

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

LIFE GOALS. DONE.



**35 se pehle apna
start-up?**

SAMJHO HO GAYA.

**Bajaj Allianz Life
Goal Assure**

A Unit-linked Non-Participating Life Insurance Plan



The unit linked insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

Key Advantages-



Fund Booster at maturity
(for policy term 10 years or greater)



Choice of 4 investment portfolio strategies



Loyalty additions
(for Annualized Premium of ₹5 Lakhs or more & for policy term 10 years or greater)



Choice of eight (8) funds



Return of mortality charges at maturity (ROMC)**



Option to reduce the Premium



Option to take death or maturity in instalments with Return Enhancer



Option to decrease Sum Assured and change Premium payment term

** Return of Mortality charges (ROMC) is payable at maturity, provided all due premiums have been paid.

BENEFITS PAYABLE

MATURITY BENEFIT

Under Bajaj Allianz Life Goal Assure, 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

If all due Premiums are paid, then, in case of unfortunate death of the Life Assured during the Policy term, the Death Benefit payable will be

- a. Higher of, Prevailing Regular Premium Sum Assured* or Regular Premium Fund Value plus
- b. Higher of, Top-up Sum Assured or Top-up Premium Fund Value

The Death Benefit is subject to the Guaranteed Death Benefit* of 105% of the Total Premiums* paid, till the date of death.

*Total Premiums paid shall be sum of all Regular/Limited and Top-up Premiums paid till date.

All the above is paid as on date of receipt of intimation of death at the Company's office.

Note:

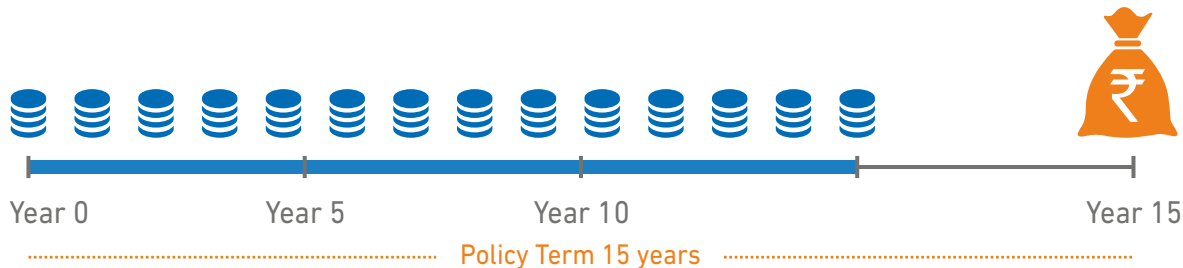
%The Benefit shall be reduced to the extent of the partial withdrawals made from the Regular/Limited Premium Fund during the two (2) year period immediately preceding the death of the Life Assured

SAMPLE ILLUSTRATION

Alok is 35 years old and has taken a Bajaj Allianz Life Goal Assure Policy for which he is paying a Premium of ₹ 50,000 p.a. for a payment term of 10 years with a Sum Assured of Rs. 5 Lakhs. He has chosen a Policy term of 15 years. Let's see the benefits available under the Policy.

Maturity Benefit

On the maturity date, Alok's Maturity Benefit, based on the assumed investment returns, are as per the table given below:



At assumed investment return ^{##}	Fund Booster	Return of Mortality Charge	Total Maturity Benefit (Fund Value)
of 8%	20,000	2,166	9,70,742
of 4%	20,000	2,499	6,50,581

Death Benefit

In case of Alok's unfortunate death in the 12th Policy year, the Death Benefit, based on the assumed investment returns, are as per the table.

The Death Benefit is subject to the Guaranteed Death Benefit, which is 105% of the Total Premiums paid, till the date of death.

At assumed investment return ^{##}	Death Benefit
of 8%	7,90,919
of 4%	5,87,241

[#]The above illustrations are considering investment is in the "Pure Stock Fund II" & Goods & Service tax of 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. 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.

ELIGIBILITY CONDITION

Parameter	Details					
Minimum Entry Age	0 year <i>In case of minor life, the risk cover will commence immediately on date of commencement of Policy and the policy will vest on the attainment of majority (age 18 years)</i>					
Maximum Entry Age	60 years					
Maximum Age at Maturity	75 years					
Policy Term	5 / 10 / 15 / 20 years					
Premium Payment Term (PPT)	The Premium payment term will be as follows					
	Premium Paying Term	5 years	5, 7 or 10 years	10 or 15 years	15 or 20 years	
	Policy term	5 years	10 years	15 years	20 years	
Minimum Premium (Modal Premium & Top-up)	Frequency	Yearly	Half -yearly	Quarterly	Monthly	Top - up
	Premium (in Rs.)	36,000	18,000	9,000	3,000	5,000
	Quarterly & Monthly Premium payment frequency will be available under auto-debit options as approved by RBI					
Premium Payment Frequency	Yearly, Half-yearly, Quarterly and Monthly					
Minimum Sum Assured	10 times Annualized Premium					

Parameter	Details					
Maximum Sum Assured	X * Annualized Premium, where X is based on age at entry and Policy term as mentioned below For Annualized Premium of ₹36,000 to ₹4,99,999:					
	Policy Term (in years) / Age at entry (in years)	0 - 35	36 - 40	41 - 44	45 - 50	51 to 60
	5 & 10	10				
	15 & 20	15	15	15	10	
	For Annualized Premium of ₹5 Lakh & above:					
	Policy Term (in years) / Age at entry (in years)	0 - 35	36 - 40	41 - 44	45 - 50	51 to 60
	5 & 10	10				
	15 & 20	20	20	20	10	
Minimum & Maximum Sum Assured on Top-up Premium	1.25 times Top-up Premium					

Age calculated is age as at the last birthday

Prevailing Sum Assured is based on the prevailing Annualized Premium and applicable Sum Assured multiplier

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.

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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 Goal Assure 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. In this policy, the investment risk in investment portfolio is borne by the policyholder. Unlike traditional products, Bajaj Allianz Life Goal Assure is a Unit Linked 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) carefully before concluding a sale. 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 | Fax No: 02066026789 | Bajaj Allianz Life Goal Assure - A Unit-linked Non-Participating Life Insurance Plan (UIN: 116L153V02), 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-3211/03-Dec-19

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