will be paid by the Company.

Death of Spouse - If all due premiums are paid, then in case of unfortunate death during the policy term, Sum Assured will be paid as monthly income[®], over a period equal to outstanding Policy Term or 12 years, whichever is lower, and the 1st installment will start from date of death. The risk cover with respect to the spouse will terminate automatically on the date of death. However, the Policy will continue on the life of primary life assured, subject to payment of all due future premiums.

In case of simultaneous death of Primary Life Assured and Spouse, the Death Benefit as mentioned above will be paid and the policy will be terminated

[®]You or your nominee can opt to take the Sum Assured/Sum Assured on Death[®] as lump-sum instead of monthly income, at the time of intimation of death.

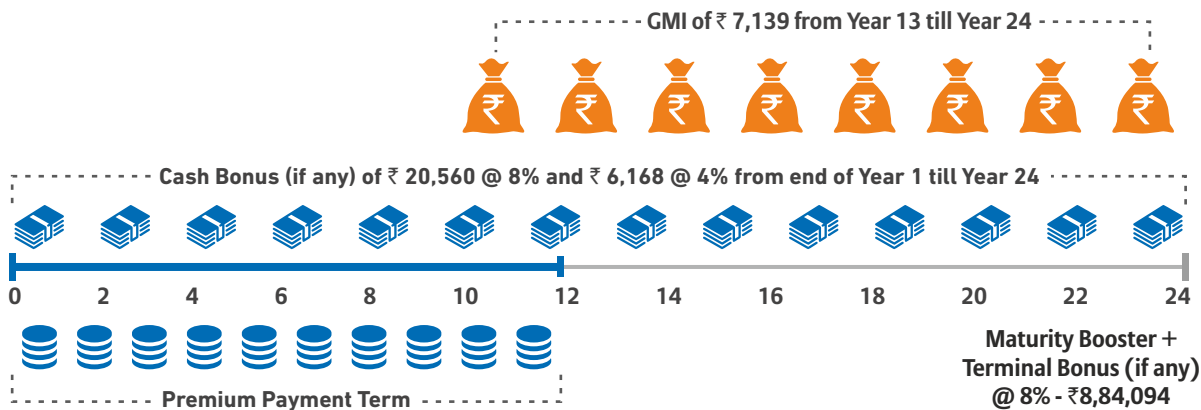
^{*}Primary Life Assured will have the option to discontinue the life cover (Sum Assured) on the spouse at any policy anniversary, during the PPT. The premium under the policy will be revised accordingly.

[®]Sum Assured on Death is higher of the sum assured or 10 times of Annualized Premium*, further the death benefit plus Cash Bonus paid out will not be less than 105% of Total Premiums* paid

*Annualized Premium is exclusive of extra premium, rider premium and GST/any other applicable tax levied, subject to changes in tax laws, if any. Total premium paid is the total of all regular premiums paid exclusive of extra premium, rider premium and GST/any other applicable tax levied, subject to changes in tax laws, if any. Both, the Annualized Premium and the Total Premiums paid, will be w.r.t. the life assured or primary life assured (in a joint life policy).

In Joint Life, there is no Maturity or Survival Benefit available to Spouse

SAMPLE ILLUSTRATION



Premium Payment Term – 12 years
Annual Premium of ₹ 1,00,003

**Maturity Booster +
Terminal Bonus (if any)**
@ 8% - ₹8,84,094
@ 4% - ₹5,14,008

Cash Bonus, if any	Yearly		Total	
	Assumed Investment Return ² @4%	Assumed Investment Return ² @8%	Assumed Investment Return ² @4%	Assumed Investment Return ² @8%
	₹ 6,168	₹ 20,560	₹ 1,48,032	₹ 4,93,440

Guaranteed Monthly Income	Monthly		Total	
	Assumed Investment Return ² @4%	Assumed Investment Return ² @8%	Assumed Investment Return ² @4%	Assumed Investment Return ² @8%
		₹ 7,139		₹ 10,28,016

Maturity Benefit	Assumed Rate @ 4%	Assumed Rate @ 8%
Maturity Booster(₹)	₹ 5,14,008	
Terminal Bonus, if any (₹)	Nil	₹ 3,70,086
Total (₹)	₹ 5,14,008	₹ 8,84,094

Note: 30 years Male, Sum Assured- Rs. 10,28,016, PT/PPT- 24 /12 years, CB & GMI not accumulated.

Age (years)	Surrender Benefit (₹)		Death Benefit (₹)	
	Assumed Investment Return ² of 4%	Assumed Investment Return ² of 8%	Assumed Investment Return ² of 4%	Assumed Investment Return ² of 8%
35	₹ 3,63,393	₹ 4,09,654	₹ 10,28,016	₹ 10,28,016
40	₹ 9,44,028	₹ 10,99,516	₹ 10,87,186	₹ 11,97,639
45	₹ 9,43,981	₹ 11,90,705	₹ 11,61,348	₹ 12,74,740
50	₹ 7,14,006	₹ 10,37,831	₹ 11,30,508	₹ 13,51,841

Premium shown above is exclusive of any extra Premium, rider Premium, Goods & Service tax/any other applicable tax levied, subject to changes in tax laws if any. Vested Bonus at 8% & 4% are not guaranteed and are for illustrative purpose only.

²The above illustrations are considering investment is in the "Pure Stock Fund II and Goods & Service Tax of 18%"

All figures are in rupees. 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.

ELIGIBILITY

Eligibility Parameters	Minimum				Maximum
Age at Entry	0 year 18 years (Joint Life)				55 years
Age at Maturity	18 years				80 years
Premium Payment Term (PPT)	5 to 12 years				
Policy Term (PT)	Premium Payment Term plus 12 years				80 minus Age at Entry (Subject to 50 years maximum)
Guaranteed Monthly Income (GMI)	PPT – (5-11) years	PPT – (12-14) years	PPT – (15-19) years	PPT – 20 years	No Limit
	₹ 1,100	₹ 1,400	₹ 1,600	₹ 2,200	
Annual Premium	As per minimum Sum Assured				As per the maximum Sum Assured
Sum Assured	PPT – (5-11) years	PPT – (12-14) years	PPT – (15-19) years	PPT – 20 years	No limit
	₹ 1,58,400	₹ 2,01,600	₹ 2,30,400	₹ 3,16,800	

Risk cover (including for minor lives) will commence immediately on the date of commencement of risk in the policy. In the case of a minor life, the policy will vest on the life assured on the earlier of attainment of age 18 years age or maturity date.

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 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.

Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Flexi Income 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 Flexi Income Goal is a Non Linked, Participating, Guaranteed Income Life Insurance 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 Flexi Income Goal (UIN: 116N162V01), 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.