

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



Allianz 

LIFE GOALS. DONE.

Bajaj Allianz Life Future Gain II

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

Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.



KEY ADVANTAGES



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



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



Choice of Seventeen (17) funds



Provides life cover



**Option to make partial withdrawals from
the funds after the 5th policy year**



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

*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

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 Assured¹ or Regular Premium Fund³ Value, PLUS
- The higher of Top-up Premium Sum Assured or Top-up Premium Fund Value⁴, if any;
All the above as on date of receipt of intimation of death.
- The Death Benefit is subject to the Guaranteed Death Benefit², which is at least 105% of the Total Premiums⁵ paid till the date of death.

¹Prevailing Sum Assured is Sum Assured in any year after reduction of premium or decrease of Sum Assured, if any.

²Sum 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.

³The Regular Premium Fund Value is equal to the total Units in respect of Regular/Limited Premium under this policy multiplied by the respective unit price on the relevant valuation date.

⁴The Top Up Premium Fund Value is equal to the total Units in respect of Top Up Premium under this policy multiplied by the respective unit price on the relevant valuation date.

⁵Total premiums paid shall be sum of all regular/limited and Top Up premiums paid till date.

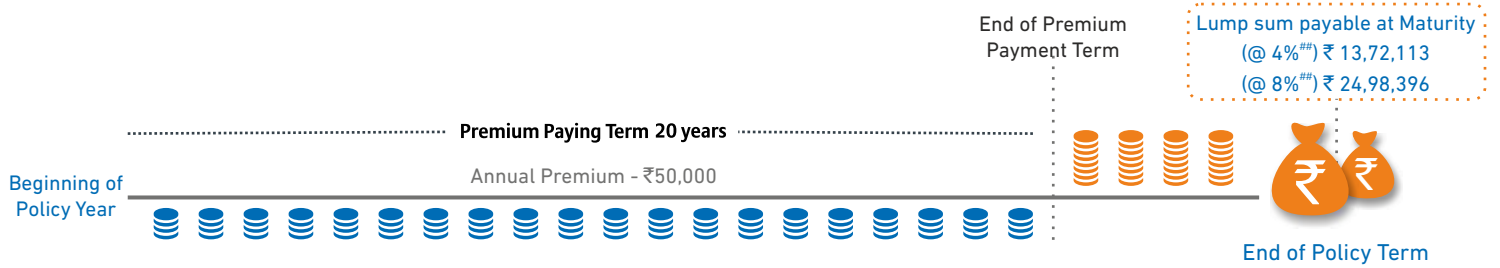
SURRENDER BENEFIT

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

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 14th 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 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 Return ^{##}	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 as amended from time to time

"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 and Misstatement would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

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Bajaj Allianz Life Insurance Co. Ltd.

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.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Co. Ltd. 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. 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. 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. All charges/ taxes, as applicable, will be borne by the Policyholder.

ULIPs are different from the traditional insurance products and are subject to the risk factors. The premium paid in ULIPs are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Bajaj Allianz Life Insurance Company Limited is only the name of the Life Insurance Company and Bajaj Allianz Life Future Gain II, A Unit-linked Non- Participating Individual Life Savings Insurance Plan (UIN: 116L181V01) is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the insurance company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.