

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



Allianz 

LIFE GOALS. DONE.

**35 se pehle apna
start-up?
SAMJHO HO GAYA.**

Bajaj Allianz Life Goal Assure III

A Unit-Linked Non-Participating Individual Life
Savings 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 surrender or 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^{\$}



Choice of 4 Investment Portfolio Strategies



Loyalty Additions[#]



Return of Mortality Charges at Maturity (ROMC)^{}**



Choice of Eighteen (18) Funds⁷



Option to Reduce the Premium



Option to take death or maturity benefits in instalments with Return Enhancer



Option to Decrease Sum Assured & Change Premium Payment Term



Life insurance cover throughout the policy term for the financial protection of your loved ones

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

^{\$}For policy term 10 years or greater

[#]Loyalty additions are payable only for premium of INR 5 lacs & above and wherein the policy term is 10 years & above

⁷Available under Investor Selectable Portfolio

BENEFITS PAYABLE

MATURITY BENEFIT

Under Bajaj Allianz Life Goal Assure III, the Maturity Benefit will be the 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 Sum Assured[^] or Regular Premium Fund Value²

plus

b. Higher of, Top-up Sum Assured or Top-up Premium Fund Value³

The Death Benefit is subject to the Guaranteed¹ Death Benefit of 105% of the Total Premiums* paid, till the date of death.

All the above is paid as on date of receipt of intimation of death at the Insurance Company's office. The policy will terminate on the date of intimation of death of the life assured.

If settlement option is opted for at maturity, then during the subsistence of settlement period the death benefit shall be not less than the Guaranteed¹ Death Benefit[%] of 105% of the Total premiums paid including Top-Up premiums paid, if any, till the maturity date, under the policy

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

[^]The Sum Assured/Paid-up Sum Assured shall be reduced to the extent of the partial withdrawals (non-systematic and systematic) made from the Regular/Limited Premium Fund during the two (2) year period immediately preceding the death of the Life Assured. The partial withdrawal (non-systematic and systematic) made from the top up premium fund shall not be deducted for this purpose.

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

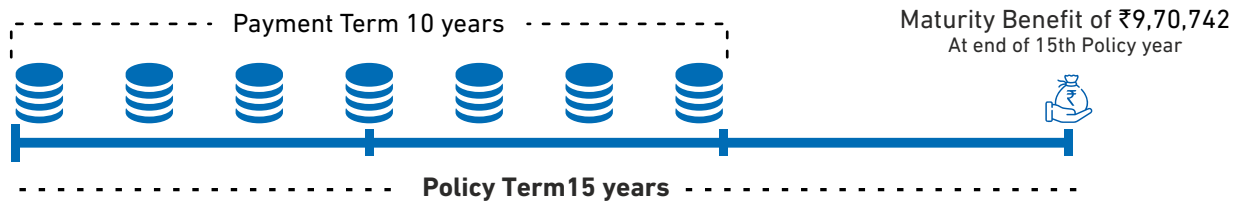
²Fund Value is equal to Regular Premium Fund Value³ plus Top Up Premium Fund Value⁴, where:

³Regular Premium Fund Value is equal to the total Units in respect of regular/limited premiums paid under this policy multiplied by the respective unit price on the relevant valuation date

⁴Top 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.

SAMPLE ILLUSTRATION

Alok is 35 years old and has taken a Bajaj Allianz Life Goal Assure III 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 ₹5 Lakhs. He has chosen a Policy term of 15 years. The total premium paid by Alok is ₹5,00,000. 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 Return ⁶	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

⁶The above illustrations are considering investment is in the "Pure Stock Fund II" & Goods & Service tax of 18%

The benefit amount indicated is a non-guaranteed¹ illustrative figure and is subject to Policy terms and conditions.

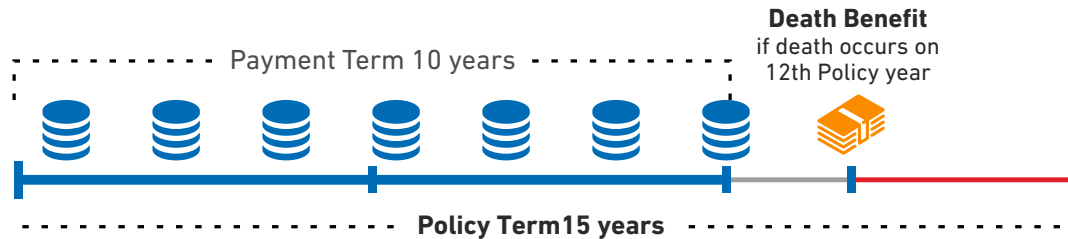
The returns indicated at 4% and 8% are illustrative and not guaranteed¹ and do not indicate the upper or lower limits of returns under the Policy.

¹Conditions Apply-The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors.

For more details please refer to sales brochure

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.



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

The Death Benefit is subject to the Guaranteed¹ Death Benefit, which is 105% of the Total Premiums paid, till the date of death.

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 guaranteed¹ and do not indicate the upper or lower limits of returns under the policy.

¹Conditions Apply-The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure

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, 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.

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, Callus 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 Goal Assure III -A unit- linked non- participating individual life savings insurance plan (UIN: 116L193V01) 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.