

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER



Allianz 

LIFE GOALS. DONE.

**Opportunity to gain  
Maximum Policy Benefits**

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# **Bajaj Allianz Life Future Gain II**

A Unit-linked Non- Participating Individual  
Life Savings Insurance Plan



## KEY ADVANTAGES



**Maximum premium allocation depending on the annualized premium**

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**Option to Reduce Regular/Limited Premium after the first five policy years**

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**Choice of fourteen (14) funds**

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**Provides life cover**

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**Option to make partial withdrawals from the funds after the 5<sup>th</sup> policy year**

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**Option to enhance your coverage with rider benefits\***

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\*Please refer to respective Product/rider sales literature or visit Company website or consult your "Insurance Consultant" for more details and eligibility conditions.



## MATURITY BENEFIT

Under Bajaj Allianz Life Future Gain II, the Maturity Benefit will be the Regular Premium Fund Value plus Top up Premium Fund Value as on the Maturity Date, provided the Policy is in-force

## DEATH BENEFIT

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In case of unfortunate death before the Maturity Date, provided the Policy is in-force, the Death Benefit payable to the Nominee/Policyholder as a lump-sum is:

- The higher of the Prevailing Sum Assured<sup>1</sup> or Regular Premium Fund Value, PLUS
- The higher of Top-up Premium Sum Assured or Top-up Premium Fund Value, if any;

All the above as on date of receipt of intimation of death.

The Death Benefit is subject to the Guaranteed Death Benefit<sup>1</sup>, which is at least 105% of the Total Premiums paid<sup>2</sup>, till the date of death.

<sup>1</sup>Sum Assured / Guaranteed Death Benefit - The benefit shall be reduced to the extent of any partial withdrawals made from the Regular Premium Fund during two (2) years period immediately preceding the date of death of the Life Assured. The partial withdrawal made from the Top up Premium Fund shall not be deducted for this purpose.

<sup>2</sup>Total premiums paid shall be sum of all Regular/Limited and Top-up Premiums paid till date

## SURRENDER BENEFIT

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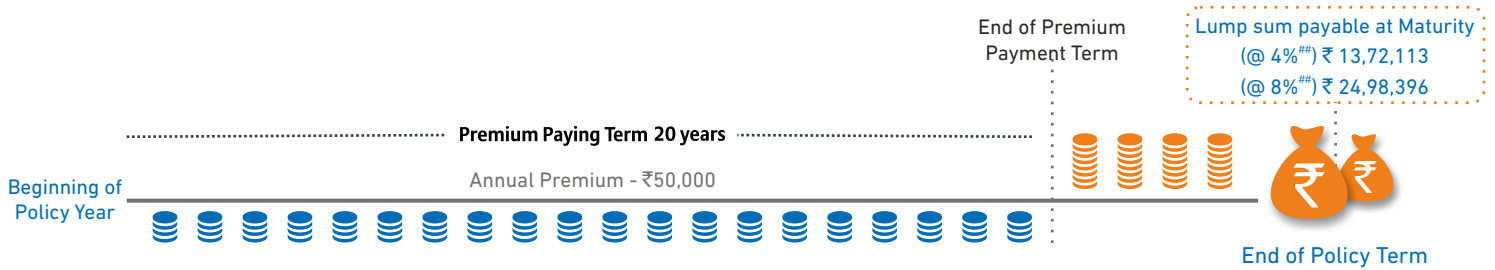
You have the option to surrender your Policy at anytime.

- On surrender during the lock-in period of first five years of your Policy, the Regular Premium Fund Value, less the Discontinuance/Surrender Charge plus the Top-up Premium Fund Value, if any, as on the date of surrender, will be transferred to the Discontinued Life Policy Fund (maintained by the Company), and life cover shall cease immediately. The Discontinuance Value as at the end of the lock-in period will be available to you as Surrender Benefit.
- On surrender after the lock-in period of first five years of your Policy, the Surrender Benefit available will be Regular Premium Fund Value plus Top-up Premium Fund Value, if any, as on the date of surrender, and will be payable immediately.
- The Policy shall terminate upon payment of the Surrender/Discontinuance Value by the Company.

## SAMPLE ILLUSTRATION

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Harsh aged 35 years has taken a Bajaj Allianz Life Future Gain II Policy for a Policy Term (PT) of 24 years. Harsh has decided to pay ₹50,000 as Annualized Premium for a Premium Paying Term of 20 years. The Sum Assured chosen by him is ₹7,00,000. The total premium paid by the customer will be 10,00,000. On Maturity Date, Harsh may receive the Regular Premium Fund Value, as per table given below.



In case of Harsh's unfortunate death in, say, the 14<sup>th</sup> Policy year, his nominee will receive the Death Benefit as per table given below.



Note : The above illustration is considering investment is in the "Asset Allocation Fund II" and Goods & Service Tax - 18%.

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.

<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.

At Assumed Investment Return <sup>##</sup>	Lump sum payable at Maturity	Death Benefit payable
@4%	₹13,72,113	₹8,02,414
@8%	₹24,98,396	₹10,91,695

### 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.

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### Bajaj Allianz Life Insurance Co. Ltd.

**Risk Factors and Warning Statements:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Future Gain II 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. Unlike traditional products, Bajaj Allianz Life Future Gain II is a A Unit-linked Endowment Insurance Plan (ULIP). Investment in ULIPs is subject to risks associated with the capital markets. The policy holder is solely responsible for his/her decisions while investing in ULIPs. 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. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg.No.: 116 | CIN : U66010PN2001PLC015959 | Mail us : [customer-care@bajajallianz.co.in](mailto:customer-care@bajajallianz.co.in) | Call on : Toll free no. 1800 209 7272 | Bajaj Allianz Life Future Gain II - A Unit-linked Non- Participating Individual Life Savings Insurance Plan (UIN: 116L181V01), 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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